Tuition and fees are set by the USC Board of Trustees and typically increase each fall. The average annual tuition increase over the past five years was 4.17 percent. Please note that all quoted tuition rates are estimates, based on the 2014–2015 academic year and are subject to change without notice. Current tuition rates can be found by visiting www.usc.edu/soc and clicking on Tuition and Fees for the current semester.

Section A: Applying for Financial Aid

For information about applying for financial aid, please visit www.usc.edu/financialaid, click on Applying for & Receiving Aid, then on New Graduate Student. Review Steps 1 through 4.

How to Contact the Financial Aid Office
We are here to help answer any questions you may have. Financial aid counselors are available by phone, e-mail, or in person. Please visit www.usc.edu/contactfao for more information.

Section B: Last Day to Drop Coursework and Receive a Full Refund

The majority of MSW students borrow Federal Direct Loans to cover tuition, fees and applicable living expenses. You are not obligated to borrow federal student loans, however. You can cover the Cost of Attendance with scholarships, stipends, cash payments or payment plans. Regardless, you will be responsible for tuition and fees if you are enrolled in classes after the tuition refund deadline.

If you are unable to meet these costs please drop all your courses prior to the tuition refund deadline. Once the tuition refund deadline has passed you are entirely responsible for paying tuition and fees, whether or not you continue in the program. The tuition refund deadline for each class can be found by visiting www.usc.edu/soc. Locate each class and look under the Info column for the Calendar icon. A date will be listed under “Last day to drop without a mark of ‘W’ and receive a full refund.”

Section C: The Federal Direct Unsubsidized Stafford Loan

Most students are eligible to apply for up to $10,250 in Federal Direct Unsubsidized Stafford Loans each semester. You must complete and submit a financial aid application to receive these loans. Individual loan eligibility will be listed in your Financial Aid Summary online. (Please see Section A: Applying for Financial Aid).

Common reasons for receiving less than $10,250 per semester include:

• Reaching your lifetime maximum aggregate for Stafford loans.
• Borrowing Stafford loans at another institution for the same award year.
• Enrolling in fewer than 4 units in a particular semester.
• Prior student loan that is currently in a defaulted status

Please visit www.usc.edu/financialaid/loans/stafford.html for application instructions.

Section D: The Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS loan is credit-based. For detailed information about credit requirements please visit studentloans.gov/myDirectLoan/faqs.action, click on Credit Check and then the “What is considered ‘Adverse Credit’?” question.

If you are planning to borrow the Graduate PLUS Loan, it is extremely important that you apply for this loan before your program starts so that you can make any final enrollment decisions before the tuition refund deadline. To start your application, visit www.studentloans.gov, sign in to Manage My Direct Loan, then click on Request a Direct PLUS Loan. Students may apply for the Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education.

Section E: Future Preparation For Part-Time Students: Federal Direct Graduate PLUS

Part-time students: Please note that as you start taking additional classes in your third semester, your tuition will increase (see chart below). If you plan to borrow the Graduate PLUS loan for your third semester, we encourage you to ensure you qualify by comparing the credit requirements to your credit report (www.annualcreditreport.com). It is critical you make any final enrollment decisions before the tuition refund deadline in the first semester.

For more information, visit studentloans.gov/myDirectLoan/faqs.action, click on Credit Check, then on the “What is considered ‘Adverse Credit’?” question.
Section F: Estimated Tuition and Enrollment Per Semester: Four-Semester Track

Estimated Tuition Full-Time (4 Semesters)
If you are enrolled in 14 or fewer units for the semester, tuition is charged at the rate of $1,602 per unit. If you are enrolled in 15-18 units per semester, tuition is charged at the flat rate of $23,781. Social Work Lab Fee $225 (one-time charge; first-year students).

<table>
<thead>
<tr>
<th>Semester</th>
<th>Units</th>
<th>Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*</th>
<th>Estimated Tuition**</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>17</td>
<td>$10,250</td>
<td>$23,781</td>
<td>$23,781 flat rate</td>
</tr>
<tr>
<td>2</td>
<td>14</td>
<td>$10,250</td>
<td>$22,428</td>
<td>14 x $1,602 per unit rate</td>
</tr>
<tr>
<td>3</td>
<td>16</td>
<td>$10,250</td>
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<td>$23,781 flat rate</td>
</tr>
<tr>
<td>4</td>
<td>13</td>
<td>$10,250</td>
<td>$20,826</td>
<td>13 x $1,602 per unit rate</td>
</tr>
<tr>
<td><strong>Total Units: 60</strong></td>
<td></td>
<td></td>
<td><strong>$90,816</strong></td>
<td></td>
</tr>
</tbody>
</table>

* Please note that there is a 1.072 percent Federal Origination Fee deducted from each disbursement for Federal Direct Stafford Loans made on or after December 1, 2013 to September 30, 2014.

** Please note that all quoted tuition rates are based on the 2014–2015 academic year and are subject to change without notice.

Students may apply for the credit-based Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education (see Section D).

Estimated Tuition Part-Time (6 Semesters)

Estimated Tuition and Enrollment Per Semester: Six-Semester Track
If you are enrolled in 14 or fewer units for the semester, tuition is charged at the rate of $1,602 per unit. If you are enrolled in 15-18 units per semester, tuition is charged at the flat rate of $23,781. Social Work Lab Fee $225 (one-time charge; first-year students).

<table>
<thead>
<tr>
<th>Semester</th>
<th>Units</th>
<th>Estimated Federal Direct Unsubsidized Stafford Loan (see section C)*</th>
<th>Estimated Tuition**</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
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<td>$10,250</td>
<td>$9,612</td>
<td>6 x $1,602 per unit</td>
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<tr>
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<tr>
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<td>11 x $1,602 per unit</td>
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<tr>
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<tr>
<td>5</td>
<td>16</td>
<td>$10,250</td>
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<td>6</td>
<td>13</td>
<td>$10,250</td>
<td>$20,826</td>
<td>13 x $1,602 per unit rate</td>
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<tr>
<td><strong>Total Units: 60</strong></td>
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<td></td>
<td><strong>$94,269</strong></td>
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</tr>
</tbody>
</table>

* Please note that there is a 1.072 percent Federal Origination Fee deducted from each disbursement for Federal Direct Stafford Loans made on or after December 1, 2013 to September 30, 2014.

** Please note that all quoted tuition rates are based on 2014–2015 academic year and are subject to change without notice.

Students may apply for the credit-based Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education (see Section D).
**Estimated Tuition and Enrollment Per Semester: Eight-Semester Track**

If you are enrolled in 14 or fewer units for the semester, tuition is charged at the rate of $1,602 per unit. If you are enrolled in 15-18 units per semester, tuition is charged at the flat rate of $23,781. Social Work Lab Fee $225 (one-time charge; first-year students). 

*Please note that there is a 1.072 percent Federal Origination Fee deducted from each disbursement. Please note that there is a 1.072 percent Federal Origination Fee deducted from each disbursement for Federal Direct Stafford Loans made on or after December 1, 2013 to September 30, 2014.*

**Please note that all quoted tuition rates are based on the 2014–2015 academic year and are subject to change without notice.**

Students may apply for the credit-based Graduate PLUS loan to help cover tuition costs not covered by the Stafford loan, or to help cover basic living expenses related to your education (see Section D).

### Section G: VAC Scholarships Information

The majority of support is in the form of student loans. The USC School of Social Work also awards a variety of merit and need-based scholarships to entering and continuing students each year. More detailed information and application instructions will be sent to students during the application and enrollment process. For more detailed information about application instructions please visit [sowkweb.usc.edu/admissions](http://sowkweb.usc.edu/admissions), click on MSW@USC, then on Scholarships.