

# Phillips

## Graduate Institute

Master of Marriage and Family Therapy

**2021/2022 Program  
Estimated Expenses**

**Tuition and Fees\***

MFT Tuition:           \$897 per unit  
 Technology Fee:       \$75 per term

*\* Tuition and fees are subject to change*

**MFT Program: First Term Example**

Tuition (13 units x \$897)	\$11,661
Technology Fee	\$75
Student Tuition Recovery Fund Assessment	\$5.87
<b>Total Charges</b>	<b>\$11,741.86</b>
Stafford Loans	\$10,250
<i>Stafford Loan Origination Fee (1.057%)</i>	<i>(\$109)</i>
<b>Net Stafford Loan</b>	<b>\$10,141</b>
<b>Balance Due</b>	<b>\$1,600.86</b>

**Technology Fee:** Fee supports TigerNet, web services, and classroom technology.

**Student Tuition Recovery Fund:** A state-imposed assessment of \$0.50 per \$1,000 of institutional charges for the Student Tuition Recovery Fund (STRF). The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss.

**Additional Costs:** Estimated expenses do NOT include the cost of textbooks, personal psychotherapy, and other miscellaneous supplies for coursework. Textbooks are estimated at \$1,200 per term.

**Tuition Payment Plan:** A semester installment plan is available – enabling you to pay all or part of your tuition charges in installments without interest. Payments are due on the 15<sup>th</sup> of each month. A \$25 late fee is charged for payments received after the 20<sup>th</sup> of each month. Payment plans are set up through TigerNet, which is the student portal.

**Enrollment Agreement:** Candidates who are admitted must confirm their intention to enroll by completing an Intent to Enroll form. After the Intent to Enroll form has been received, an appointment will be scheduled to complete the enrollment agreement. The agreement will outline in greater detail the estimated amount of tuition, fees, books, miscellaneous expenses, and student performance. Once the agreement has been signed, the student will be eligible for new student registration.

# Scholarship Opportunities

## Chart Your Path Scholarship: \$1,000 (one time)

Eligibility for the Chart Your Path Scholarship is based on a candidate applying for admission during an information session, experiential workshop, or other special event hosted by the Enrollment Services Office. The candidate is not expected to submit all required documents, only the application for admission.

## Financial Aid Application Process and Programs

In order to receive financial aid from Campbellsville University, students need to complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA is used to determine a student's eligibility for federal student aid, and is processed by the U.S. Department of Education. The FAFSA serves as the initial step in securing financial aid for your graduate education.

If this is your first time completing the FAFSA, you are required to create an **FSA User ID and Password**. The ID and Password acts as an electronic signature not only for the FAFSA, but later on in the loan application process. If you have an FSA ID and Password but have forgotten it, you can select "**Forgot My Password**" or "**Forgot My User Name**" to retrieve it.

The FAFSA will ask you for Campbellsville University's institutional school code **001959**.

## Federal Student Aid Programs

### Federal Direct Stafford Loan

Graduate students may borrow up to a maximum of \$10,250 per term or \$20,500 per academic year (two terms) in Direct Stafford Unsubsidized Loans. The Unsubsidized Stafford Loan accrues interest while the student is enrolled, and a student may choose to pay the interest monthly or have it capitalized until repayment. There is a fixed interest rate for Stafford Loans of 5.28%. There is a 1.057% origination fee deducted from the loan by the Department of Education when it is first originated. The loans are automatically deferred while the student is in school and have a grace period of 6 months after the student graduates or falls below half-time enrollment.

### Graduate Direct PLUS Loan

The Graduate PLUS Loan is an option for students who need additional funding beyond what is available through the Federal Direct Stafford Loan program. The Graduate PLUS Loan is a federal loan that requires the student to be credit worthy or have a credit worthy cosigner. There is a fixed interest rate for Graduate PLUS Loans of 6.28%. There is a 4.228% origination fee deducted from the loan by the Department of Education when it is first originated. Students may borrow up to their Cost of Attendance. There is no grace period for a Direct PLUS Loan, and repayment begins 60 days after you've received the last installment of the loan for that academic year. However, you are eligible to defer payments until 6 months after you graduate or fall below half-time enrollment.

### Alternative Student Loan

An alternative student loan (also referred to as a private student loan) is not a federal student loan, but one through a private bank or other lending institution. Generally, alternative loans have interest rates, repayment terms, and deferment options that are substantially less favorable than those of the Direct and the Direct PLUS Loan programs. Unlike federal student loans, private student loans are not sponsored or guaranteed by government agencies and do not require a FAFSA. They're credit-based, which means a borrower's credit score and history are taken into consideration, along with other factors. Visit <https://www.campbellsville.edu/admission-and-aid/financial-aid/alternative-loan-information/> for additional information on these alternatives.