

Student Financial Services Checklist

FALL 2009: 09/02/2009 – 12/18/2009

- View your student [E-bill](#) monthly.
- Review the [HSPH Budget](#).
- View [MyFinaid](#).
- Waive health insurance by **September 30** - <http://www.huhs.harvard.edu/Insurance/waiver/default.htm> - 617.495.2008
- Notify SFS of outside awards not listed on MyFinaid.
- Notify SFS or update MyFinaid if you wish to decline or reduce awards by **September 4th**.
- [Federal](#) loan borrowers complete required online Master Promissory Notes (MPNs) & Entrance Interview by **October 2nd**.
- Supplemental loan borrowers complete online and/or paper applications and MPNs (ie: Direct GradPLUS and other private loans.)
- If you have a credit balance on your student term bill - [Credit Balance Refund Form](#)
- View your 1st Spring [E-Bill](#) in **November**.

SPRING 2010: 01/04/2010 – 05/14/2010

- If you have a credit balance on your student term bill - [Credit Balance Refund Form](#)
- Waive Health Insurance by **February 28** - <http://www.huhs.harvard.edu/Insurance/waiver/default.htm> - 617.495.2008.
- If returning in 2010-2011, re-apply for financial aid by priority deadline: **mid-March**.
- If graduating and a loan borrower, complete required exit interview process in **May**.

Student Financial Services Staff:

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Registrar's Office Information & Billing Contact

The HSPH Registrar's Office enrolls students, registers students for classes, maintains student data and grades, monitors students' compliance with degree requirements, certifies enrollment, bills students' tuition/fees, and schedules courses.

Where is the Registrar's Office located?
677 Huntington Ave., G-4, Boston, MA 02115

Email Address: registra@hsph.harvard.edu
Phone Number: (617) 432-1032
Fax: (617) 432-2009

What is the Registrar's website address?
<http://www.hsph.harvard.edu/administrative-offices/registrar/>

Donna McLean, Official Documents & Certifications Coordinator – *Transcripts, Loan Deferrals, and Billing Questions* –
(dmclean@hsph.harvard.edu)

Student Financial Services (SFS)



Quick Resource Guide

Where is SFS located?

708 Huntington Ave. (Across from the Kresge Building) Boston, MA 02115

Email Address: osfs@hsph.harvard.edu

Phone Number: (617) 432-1867

Fax: (617) 432-5431

What is the SFS website address?

<http://www.hsph.harvard.edu/osfs>

How do I view my financial aid award?

<http://www.harvard.edu/myfinaid>

How do I view my e-bill?

<http://www.termbill.harvard.edu>

What are the 2009-10 Tuition & Fees?

<http://www.hsph.harvard.edu/administrative-offices/student-financial-services/tuition-fees/>

What is the HSPH billing policy?

http://www.hsph.harvard.edu/administrative-offices/registrar/files/2009-10_Tuition_Billing_Policy_-_For_Summer_Mailing.pdf

Federal Loan Contact Details

➤ **Retrieving your Federal Loans**

You may access your Federal Loan History on the **National Student Loan Database (NSLDS)** for students at:

<http://www.nsls.ed.gov/>

➤ **Direct Loan Servicing**

HSPH is a Direct Loan School, therefore your Federal Stafford Loan (unless otherwise requested) was originated through the Department of Education's **Direct Loan Servicing Center**.

Contact: Direct Loan Servicing Center:

Phone: (800) 848-0979

<http://www.dl.ed.gov/>

➤ **Federal Perkins Loans**

The Federal Perkins Loan is a campus-based federal loan program. Perkins Loans are serviced through Harvard University.

Contact Information: Harvard University Student Loan Office (SLO)

Address: 580 Holyoke Center
Cambridge, MA 02138

Phone: 800.315.7192 or 617.495.3782

Email: student_loans@harvard.edu

SLO Website:

<https://sfsportal.harvard.edu/admin/slo/index.shtml>

Private Loan Contact Details

➤ **Harvard University Employees Credit Union**

Customer Service: (866) 251-0347

Outside of the US: (734) 556-1891

<http://www.harvardgrad.studentchoice.org/>

➤ **CitiAssist Loan – (Citibank)**

Customer Service: (800) 967-2400

Outside of the US: (605) 331-0821

<http://www.studentloan.com>

Loan Terms and Conditions

- Subsidized Loan– need-based; interest does not accrue while in school or during grace period.
- Unsubsidized Loan – not need-based; interest will begin accruing after disbursement.
- The Grace Period – the time between last date of at least half-time enrollment and expected repayment start date.
- Fixed Rates – the interest rate will not change for the life of the loan.
- Variable Rates – the interest rate will fluctuate and is contingent on the terms of the loan. (For example: T-Bill, LIBOR, Prime Rate and will change monthly, quarterly, or annually.)

Federal Direct Stafford Loans: Maximum award is \$33,000 (maximum subsidized is \$8,500 per year) * Interest rate: 6.8% fixed * Origination fee 1.5% but charged .5 % upfront (1.0% rebate) * Grace period is 6 months.

Federal Perkins Loan: Maximum award is \$8,000 * Subsidized until repayment * Interest Rate is fixed at 5% * Grace period is 9 months.

Federal GradPLUS: Interest Rates: Direct: 7.9% and FFEL 8.5% * Fixed interest rate * Borrower Benefits can reduce rate further * Origination Fee: Direct 4% but charged 2.5% upfront (1.5 % rebate) and FFEL 4% * In-School Deferment

Supplemental Loans: Interest rates, fees, repayment options, etc. vary per program. Please visit the Loan Information link on our website at: www.hsph.harvard.edu/osfs for more information.

HSPH Student Budget Breakdown

Tuition Rate: charges are bill on a per credit basis for both FT and PT students.	\$850/per credit
UHS Fee	\$563/term
BC/BS Health Insurance	\$857/term
Registration Fee	\$125/term
Books/Supplies	\$688/term
Rent/Utilities	\$1086/monthly
Food	\$336/monthly
Personal	\$395/monthly
Transportation	\$78/monthly

- A student's total financial aid including: stipends, scholarships and loans, can not exceed a student's HSPH Budget.
- Should a student budget be higher than the estimate, an appeal letter is required with supporting documentation.

Appeals are generally approved for: medical costs exceeding what is covered by insurance, housing factors, computer costs (one time), child care expenses for dependants during enrollment periods.

Appeals are NOT approved for expenses that may be considered lifestyle choices and that are not related directly to educational expenses, such as credit card debt, personal travel, interviews, automobile, exam fees, etc.