

# GRADUATE PROGRAMS FINANCIAL AID OPPORTUNITIES

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Graduate students are eligible to receive federal and/or state financial aid if enrolled at least half-time in graduate level coursework. Only courses numbered in the 500s, 600s and 700s are considered graduate level.

## GRANTS AND SCHOLARSHIPS

### ACADEMIC SCHOLARSHIPS FOR GRADUATE STUDENTS:

Awarded by Vanguard University and available to Graduate Education, Psychology, and Religion students who demonstrate the required cumulative GPA during their undergraduate studies. Renewable annually, no FAFSA is required.

- Silver Award (10% discount), 3.50-3.74 GPA
- Gold Award (15% discount), 3.75-4.0 GPA

### GRADUATE RELIGION MINISTRY GRANT:

Vanguard University offers awards of \$75 per unit is available to those enrolled at least half-time (5 units per semester) who are involved in full-time Christian service as ordained or licensed ministers and missionaries. The Office of Undergraduate Admission and the Financial Aid Office confirm eligibility at the point of admission. Supporting documentation must be provided each by the Financial Registration deadline or the grant will be removed. Renewable annually, FAFSA not required.

### CHRISTIAN EDUCATOR'S GRANT:

Awarded by Vanguard University to students teaching full-time in a Christian school receive a 15% tuition grant. They must be employed in the same field or specialty in which the teaching credential or degree will be obtained. Cannot be combined with academic scholarships. Questions about eligibility should be directed to Graduate Education. Renewable annually, FAFSA not required.

## STUDENT LOANS

### FEDERAL UNSUBSIDIZED DIRECT LOAN:

Graduate students enrolled at least half-time who complete a Free Application for Federal Student Aid (FAFSA) may borrow up to \$20,500, not to exceed their cost of attendance when combined with other aid. Repayment begins 6 months after student is no longer enrolled at least half-time. Origination fee applies. Students must complete Entrance Counseling and a Master Promissory Note at <https://www.studentloans.gov/myDirectLoan/index.action> (<https://www.studentloans.gov/myDirectLoan/index.action/>).

### FEDERAL DIRECT GRADUATE PLUS LOAN:

Graduate students enrolled at least half-time who complete a Free Application for Federal Student Aid (FAFSA) may apply only <https://www.studentloans.gov/myDirectLoan/index.action> (<https://www.studentloans.gov/myDirectLoan/index.action/>). This is a low-interest federal loan available to credit-worthy graduate students.

Maximum award amount equals the cost of attendance minus all other aid received. Origination fee applies.

## STUDENT EMPLOYMENT

### VA WORK STUDY:

A source of employment for students who qualify based on their G.I. Benefit eligibility. This program is fully funded by the Department of Veteran Affairs. For more information, contact the university's VA School Certifying Official ([VeteransCertifyingOfficial@vanguard.edu](mailto:VeteransCertifyingOfficial@vanguard.edu)).

