

Office of Financial Aid



Office of Financial Aid Staff



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Financial Aid Coordinator

Funding Opportunity Notes

- Due to limited resources, we were only able to provide assistance to a modest number of students
- All scholarship and grant offers (both merit and need-based) have been made and regretfully we are unable to review requests for reconsideration
- The opportunity to apply for scholarship and grant assistance is prior to initial enrollment; there is not a subsequent opportunity to reapply

Office of Financial Aid Availability

- 10 AM to 4 PM Monday through Friday
- Email: financialaid@hsph.harvard.edu
- Book in-person or Zoom meetings through our Calendly link which is available at <https://www.hsph.harvard.edu/financial-aid/contact-us/>
- Drop-in Virtual Office Hours on Wednesday from 1-2pm EST:
<https://harvard.zoom.us/j/99248253321?pwd=czRiaFZsdFhKS1NhYXVMN0NBWjdNZz09#success>

What We Offer

- One-on-one counseling
- Online database of funding resources:
<https://www.hsph.harvard.edu/student-funding-finder/>
- Financial Literacy workshops
- Student Hardship Fund

Budgeting

- COA/Student Budget covers the length of the academic year only.
- If you are relying on financial aid to cover your entire cost of attendance (COA) it is critical that you keep in mind your maximum budget has very little flexibility.
- OFA offers resources to help you budget:
 - Online budget tool: https://www.hsph.harvard.edu/financial-aid/sbt_yearly_budget/student-budgeting-tool/
- **Budget Carefully!**
“Live like a professional while in school, live like a student when a professional”

Paying Your Bill

- First bill issued beginning of July
- Charges due by beginning of August
- Payment Accepted by
 - Electronic transfer from checking or savings
 - Check
 - Monthly payment plan
- More information available on payment options at <https://sfs.harvard.edu/pay-bill>

Financial Health Series

- OFA is pleased to offer a robust financial wellness workshop series to help you learn about essential personal finance topics such as:
 - Budgeting
 - Basics of Credit
 - Tax Filing; Federal and State
 - Investing
 - Loan repayment
- Visit OFA Financial Health webpage to learn more and attend one of our events during the academic year!

Financial Certification for Visas

- Information on obtaining a visa is available at <https://www.hsph.harvard.edu/admitted-students/international-students/>
- We have created a financial certification tool to assist students in determining the amount they must be documented to obtain a visa: https://harvard.az1.qualtrics.com/jfe/form/SV_9YTDAB5RiULniMm
- Personal funds used to meet the financial certification requirement must be in accounts that are:
 - In the student's name
 - Have branches in the United States
 - In U.S. Dollars

Working on Campus

- Both domestic and international students are eligible to work on-campus
 - Opportunity to obtain positions once arrive on campus and enroll
 - Limited to 20 hours per week while classes are in session
 - Positions provide hourly compensation which can help with living expenses
 - Positions do not provide tuition waivers or reductions
 - Domestic students with Federal Work-Study are encouraged to use their FWS as it allows departments to hire more total students making more total opportunities available
 - Employment information is available at:
 - CareerConnect: <https://www.hsph.harvard.edu/career-services/students/job-listings/>
 - Teaching Fellows: <https://www.hsph.harvard.edu/office-of-educational-programs/teaching-fellows/>
 - Student Employment Office: <https://seo.harvard.edu/>

Loan Borrowing

<https://www.hsph.harvard.edu/financial-aid/loan-information/>

Domestic Students

- Federal Loans – Direct Unsubsidized Loan & Grad PLUS Loan

International and Domestic Students

- Private Loans
 - Information available <https://sfs.harvard.edu/private-loan-options>

Loan Terms

Loan Type	Direct Unsubsidized [Domestic Students]	Grad PLUS (credit based) [Domestic Students]	Private Loans (credit based) [Domestic & International]
Interest Rate	22/23: 6.54% 23/24: TBD ----- Future Years: 10-Year T-Bill + 3.6%	22/23: 7.54% 23/24: TBD ----- Future Years: 10-Year T-Bill + 4.6%	Varies
Fees	1.057%	4.228%	Varies
Borrowing Limit	\$33,000 (\$35,778 in enrolled full-time in summer)	Cost of Education – Other Aid	Cost of Education – Other Aid
Grace Period	6 months	6 months	Varies
Repayment Plans	10 year, 25 year, income based, graduated	10 year, 25 year, income based, graduated	Varies
More Information	https://studentaid.gov	https://studentaid.gov	https://sfs.harvard.edu/private-loan-options

Loan Borrowing Notes

- Amount international students can borrow is limited
- Interest accrues from the time loans disburse
- Borrow the least amount you can afford to borrow
- If you borrow less than your maximum eligibility, you are able to borrow up to remaining eligibility later in the school year
- If you borrow too much, you are able to have us reduce the loans
- There is no penalty for early repayment

Public Service Loan Forgiveness (PSLF)

- Allows forgiveness of Federal Direct Student Loans
 - Loan balance remaining after 10 years of qualifying (U.S. public sector or 501C(3) nonprofit) public service forgiven
 - Loan must be repaid on income-driven repayment plan
- **More Information:** <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

Third-Party Contracts

- Students receiving financial support from external agency, foundation, organization, employers or governments must have their sponsors complete a third-party contract
- Information on third-party contracts is available at <https://www.hsph.harvard.edu/financial-aid/third-party-contracts/>
- Third-party contract form must be completed by the organization and **NOT** the student

Housing

- Information on student housing options available at <https://www.hsph.harvard.edu/housing/>
- Shattuck House: <https://www.hsph.harvard.edu/housing/shattuck/>
- Vanderbilt Hall: <https://hms.harvard.edu/departments/vanderbilt-hall>
- Harvard Apartments: <https://huhousing.harvard.edu/>
- Off-Campus Housing: <https://www.harvardhousingoffcampus.com/>

(Free shuttles available in Longwood medical area and to Harvard Square.
Discounted MBTA passes also available)

Contact Us

The Office of Financial Aid

- **Location:** Kresge G-4 Suite
- **Phone:** 617-432-1867
- **Email:** financialaid@hsph.harvard.edu
- **Schedule a meeting:**
<https://calendly.com/chanofa>
- **Website:** <http://www.hsph.harvard.edu/financial-aid>

