



# Master of Public Health (MPH)

## Program Costs and Financial Assistance

The total cost of BW's 2021-24 MPH program is \$44,280 (or \$823 per credit hour). Discounted rates are available for MetroHealth employees. For more information, please visit <https://www.bw.edu/academics/master-public-health/tuition-costs/>.

The program cost covers tuition, books and one meal per weekend when classes meet (Friday night) and parking at MetroHealth on class weekends.

The MPH program is scheduled to be completed part-time in three years. This package price is included for all classes completed in a three-year time period. If a student chooses to lengthen their program beyond their three-year cohort rotation, that student's tuition would be adjusted to the per-credit cost of the most recent cohort.

### Tuition Reimbursement Payment Plan – TRPP

BW's Tuition Reimbursement Payment Plan allows you to pay your tuition at the end of the semester when your tuition benefit is available. TRPP extends your payment due date until 30 days after the end of the term. Students participating in TRPP will incur a finance charge, set at a reasonable level not to exceed the maximum amount permitted by law. Currently the TRPP finance charge is 5% APR. To download the TRPP forms, go to [www.bw.edu/trpp](http://www.bw.edu/trpp).

### Graduate School Loans

Students can cover the entire cost of the MPH program with Federal Direct Student Loans, if other resources are not available. To qualify for this loan, complete the Federal Application for Federal Student Aid, or FAFSA at <https://studentaid.gov>.

#### Federal Direct Student Loans

Unsubsidized Federal Direct Student Loans (FDSL) are available to students who have completed the Free Application for Federal Student Aid or FAFSA. Eligibility is not based on financial need. For this three-year program, students may potentially be eligible for \$61,500, or \$20,500 per year, in FDSL, depending on the student's current aggregate loan debt that includes loans already used for courses at the graduate level. FDSL eligibility is unsubsidized for graduate students, meaning that interest accrues during in-school, grace period and deferment. There are several repayment options, with repayment beginning six months after the student has graduated or is no longer enrolled in the program, and the repayment period is up to 10 years.

#### Grad PLUS Loans and Private Education Loans

Students may qualify for the Grad PLUS Loan or Private Education Loans to help cover any remaining living expenses and miscellaneous non-program costs after the FDSL (up to the federal cost of attendance). The FAFSA is required for the PLUS loan; however it is not a requirement for Private Education Loans. Both loans require credit history check. Graduate PLUS Loans carry a fixed interest rate, and repayments begin as soon as the last disbursement of the loan is made, but they can be deferred until after graduation. There will be a loan origination fee that is deducted from the amount you borrow, so allow for this when determining the total Grad PLUS Loan you will need. Private Education Loans interest rates vary from lender to lender, so it is important to shop around for the lender. Resources to help get you started can be found on the BW website at [www.bw.edu/financial-aid/loans/private](http://www.bw.edu/financial-aid/loans/private).

### Billing

Initial bills for each new semester will be made available to the student in March, July and November. The student has 30 days to pay his or her bill, after which time a finance charge will be added to any unpaid portion of the bill. Finance charges are not assessed to students enrolled in good standing in a payment plan.

**Other Questions?** Contact the Financial Aid Office at 440-826-2108 or [finaid@bw.edu](mailto:finaid@bw.edu).