



# BS in Psychology and Human Services

## Financial Aid

William James College is dedicated to assisting students in achieving their professional and career goals. Last year, William James College awarded \$6.3 million to students in the form of scholarships, grants, on-campus employment and teaching assistantships. William James College is also a proud participant in the Veteran's Administration Yellow Ribbon program and provides matching grant assistance to eligible Veterans. We are a participant in the Federal Direct Student Loan Program.

Tuition can be funded through a number of sources including scholarships, federal loans, federal work study, private loans, or employer tuition reimbursement programs. We offer an affordable tuition rate of \$500 per credit. This is among the lowest tuition rates in Massachusetts for a bachelor's degree completion program. In addition, all applications will be reviewed for institutional scholarships on the basis of need and merit. William James College also partners with several community colleges. Students from these partner colleges will automatically qualify for a 30% tuition reduction. In addition, the Mental Health Services Professional (MHSP) Fellowship will create career pathways and provide scholarships for school-based paraprofessionals to complete their undergraduate studies at William James. Please visit our website to see our growing list of community college partners at: [www.williamjames.edu/collegetherners](http://www.williamjames.edu/collegetherners).

### Types of Financial Aid

**Federal Pell Grant:** This federal program provides grants to undergraduate students demonstrating exceptional financial need. Award amounts are determined by the federal government based on a student's family contribution and the student's cost of attendance. The current maximum award is \$7,395 for 2023-2024 for full-time attendance.

**Federal SEOG Grant:** The FSEOG program provides grants to undergraduate students demonstrating exceptional financial need. Award amounts are determined by the school. The allowable federal award range is \$100-\$4,000 per year.

**Massachusetts Grant Aid:** The Massachusetts Grant program provides need-based aid to full-time undergraduate students who demonstrate exceptional financial need and meet the Massachusetts residency requirements as detailed by the Massachusetts Office of Student Financial Assistance. Award amounts are determined by the Commonwealth of Massachusetts. In order to be considered for a Mass Grant, students should file their FAFSA to the Federal Central Processor by August

#### HOW TO APPLY:

- Create an FSA ID Username and Password. This can be done on [studentaid.gov/fsa-id/create-account/launch](http://studentaid.gov/fsa-id/create-account/launch)
- Submit your Free Application for Federal Student Aid (FAFSA) by going onto [studentaid.gov/h/apply-for-aid/fafsa](http://studentaid.gov/h/apply-for-aid/fafsa)—be sure to include William James College on your list of schools so that we receive your application automatically.
- Once we review your FAFSA, we will follow-up with an award letter with the types of aid you're eligible for as part of your financial aid package.

1st. More information can be found at: [mass.edu/osfa/programs/massgrant.asp](http://mass.edu/osfa/programs/massgrant.asp).

**Federal Work Study:** Federal Work-Study is a need-based award which provides the opportunity for part-time employment in an on-campus or community service related position, allowing students to earn money to help pay education expenses.

**Federal Direct Student Loans:** Federal Direct Student Loans are a federally funded educational loans for undergraduate students. The fixed interest rate and fees are defined by the federal government. The amount a student can borrow each year varies depending on many factors. How many credits you have completed toward your degree, your dependency status, your need, are some of the variables that determine the type and amount of loan for which you are eligible. More information about the Direct Student Loan program can be found at: [studentaid.gov/understand-aid/types/loans](http://studentaid.gov/understand-aid/types/loans).

**Parent PLUS Loan:** The Parent PLUS Loan is a federally funded loan that enables parents of dependent undergraduate students to borrow up to the cost of attendance, less financial aid. The fixed interest rate and fees are defined by the federal government. More information can be found at: [studentaid.gov/understand-aid/types/loans](http://studentaid.gov/understand-aid/types/loans).

**Private Student Loans:** Loans available in this category are offered by various private lenders and are certified by the College each year for the student's enrollment. There are numerous alternative loans available, from a wide variety of lenders many of which can be found using [studentaid.gov/understand-aid/types/loans](http://studentaid.gov/understand-aid/types/loans).



**If you have any questions about the financial aid process, please email [financialaid@williamjames.edu](mailto:financialaid@williamjames.edu)**