



The information below is an example of an **independent** student pursuing the MSTC program. A student's Federal Student Aid (FSA) eligibility will vary based on their **Expected Family Contribution (EFC)** determined by the **Free Application for Federal Student Aid (FAFSA)**. Humphreys University reserves the right to increase tuition charges on an annual basis. Humphreys University offer assistance to potential students; students are encouraged to contact their Student Account Specialist to help understand their FSA eligibility and options when pursuing the MSTC program. It is the student's responsibility to chose the academic program that best aligns to their academic endeavour.

Total Program Cost			
Program Cost:	Program Unit Count	Tuition Per Unit Rate	Program Unit Cost
	40	\$ 430	\$ 17,200

Quarterly Cost			
Enrolment Status:	Unit Count	Rate	Total Unit Cost
Full-Time	12	\$ 430	\$ 5,160
Half-Time	8	\$ 430	\$ 3,440

Federal Direct Loan		
Maximum Annual Award Amount		
Dependency Status	Subsidized Loan Only	Subsidized and Unsubsidized Loan Combine
Dependent	\$ 5,500	\$ 7,500
Independent	\$ 5,500	\$ 12,500

Potential Financial Aid Awards			
Programs:	Award Year Amount	Quarterly Disbursement	Quarterly Net Disbursement
Pell Grant - 0 EFC	\$ 6,897	\$ 2,299	NA
Direct Subsidized Loan	\$ 5,500	\$ 1,833	\$ 1,814
Direct Unsubsidized Loan	\$ 7,000	\$ 2,333	\$ 2,310

Quarterly Program Cost - Estimated Financial Aid Projection

A. Pell Grant Only Recipient - 0 EFC Required

	Full-Time (12 units)	Half-Time (8 units)
Tuition Cost	\$ 5,160	\$ 3,440
Pell Grant	\$ 2,299	\$ 1,150
Student Balance	\$ 2,861	\$ 2,291
Estimated Overall Program Cost After Pell Grant Award	\$ 9,441	\$ 11,453

B. Pell Grant (0 EFC Required) and Direct Loan Recipient

	Full-Time (12 units)	Half-Time (8 units)
Tuition Cost	\$ 5,160	\$ 3,440
Pell Grant	\$ 2,299	\$ 1,150
Balance	\$ 2,861	\$ 2,290
Direct Subsidized Loan	\$ 1,814	\$ 1,814
Balance	\$ 1,047	\$ 476
Direct Unsubsidized Loan	\$ 2,310	\$ 2,310
Final Credit	\$ (1,263)	\$ (1,834)

Credit Balance Credit Balance
 Students are issued a check in the amount of
 the credit balance within 14 days of the credit

Direct Loan funds are disbursed in two installments per quarter.

Financial aid in excess of tuition charges will be refunded to the student within 14 days of a student's account reaching a credit balance status.

C. Direct Loan Only Recipient





	(12 units)	(8 units)
Tuition Cost	\$ 5,160	\$ 3,440
Direct Subsidized Loan	\$ 1,814	\$ 1,814
Balance	\$ 3,346	\$ 1,626
Direct Unsubsidized Loan	\$ 2,310	\$ 2,310
Final Balance	\$ 1,036	\$ (684)
	Student Balance	Credit Balance

A service charge of \$25 per quarter is charged to all accounts not paid in full by

How to Complete the FAFSA (Students persuing the MSTC program)

FAFSA Questions	Answers
#28 - Will you have a bachelor's degree before you begin the 22/23 year?	Yes
#29 - What will your grade level be when you begin the 22/23 year?	5th year/other undergraduate
#30 - What college or degree certificate will you be working on when you begin the 22/23 year?	Teaching Credential/Other non-degree program
#47 - At the beginning of the 22/23 year, will you be working on a Master's or doctorate program?	No

Key Points to Consider

-  The student must have at least sufficient Pell Grant remaining lifetime eligibility to complete the 40 unit program.
-  The student must have enough remaining eligibility within his/her Undergraduate Direct Loan aggregate to complete 40 units.
-  Students not Pell Grant eligible would be limited to Direct Loan funds at undergraduate level.
-  Independent students pursuing the MSTC program are awarded at the undergraduate leve, grade level 5 with a maximum \$12,500 annual loan limit.