



# HARVARD GRADUATE SCHOOL OF EDUCATION

## FINANCIAL AID OFFICE

### Frequently Asked Questions for Incoming Students

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#### 1. What happens after I accept my financial aid offer?

Your aid offer is accepted via the HGSE Student Aid Portal. If you receive any new external awards you must notify our office so it can be added to your aid package. The Financial Aid Office will contact you if your aid offer is not accepted or if there are any changes to your aid package. You must accept your aid before it can be disbursed to your student bill.

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## **2. What Direct Loan requirements should I complete?**

You will need to complete loan entrance counseling and loan promissory notes for the loans you accept. The requirements will be listed on the HGSE Student Aid Portal and are completed online; the Financial Aid Office will also notify you via e-mail when it is time to complete them. This usually occurs in mid to late summer prior to the start of the fall semester.

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## **3. I am interested in applying for supplemental/private student loans to help augment my financial aid package. How do I do this and when?**

You should start by researching what type of student loan you are interested in borrowing. There are many options, and students are encouraged to carefully compare each one. You can borrow through any supplemental student loan program of your choice; the maximum supplemental loan amount is calculated by subtracting your total financial aid from the student budget. Most students apply for their supplemental student loan in June. Supplemental student loans are split half for fall and half for spring semesters, so be sure to apply for the total amount you wish to borrow for the academic year. You can begin your research by reviewing the information available on our [website](#), including the [HGSE Supplemental Student Loan Comparison Guide](#).

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## **4. When is my first bill due?**

The Student Accounts Office (SAO) sends electronic student bills for the fall semester in early July. Payment is due in late July. After this first bill, you can view your live student account through the [Student Accounts website](#). The July bill will list tuition, health fees, and other direct charges for the fall semester; the spring semester bill is available in mid-December, with an early January payment deadline.

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## **5. How is financial aid listed on my bill?**

Anticipated aid for the fall semester will appear on your bill, listing the fall portion of grants/scholarships/fellowships and the net proceeds of fall student loan disbursements. Anticipated financial aid disbursements will be subtracted from your tuition and fee charges on your bill, so you are presented with an amount due after expected financial aid disbursements.

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## **6. When will my financial aid become available to me?**

Most forms of financial aid (grants, fellowships, & student loans) will disburse to your student account after the first day of classes for the semester, assuming you are registered and have completed all disbursement requirements (accepted your aid and completed entrance counseling/promissory notes for loans). Note that Federal Work Study does not disburse to your account; it is earned by you through working a job and receiving a paycheck. If the total of your financial aid disbursements and other payments exceeds your university charges, you may be eligible for a refund to help with living and other educational expenses such as books, supplies, etc. You should come to campus with savings equivalent to 2 months of expenses (room & board, food, personal, etc.) if possible since financial aid refunds are not available until after the academic year begins.

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## **7. Who is eligible for a refund?**

You are eligible for a refund if the total payments to your student account exceed your currently billed expenses such as tuition, health fees, course material fees, dorm or Harvard Real Estate charges, family health insurance, etc. However, refunds do not consider future charges on your account, so budget accordingly. Refunds are issued after proceeds are credited to your student bill from these sources:

- ⇒ financial aid you have accepted (not including Federal Work Study)
- and/or
- ⇒ payments or credits from outside awards or sponsors

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## **8. When will refunds become available?**

Refunds will be available approximately one week after the start of classes each semester, provided you have completed all necessary requirements (financial aid, registration, billing, and school requirements such as inoculations). Refunds for late aid: You will need to contact the Financial Aid Office to request release of credit from your student bill after mid-September (examples include proceeds from late student loans, outside awards, or late payments to your student bill). You must allow 8-10 business days for processing a refund request. Refunds are either directly deposited or checks are mailed to the local address on file in the My.Harvard system. We strongly encourage you to [enroll in direct deposit](#) to receive refunds in the fastest and most secure way possible.

You should come to campus with savings equivalent to 2 months of expenses (room & board, food, personal, etc.) if possible since financial aid refunds are not available until after the academic year begins and you are an officially matriculated student.

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## **9. I have been offered Federal Work Study. How do I find a job and when can I start working?**

Once issued, you can use your Harvard Key to access job listings on the [Harvard Student Employment Office website](#). Both Federal Work Study (FWS) and non-work study jobs are posted on this site. Students contact employers directly about available positions. Hourly wages range up to \$20.00/hr for graduate students and your gross earnings cannot exceed the offer amount on the HGSE Student Aid Portal. You and your employer are responsible for monitoring your earnings during the academic year.

Most students may begin "on-campus" FWS jobs as early as the first day of fall semester provided you have completed all necessary employment paperwork. The last day of FWS work is equal to the last day of spring semester classes. More information regarding the Federal Work Study Program can be found on our [website](#).

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## **10. I have an AmeriCorps award that I would like to use this year. How do I do this?**

Submit a request for "current educational expenses" on the [AmeriCorps website](#) through the MyAmeriCorps Portal. Be sure to authorize the entire amount you want to receive for the academic year. This will allow for your award to be disbursed and credited to your bill. Half of the AmeriCorps award will be disbursed in the fall and half in the spring. Allow 5-6 weeks for processing.

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## **11. I might change my enrollment status. How is my financial aid affected if I change to part-time, drop to below half-time or decide to take a leave of absence?**

If your registration lapses or you drop below half time (less than 6 credits) in each semester for any reason (e.g., leave of absence, failure to register, withdrawal, registering for only one course) such a change will have an immediate impact on your financial aid package and the terms under which you must repay your student loans and/or when you enter repayment. Students must be registered for at least 6 credits to be eligible for financial aid in each semester.

Please be sure to contact the Financial Aid Office ASAP if you are considering a change from full-time status. Your record must be reviewed to determine whether your financial aid package will be affected. It is possible that certain funds will be lost and not regained in a current or subsequent semester or year.

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## **12. I have loans from a prior period of enrollment; can I have the payments deferred while I am enrolled at HGSE?**

Normally yes, but it depends on the type of loan you are trying to defer. After the registration period ends, the [HGSE Registration Office](#) sends notification of your enrollment to an electronic database. Most educational lenders then automatically receive a record of your enrollment and place your eligible loans into deferment. You may want to contact your lender to determine if they will require a paper deferment form. It is your responsibility to verify your loan status and you should do so by late October. Remember to continue making all loan payments until you verify they are no longer required!

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### 13. What should I do when my address changes?

You can update your contact information on [My.Harvard](#) or contact the [HGSE Registration Office](#). The Financial Aid Office will use your HGSE e-mail address as your main contact once issued, so be sure to check your school e-mail account often.

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### 14. What is my best source for more information about financial aid?

The HGSE Financial Aid Office! You can call us at 617-495-3416 or e-mail [finaid@gse.harvard.edu](mailto:finaid@gse.harvard.edu) with your questions. Our [website](#) is also a very important source of information where you can find publications, forms, and links to much more.

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## Additional Contacts

[HGSE Admissions Office](#)- explore and apply for academic programs

[HGSE Office of The Registrar](#)- course enrollment, tuition charges, transcripts, academic dates

[HGSE Office of Student Affairs](#)- student support services, access and accommodations, student life and events, academic coaching

[HGSE Career Services Office](#)- career and professional development, career coaching and resources

[Harvard University Student Financial Services](#)- manage student account for billing and payments

[Harvard University Housing](#)- campus housing services

[Harvard Student Health Insurance Plan](#)- health insurance information and waivers

