

# Graduate Financial Aid

- Jessup University has a Financial Aid Office designed to offer you a personalized financial aid experience. Our counselors will care for your individual needs and work with you from start-to-finish to help you succeed.
- Contact Financial Aid  
Email: [financialservices@jessup.edu](mailto:financialservices@jessup.edu)  
Phone: (916) 577-2233
- [Book an Appointment with a Financial Aid Counselor](#)

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## Institutional Aid:

### 1. Church Partnership Grant

*Amount:*

*Varies.* The amount is a 10% discount off tuition.

*Eligibility:*

This need-based grant is available to NEW students who, at the time of initial enrollment, are members of/actively participating in a [church that financially supports Jessup University](#). CURRENT students may also apply IF the student was a member of/actively participating in a partner church at the time of initial enrollment OR the church becomes a partner while the student is currently enrolled AND that church continues to be the student's church home.

Students must be enrolled at least half-time each semester to be eligible for this award.

This grant recognizes both the church's partnership with WJU and the recipients past contribution to the church. Receiving this grant may not be tied to future participation or involvement at the church.

*Deadline:* Church Partnership Grant Application must be submitted by August 15 for Fall, December 15 for Spring and April 15 for Summer. Funds are limited. Priority given to early applicants.

*Renewal:* This grant must be applied for each year with a new application.

*Application:* [Church Partnership Grant Application](#) – to be filled out by a pastor (at the supporting church) who knows the applicant well.

## 2. Endowed Scholarships

*Amount:* Varies

*Eligibility:* Current Jessup Graduate students are eligible to apply for privately funded scholarships designated by the donor. Click [HERE](#) to view the most recent list of Endowed Scholarships.

*Deadline:* Friday 03/17/2023 at 11:59pm. Opens for application near the start of every spring semester. Watch for updates via email and on [my.jessup.edu](http://my.jessup.edu)

*Renewal:* Non-renewable. Must apply every year to be reconsidered.

*Application:* [Endowed Scholarship Application](#)

## 3. Ministry Worker Grant

*Amount:* Varies. The Grant is a 20% discount off tuition

*Eligibility:*

This grant is available to students who: work 40 hours a week in full-time, paid ministry, or are the spouse of someone who is involved in full-time, paid ministry. Examples of full-time, paid ministry include: employees of a church, missionary organization, Christian school, para-church or other non-profit organization whose focus is spreading the Gospel of Christ. See Ministry Worker Grant Application for more information.

Students must be enrolled at least half-time each semester to be eligible for this award.

*Deadline:*

For Fall Students Ministry Worker Grant Application must be submitted by July 15. If funds are available, students who miss the Fall deadline may apply for a Spring award by December 15, or a Summer award by April 15.

*Renewal:*

Annually renewable with a WJU GPA of 3.0 or above AND upon proof of continued full-time employment in paid ministry.

*Application:*

[Ministry Worker Grant Application](#)

## 4. Outside Scholarships

While we are constantly on the lookout for outside scholarships, there aren't many available for graduate students. We have compiled a few resources to help you find and apply for outside scholarship. Please check out our list of outside scholarship tools under our [Forms and Resources](#) page.

## Tuition & Fees:

### Expected Costs

Following are the various charges which will, or may be, a part of your life at William Jessup University. Estimated, optional and/or non-refundable charges and fees are shown below. Tuition and Fees are subject to change during the program.

### Programs

### Master of Accountancy

Tuition	\$ 660 (per unit)
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### Master of Business Administration

Tuition	\$ 660 (per unit)
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Lab Fee (per course)	Course Defined
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Global Trip Fee (per unit for 1-year MBA only)	\$ 80
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### Master of Arts in Counseling Psychology

Tuition	\$ 660 (per unit)
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Lab Fee (per course)	Course Defined
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### Master of Arts in Teaching

Tuition	\$ 660 (per unit)
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Lab Fee (per course)	Course Defined
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### Online Master of Business Administration

Tuition	\$ 550 (per unit)*
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### Online Master of Kinesiology

Tuition	\$ 550 (per unit)*
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### Online Master of Arts in Leadership – Christian Ministry

Tuition	\$ 500 (per unit)*
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### Online Master of Arts in Education

Tuition	\$ 550 (per unit)*
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*\*Institutional Aid such as the Church Partnership & Ministry Worker grants are not available for the Online MBA, MAL, or MASM Degree as they have been designed to be affordable for all students while minimizing the need to borrow loans.*

## Fees

### Program Specific Fees

Registration/Library/Technology (ReLiTe) fee (per unit)	\$ 25
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Change of Cohort Fee	\$ 120
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Parking Permit (per semester, Rocklin Campus only)	\$ 15
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### Optional Board (Food) Plans – per semester

10 Meal Commuter (includes \$50 flex)	\$ 165
40 Meal Block (includes \$100 Flex)	\$ 620

### Special Fees

#### Audit

Current Student (per unit)	\$ 30
Alumni, Registration Fee, per semester (no per unit fee)	\$ 20
Non-WJU Student, Registration Fee, per semester	\$ 20
Non-WJU Student, per unit	\$ 30

#### Petitions

Late Registration, per semester	\$ 95
Add/Drop Course after Add/Drop Date (per course)	\$ 35
Increased Academic Load	\$ 35
Incomplete Grade (per course)	\$ 35

Grade Change (per course)	\$ 35
Academic Requirements Change	\$ 35
Final Exam Date Change (only for approved petitions – see catalog for policy)	\$ 35
<b>Transcripts</b>	
Official Transcript Request	\$ 10
Official Transcript Request – RUSH	\$ 15
<b>Graduation</b>	
Graduation Participation	Free
Cap, Gown, Tassel	Varies by Degree
Late Graduation Petition	\$ 75
Graduation Reapplication	\$ 50
<b>Business Office / Payments</b>	
Collection Fee	\$ 50
Service Charge for Declined Payments	\$ 40

Deferred Payment Fee, per semester (non-refundable)	\$ 50
Late Payment Fee, per payment	\$ 40
Delinquency Charges on Past Due Balances (monthly)	1.50 %
Miscellaneous	
Replacement ID Card	\$ 25
Internship Insurance	\$ 40
Travel Insurance	\$ 40

*William Jessup University certifies that it has met all the disclosure requirements required by the State of California's Postsecondary and Vocational Education Reform Act of 1989 and the Federal Higher Education Act of 1965.*

## Loans:

### 5. Federal Stafford Loan

The primary means of financial aid for Graduate students at William Jessup University are Unsubsidized Stafford loans. Unsubsidized Stafford loans are funded by the Department of Education and are borrowed in the student's name.

*Amount:* \$20,500 Per Academic Year

*Eligibility:* Graduate students enrolled at least half-time per semester. A FAFSA must be completed for each year in which you wish to borrow



*Interest Rate:* 5.28% for Unsubsidized Stafford Loans disbursed between July 1, 2021 and June 30, 2022

*Rate:* 4.30% for Unsubsidized Stafford Loans disbursed between July 1, 2020 and June 30, 2021

*Repayment:* Typically begins 6 months after a student graduates, drops below half-time or withdraws from school, but specific lenders may have different repayment requirements.

*Renewal:* Annually renewable once you complete the Master Promissory Note (MPN) and Entrance Counseling, and upon annual completion of the FAFSA.

*Application:* FAFSA with WJU listed, Master Promissory Note and Entrance Counseling

*Application:* The Master Promissory Note and Entrance Counseling are two separate processes. BOTH must be completed online in order for the loans to be placed on your student account.

All Direct Loans have a Origination Fee of 1.057% taken from the gross amount of the loan.

*Note:* Federal regulation requires students to complete Exit Counseling within 30 days of graduating, dropping below half time or withdrawing from school.

## Who is Eligible?

In order to receive a Stafford loan, a student must be enrolled half-time, be in good standing with all previous student loans, meet William Jessup University's Satisfactory Academic Policy (SAP) Requirements, and be an eligible citizen or non-citizen of the United States. Since an Unsubsidized loan is not awarded based on financial need, the only step to receive the loan is to fill out a FAFSA with William Jessup Listed (School Code 001281). Students who have not previously borrowed at William Jessup University, would also need

to complete [Entrance Counseling](#) and sign a [Master Promissory Note](#) (MPN), both of which can be completed at [studentaid.gov](#).

## 6. Graduate PLUS Loan

We want to stress the importance of being a smart borrower for Graduate school, and only borrowing what you really need. For those who can afford to pay a small amount out of pocket for school, it has a compounding effect on minimizing your overall student loan debt. For those who cannot afford to pay out of pocket, and need extra financial assistance, there is an option to borrow a Graduate PLUS loan. While there are no aggregate limits on a PLUS loan, you cannot borrow more than the cost of your attendance minus any other type of financial aid you receive.

<i>Amount</i> :	Up to the cost of attendance minus financial aid and Stafford Loans.
<i>Eligibility</i> :	Credit-based loan for Graduate students who are enrolled at least half-time.
<i>Interest Rate</i> :	<u>6.28% for all loans disbursed between July 1, 2021, and June 30, 2022 (interest accrues while loan is deferred)</u> 5.30% for all loans disbursed between July 1, 2020, and June 30, 2021 (interest accrues while loan is deferred)
<i>Repayment</i> :	Begins 60 days after the funds are fully disbursed, but can be deferred until after the student graduates.
<i>Renewal</i> :	<u>Not renewable. Must apply yearly.</u>
<i>Application</i> :	<u><a href="#">PLUS Loan Entrance Counseling and PLUS Loan Request/Application</a></u> Both processes are required in order to complete the PLUS Loan process. Additionally a <u><a href="#">PLUS Loan Request Form</a></u> MUST be submitted to the Financial Aid Office.
<i>Fees</i> :	A 4.236% Origination Fee is taken out of the requested amount. Be sure to include this amount in your request.

## 7. Alternative Or Private Loans

You may also consider borrowing an Alternative or Private education loan. Alternative or Private Student Loans are designed to supplement federal, state, and institutional financial aid. Borrowers must be credit worthy, many times requiring a co-signer. Loan programs may vary widely. Students should only consider obtaining an Alternative or Private Student Loan if they have maximized all Federal Stafford Loan options!

*Amount:* Up to the cost of attendance minus financial aid.

*Eligibility:* Credit-based loan for students who are enrolled at least half time. Borrower must be a US Citizen, eligible non-citizen, or an international student with a U.S. Citizen Cosigner. Both eligible non-citizens and international students need to have a current address in the United States.

*Interest Rate:* Varies according to lender and borrower (and cosigner) credit history.

*Repayment:* Begins 6 months after student graduates, drops below half-time or withdraws from school.

*Renewal:* Not renewable. Must apply yearly.

*Application:* You are free to choose your own private lender.

*Note:* Alternative or Private Student Loans are designed to supplement federal, state, and institutional financial aid. Borrowers must be credit worthy, many times requiring a co-signer. Loan programs may vary widely. Students should only consider obtaining an Alternative or Private Student Loan if they have maximized all Federal Stafford Loan options!

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# Pop-ups:

## Step 1 of 3 – Fill out FAFSA

First, you'll need to fill out the FAFSA in order to qualify for student loans and determine your need for aid. You can complete this online at [FAFSA.gov](https://fafsa.gov). Be sure to list WJU on your school list so we're able to see your FAFSA. After you've completed the FAFSA and the Financial Aid Office has received your information, you may be contacted with instructions on what forms and documents will be needed to complete and confirm your financial aid.

### Actions:

- [Complete the FAFSA](#) →. *Jessup's school code is 001281*

## Step 2 of 3 – Renewing Your Aid

Most types of financial aid are renewable yearly, but many require renewed applications or documentation. It is always recommended that you complete a FAFSA as early as possible each year. In order to continue to qualify for loans, you must renew your FAFSA every year. Make sure to keep an eye on your student portal document tracking page so that you never miss a deadline.

## Step 3 of 3 – Keeping Your Aid

Each scholarship has its own requirements that you must be aware of and complete in order to maintain eligibility. In addition to these requirements, all students must maintain Satisfactory Academic Progress (SAP). Requirements of graduate SAP include that you achieve a 3.00 GPA and complete at least 66.67% of your courses. For more complete information about our SAP policy, please visit our [Satisfactory Academic Progress webpage](#)

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## Exit Counseling

Student loan borrowers are required by the federal government to complete Exit Counseling within 30 days of graduating, dropping below 6 units or withdrawing from school. You can view how much you have taken out in student loans, see who your lenders and loan servicers are on the [National Student Loan Data System](#) (NSLDS). [Complete Exit Counseling](#)

## Code of Conduct

William Jessup University has adopted a [Code of Conduct](#) with respect to student loans which applies to all employees in the Financial Aid Office and anyone else at our school who has any responsibilities with respect to student loans or the selection of preferred lenders for student loans.

## Loan Consolidation

After graduation, you may be able to combine your existing Federal student loans into one new consolidated loan that offers several advantages. Visit [Direct Loan Consolidation](#) for more information about the advantages of student loan consolidation.