



Graduate Financial Aid Options **St. John's College, Annapolis**

The type of education that students receive at St. John's College is invaluable. The Office of Financial Aid understands that everyone's financial situation is different. We ensure that each financial aid application is given individual attention in order to provide our students with the best award package possible, through a combination of institutional scholarships, need-based grants, low-interest student loans, and work-study. Our awarding process is personalized, and our commitment to making a St. John's education affordable to all students, regardless of income, is unwavering.

To be considered for financial aid, United States citizens must submit a new [Free Application for Federal Student Aid \(FAFSA\)](#) every year as early as possible, even if they have received aid in the past. The Annapolis FAFSA code is 002092. International students who want to be considered for financial aid must submit the [CSS Profile](#) every year as early as possible, even if they have received aid in the past. The Annapolis CSS code is 5598.

Types of Aid

A student's financial aid package is made up of various components. It is important for students to understand the terms and conditions of each entity within the package. Please note that not every student will be eligible for all scholarships, grants, campus employment, and loans. Eligibility is determined by the student's financial aid application and application to the college. The following paragraphs will explain each type of aid and what it means in terms of repayment after graduation. A typical award package will be made up of the following components:

Graduate Student Aid for Teachers

Originally founded in 1967 as the Teachers Institute in Liberal Education, the Graduate Institute seeks to preserve a commitment to the education of teachers as a special part of its mission. Special packaging of financial aid is available to students who are full-time teachers.

The Graduate Institute Teacher's Grant

This grant is need-based and offers a minimum grant of \$500 and a maximum grant equal to 50% of tuition for those with demonstrated need. To apply a student must complete the FAFSA, the [Teacher Grant Application](#), and obtain a letter from their headmaster or principal verifying employment. A minimum of one year of full-time teaching experience is required to qualify for the grant. If any further documentation is required to finalize your application, you will be contacted by the Financial Aid Office.

The National Educator's Grant

This grant provides a one-third tuition waiver and is not need-based. It is available to students working in education as teachers, administrators, professors, and curriculum developers. The [National Educator's Grant Application](#) and a letter verifying employment are necessary to apply. A minimum of three years of full-time teaching experience is required to qualify for the grant. If any further documentation is required to finalize your application, you will be contacted by the Financial Aid Office.

The Hodson Trust Teacher Fellowship Program

This program (in Annapolis only) is funded through the generosity of the Hodson Trust, and offers a grant of 70% of cost during the summer for eligible full-time primary or secondary school teachers. The [Hodson Trust Teacher Fellowship](#) is open to students from Maryland, Virginia, the District of Columbia, Delaware, Pennsylvania, New Jersey, Connecticut, and New York. Applicants must complete the [Hodson Trust Teacher Fellowship application](#) and provide a letter from the principal of their school verifying their full-time employment as a teacher in the academic year prior to enrollment to the Graduate Institute. If any further documentation is required to finalize your application, you will be contacted by the Financial Aid Office.

The Ann Bigham Annual Scholarship

This scholarship was established to provide support for high school teachers or administrators to pursue the Master's degree in the Graduate Institute. Bigham applicants must follow the application procedures for need-based aid. If any further documentation is required to finalize your application, you will be contacted by the Financial Aid Office.

Scholarships

Maryland State Scholarships

To be considered for various need-based Maryland state aid, students must complete their Free Application for Federal Student (FAFSA) by March 1 annually and be a legal resident of Maryland. Please note that St. John's priority deadline is February 1. Maryland offers residents legislative scholarships that students can apply for within their county or district. The legislative scholarships take two forms, Delegate Scholarship and Senatorial Scholarship. The Maryland Higher Education Commission (MHEC) offers a variety of state scholarships. MHEC scholarships include merit-based scholarships, need-based, career-based scholarships, legislative scholarships, and scholarships for unique populations. Most of these scholarships will have a separate application process. For the most up-to-date information on Maryland financial aid programs [visit the MHEC website](#).

New Mexico State Scholarships

The state of New Mexico offers many scholarships to New Mexico residents. In particular, the New Mexico Scholars Program seeks applicants who are looking to attend a private not-for-profit college or university. Please [visit the New Mexico Higher Education website](#) for more information.

Other State Scholarships

Residents of other states should check with their [state higher education commission](#) regarding eligibility and deadlines.

Additional Scholarships

Outside scholarships can help provide additional funding for students. Using this route can take a lot of time and research on the part of the student but the efforts will be worth it if awarded. While there is no guarantee that your submission will be awarded, it is an opportunity that should not be overlooked when looking for ways to supplement your financial aid package.

While many of these organizations are well established and reputable, we also would like to request that you err on the side of caution. With so many opportunities it is impossible for our office to research each organization therefore, please be attentive to potential scams. No scholarship should ask you for money, a credit card, or tell you that you are guaranteed to be selected. Please make sure you are doing your due diligence to protect yourself from these scams.

Students must report all outside scholarships that you expect to receive to the Office of Student Financial Aid when you become aware of them. Your financial aid award will be reviewed and may be adjusted according to institutional policies and federal regulations. You will be notified of any adjustments. Total financial aid, including outside scholarships, cannot exceed the cost of attendance.

The in the Financial Aid Office website provide resources for students who are interested in researching outside scholarship opportunities. These resources are for informational purposes only and the inclusion of these websites do not constitute an endorsement from the college. Please make sure that you verify all requirements and deadlines with the organization as St. John's cannot guarantee the accuracy of this information.

Grants

A grant is a type of "gift aid" that does not require repayment on the part of the student. Grants have different requirements in order to determine eligibility. Need-based grants require students to submit a FAFSA or CSS Profile. (Students interested in learning about grant eligibility should use the FASFA4caster for more information.) Students who reside in the United States are automatically considered for federal need-based grants simply by applying for the FAFSA. These grants include the following:

St. John's College Grant for Graduate Institute Students

The SJC Grants for GI Students are awarded only to full-time students who have demonstrated need, as long as funds are available. Funds for these grants are provided by the college from its own resources. They are awarded on the basis of financial need as determined by the FAFSA. Much of the funding for St. John's grants is provided by endowment funds and annual gifts to the college.

Campus Employment

A student's financial aid package contains various components, one of which may be work study. Work study is a great way to supplement a student's expenses while attending the college. While work study is a component of a student's financial aid award, the funding does not get disbursed towards the student's bill. Instead the student will receive a bi-weekly payment. The employment opportunities on campus are designed to prepare students for jobs upon graduation. The program helps to provide students with work experience that can be placed on their resumes.

Annapolis Campus Employment

Campus employment at St. John's College in Annapolis is available through the [Campus Employment Program](#). Students apply directly to the departments in which they would like the opportunity to work. There are around 180 jobs that are broken into three categories: Academic Assistants, Federal Work Study, and International Work Study. All positions that are not included under the Academic Assistants category are only available to Federal Work Study (FWS) or International Work Study (IWS) recipients. Therefore, if a student's award package does not state "FWS" or "IW," s/he is not eligible to apply for campus employment but can be considered for the waitlist. Please note that FWS or IWS funds are not applied to a student's bill. Instead, students will receive a paycheck biweekly if they procure a job on campus.

Academic Assistants

These are positions that do not require students to be Federal Work Study (FWS) or International Work Study (IWS) recipients. The Graduate Writing Assistant position is offered every semester; whereas, the Graduate Math Assistant position is offered during semesters when the Mathematics and Natural Science segment is taught. Please consult with the Graduate Institute main office if you would like more information about a graduate academic assistant position.

Federal Work Study

The Federal Work Study program is a need-based financial aid program that provides jobs for students. The work-study award shown on the aid notice represents the maximum a student may earn under the program. It is based on ten hours per week during the academic year. If a student chooses not to work, or works less than ten hours a week, he or she must meet expenses from other resources. Work-study funds are limited and some students may be placed on a work-study wait list. Qualifying students must apply for financial aid by our priority deadline of February 1.

International Students

The International Work Study (IWS) program is awarded to qualifying international students who apply for financial aid by our priority deadline of February 1. The work-study award shown on the aid notice represents the maximum a student may earn under the program. Students may work up to ten hours per week during the academic year. Work-study funds are limited and some students may be placed on a work-study wait list.

Loans

Many students find it necessary to borrow money in order to help fund their educational endeavors. While this option is very helpful to students it is important to understand the terms and conditions of the loans before you borrow. At St. John's College, we take great steps to make sure our students are financially knowledgeable about the funds they accept as part of their financial aid package. Unlike scholarships and grants, loans need to be repaid to the government, institution, or bank depending upon the type of loan being borrowed. The following information is to help you receive a financial education in loans before you borrow and depending on the loan, extra steps may be required before disbursement. As always, if you have questions or concerns about the information provide, please contact the Financial Aid Office.

Federal Loans

There are two types of federal loans available for U.S. citizens and permanent residents who are pursuing graduate education.

Graduate Direct Unsubsidized Loans are available to graduate students. There is no requirement for applicants to demonstrate financial need. The college determines the amount the student can borrow based on the cost of attendance and other financial aid received. The student is responsible for paying the interest on a Direct Unsubsidized Loan during all periods. If the student chooses not to pay the interest while in school and during grace periods and deferment or forbearance periods, interest will accrue (accumulate) and be capitalized (that is, interest will be added to the principal amount of the loan).

Graduate Direct PLUS Loans are available to eligible borrowers through St. John's College's participation in the Direct Loan Program. The U.S. Department of Education is the lender. The student must not have an adverse credit history. The maximum loan amount is the cost of attendance (determined by the college) minus any other financial aid received.

Private (Alternative) Loans

Many lenders, such as banks, credit unions, and state agencies, offer [private loans](#) to supplement a family's other financial resources.

Veterans Benefits

Students may be eligible for various Veterans Benefits. These individuals are encouraged to contact the Registrar's Office for eligibility criteria and the Financial Aid Office for disbursement information. Specifically, St. John's is a proud participant of the [Yellow Ribbon Program](#), a military education benefit that supports college costs for veterans and their dependents. The college provides Yellow Ribbon funding to every qualified applicant who is admitted.

Conroy Memorial Scholarship

This scholarship is generally for Maryland residents who are dependents of military members who died as a result of military service or who suffered a service-connected 100% permanent disability as a result of military service. It is also offered to Maryland veterans who suffer a service-connected disability of 25% or greater, as a result of military service, and have exhausted or is no longer eligible for federal veterans' educational benefits. [Learn more about the Conroy Memorial Scholarship program.](#)