

# Graduate Financial Aid to Meet College Expenses

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## Financing Your Graduate Education

Georgetown University graduate students may fund their cost of attendance through multiple sources. We encourage applicants and students to explore the following avenues in the order presented below.

### External Funding Opportunities

We recommend beginning your search with external funding opportunities, such as employer tuition benefits, and scholarships or fellowships through private foundations and federal agencies. To get started, learn about external fellowships (<https://grad.georgetown.edu/fellowships-and-awards/>) and main campus research (<https://provost.georgetown.edu/main-campus-research/>) for funding.

### Veterans Benefits

Eligible students should contact Georgetown's Military and Veteran's Resource Center (<https://veterans.georgetown.edu/>) to initiate the application process (<https://registrar.georgetown.edu/military-and-veterans-benefits/>) for VA Benefits. These benefits may be applied toward the cost of attendance and can reduce overall student loan indebtedness.

### Merit-Based Institutional Aid

Georgetown academic programs offer competitive merit-based awards, which may include scholarships, assistantships, or fellowships. These awards are granted at the recommendation of individual academic programs. To be considered for merit-based aid, applicants must indicate their interest by responding affirmatively to the financial aid and scholarship consideration question on the online admission application. For specific details regarding merit-based awards, please consult your program's website (<https://grad.georgetown.edu/programs/>).

### Payment Plans

The Office of Revenue and Receivables (<https://studentaccounts.georgetown.edu/>) offers payment plans designed to help students manage semester tuition obligations.

### Federal and Private Loans

After exhausting external funding, veterans benefits, and institutional merit-based aid, students may apply for federal student loans (<https://studentaid.gov/h/apply-for-aid/fafsa>) (**Federal School Code: 001445**) through the U.S. Department of Education or pursue private education loans (<https://finaid.georgetown.edu/graduate/graduate-private-loans/>). Please note that significant changes (<https://finaid.georgetown.edu/key-changes-to-federal-student-loans-effective-in-july-2026/>) to federal student loan programs have gone into effect beginning in July 2026; additional information regarding these modifications is available through the Office of Student Financial Aid.

Graduate students are encouraged to complete their FAFSA by February 1 to ensure that you receive your financial aid offer in a timely manner, but note that these are not hard deadlines. Students may

apply for financial aid at any point during the academic year. The initial financial aid package is based on your program's normative credit hour structure. If summer enrollment is included in this structure, the financial aid package will cover educational expenses for the fall, spring, and summer semesters. If summer enrollment is not part of your program's normative credit hour structure and you enroll during the summer semester and seek financial aid consideration, you are required to complete a Georgetown University Graduate Summer Aid Application.

### Graduate Stipends

Non-Service Stipends from your academic program or outside agency will be used to reduce your federal student loan amounts and meet your total cost of attendance. Please contact your graduate program administrator for information on eligibility criteria for non-service stipends. Service stipends are paid directly to you and will not reduce federal student loans.

### Verification of Application Data

Some federal financial aid applications will be selected by the Department of Education for a process called "verification" to confirm the student's identity or information reported on the application. This will be displayed in the GU Experience student portal if additional information is required to complete the aid offer.

### Satisfactory Academic Progress

You must maintain a cumulative 3.0 GPA each term and make progress towards meeting your graduation date in order to remain eligible to receive financial aid. If you do not meet SAP requirements, you will be emailed at the start of each semester with additional information. You are encouraged to speak with your graduate program adviser and your financial aid counselor (<https://finaid.georgetown.edu/contact-us/>) to ensure that you are meeting the SAP requirements.

Please refer to the Graduate Satisfactory Academic Policy (<https://georgetown.app.box.com/s/3i99was7ypncm3ifys3t>)

### Return of Title IV Funds

The Return of Title IV Funds policy applies when a student receiving federal financial aid withdraws from an institution before completing the academic period for which the aid was awarded. Under federal regulations, the institution must determine the amount of federal student aid the student earned based on the portion of the enrollment period completed and return any unearned funds to the U.S. Department of Education. The calculation is based on the student's official or unofficial withdrawal date and the percentage of the payment period or period of enrollment completed. Students who withdraw may therefore be responsible for repaying a portion of the federal financial aid received and may have a resulting balance due to the Georgetown University. The university will notify affected students of any required return of funds and any resulting financial obligations in accordance with applicable federal regulations.