

# INVESTING IN YOUR FUTURE

## GRADUATE AND PROFESSIONAL STUDENT FINANCING

Furthering your education provides a host of benefits, from deepening your knowledge in a field of study you're passionate about to greatly expanding your opportunities for personal and professional growth. Having your graduate degree sets you apart and expands your professional network. What kind of return on investment can you expect from graduate school?

### Benefits of an advanced degree



■ Bachelor's Degree



■ Master's Degree



▶ **More career options:** By 2020, six million of all jobs in the US will require a master's degree\*\*

▶ **A higher salary:** Advanced degree holders earn over 16% more annually than those with a bachelor's degree alone and enjoy a lower unemployment rate\*

▶ **Deeper knowledge and skills:** Develop expertise in a specific field and complement the skills and knowledge you already have while demonstrating your commitment to strengthening your competencies.



▶ **An expanded network:** When you become a graduate student, you are exposed to a network of peers and faculty who are successful in their field. As a graduate of Regis, you will join a network of nearly 80,000 alumni.



■ Master's Degree

■ Bachelor's Degree

\*Bureau of Labor Statistics: Unemployment rates and earnings by educational attainment, 2017, [bls.gov/emp/ep\\_chart\\_001.htm](https://bls.gov/emp/ep_chart_001.htm)

\*\*Georgetown Public Policy Institute, Center on Education and the Workforce: Job Growth and Education Requirements through 2020, [cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020\\_ES\\_Web\\_.pdf](https://cew.georgetown.edu/wp-content/uploads/2014/11/Recovery2020_ES_Web_.pdf)

## Scholarships

Scholarships for graduate school are competitive. Check out [regis.edu/graduatetypesofaid](https://regis.edu/graduatetypesofaid) for more information on scholarships.

## Grants

**The Teacher Education Assistance for College and Higher Education (TEACH) Grant** provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. To learn more about this program, visit [StudentAid.gov/teach](https://StudentAid.gov/teach).

**The Colorado State Grant** is available to Colorado residents only who demonstrate financial need and are applying for certain eligible health care programs. The award is up to \$5,000 per year.

## Loans

Student loans can come from the federal government or from private sources such as a bank or financial institution. Federal student loans usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.

Type of Aid	Eligibility Requirements	Approximate Amount	Program Limit & Repayment
<b>FEDERAL DIRECT UNSUBSIDIZED LOAN</b> <i>*Government does not pay interest while in school</i>	Non-need based, non-credit based student loan from the federal government. Must be enrolled at least three (3) semester hours towards a degree program and not be in default on previous student loans.	Up to \$20,500 per year (more for professional doctoral programs)	\$138,500 lifetime aggregate limit for federal direct loans combined
		July 2019-June 2020 interest rate 6.08%	10-25 year repayment plans
		Repayment begins 6 months after graduation or leaving school.	
<b>FEDERAL DIRECT GRADUATE PLUS LOAN</b>	Non-need based, credit-based graduate and professional student loan from the federal government designed to cover the gap after all other aid is taken into account (scholarships, grants & loans).	Up to the full cost of attendance minus other financial aid.	There is no lifetime aggregate limit. Yearly amounts are limited based on cost of attendance.
		July 2019-June 2020 interest rate: 7.08%	10-25 year repayment plans
		Repayment begins 6 months after graduation or leaving school.	
<b>PRIVATE STUDENT LOANS</b>	Credit-based loans for students who cannot meet the full cost of their program through federal financial aid and their own savings. For more information go to <a href="https://regis.edu/studentloans">regis.edu/studentloans</a>	Amounts vary, up to the full cost of attendance minus other financial aid.	Amounts and repayment plans vary
		Interest rates vary	

**Eligibility Requirements:** to qualify for federal student aid (grants and loans), you must meet certain eligibility requirements. You must be a U.S. citizen or eligible non-citizen; and be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program. Learn more about the basic eligibility requirements for federal student aid at [StudentAid.gov/eligibility](https://StudentAid.gov/eligibility), and [regis.edu/financialaid](https://regis.edu/financialaid).

## Employer Discounts

**Regis University offers preferred tuition rates** to students who are licensed teachers, paraprofessionals, or employed by an organization with which the University has an active partnership. Before the discounted rates can be applied, we must receive all required documentation—including the Preferred Tuition Form. Visit [regis.edu/preferred-tuition](https://regis.edu/preferred-tuition)

**Please note:** not all degrees are eligible for preferred tuition.

## Military & Veteran Benefits

If you're on active duty, a veteran, or a member of a military family, review education benefits here: [regis.edu/military-paying-for-school](https://regis.edu/military-paying-for-school)

## Student Payment Options

Regis University offers different payment options so you can make payments in a way that best fits your lifestyle. Learn more about our payment options by visiting [regis.edu/waystopay](https://regis.edu/waystopay)

### APPLY FOR FINANCIAL AID

- Apply for your FSA ID: [fsaid.ed.gov](https://fsaid.ed.gov).
- Complete the FAFSA form at [fafsa.gov](https://fafsa.gov). Enter school code 001363. Have copies of completed tax returns, W-2's and other asset information on hand.

For information about tuition due dates, balances, and payment options that fit your needs, contact:

**303.458.4126 OR 800.568.8932**

### GET STARTED TODAY

Have more questions? Join one of our Financing Your Education virtual info sessions!

For upcoming dates, visit [events.regis.edu/infosession](https://events.regis.edu/infosession).

**800.944.7667** [ruadmissions@regis.edu](mailto:ruadmissions@regis.edu)