Bayer School of Natural and Environmental Sciences
Center for Environmental Research & Education (CERE)
Financial Aid Information

**Tuition:** For the 2017–2018 academic year, the comprehensive tuition rate in the graduate Environmental Science and Management program total $1,315 per credit hour. Rates are reviewed and adjusted annually.

*New M.S. students are currently able to take advantage of a 25% tuition discount with a minimum enrollment of six credits per semester!* For details, visit [http://www.duq.edu/admissions-and-aid/graduate-admissions/special-financial-awards](http://www.duq.edu/admissions-and-aid/graduate-admissions/special-financial-awards).

**Assistantships and Fellowships**

The following awards are offered on a competitive basis to new M.S. students with strong academic records and relevant qualifications, and to continuing students who have satisfactorily completed their semester reviews. These awards typically compensate students who perform specific duties in CERE offices and/or laboratories for approximately 20 hours a week.

*Graduate Assistantships:* Each academic year, CERE offers two graduate assistantships. Currently, CERE assistantships provide a stipend of approximately $7,000 per semester and tuition remission for eight graduate credits per semester. Recipients are typically registered full-time (minimum eight credits) during the academic year (Fall and Spring semesters). There is also funding for one graduate assistant in the summer semester, as available.

*Research Assistantships:* In any given year, one or more research assistantships may be available to qualified ESM students who are pursuing a research thesis. Research assistantships are funded by extramural research grants, and thus their availability and funding level are variable.

*Bayer Fellowship:* Funded by an endowment from the Bayer Corporation, the fellowship is available to one full-time ESM student who chooses the thesis track. The fellowship requires masters-level research conducted under the supervision of faculty engaged in environmental research. The fellowship is a one-year appointment (July 1 – June 30) and currently provides an annual stipend of approximately $18,000 and tuition remission for a total of 18 graduate credits.

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Federal Direct Loans for M.S. Students

U.S. Citizens and permanent residents are eligible for federal loans. Students must be enrolled in the M.S. program at least half-time (four credits) and be in good academic standing to maintain eligibility. In order to receive federal loans, students must complete the Free Application for Federal Student Aid (FAFSA) and the Duquesne University Financial Aid Application. See http://www.duq.edu/admissions-and-aid/financial-aid for more details.

Unsubsidized Federal Direct Loan: A student who borrows unsubsidized loan funds is responsible for interest; interest accrual begins on the date of disbursement. The unsubsidized loan is not based on financial need. The maximum amount of unsubsidized federal direct loans that a student may borrow is up to $20,500 per year (including summer semester), based on cost of attendance, provided the borrower is not in default for undergraduate loans and has not exceeded the aggregate limit of $138,500 in loans.

The Graduate PLUS Loan is a federal loan available to graduate students who need more funding than that provided by the Unsubsidized Federal Direct Loan. The interest rate on a Graduate PLUS Loan is approximately 1% higher than the Unsubsidized Federal Direct Loan. This loan requires a credit background check and may require a co-signer. In addition to the FAFSA and the Duquesne University Financial Aid Form, this loan requires an additional application that is available at www.StudentLoans.gov.

Alternative Educational Loans

Duquesne University strongly urges students to apply for federal loans before resorting to Alternative loans. However, Alternative loans may be an effective method of financing unmet costs of education for some students, such as students who are enrolled less than half-time and/or students in the Certificate program. The University recommends that students apply with co-signers to secure the best possible interest rates.

You can use the Pennsylvania Private Loan Marketplace* to instantly and accurately compare rates and terms from multiple private loan lenders side-by-side. This will help you make an informed decision about the most appropriate loan for you. The Marketplace displays products from local and national lender, complete with detailed listings of annual percentage rates (APRs), interest rebates, total cost, monthly payments, borrower benefits, fees and repayment options. See http://pennsylvania.privateloanmarketplace.com/duquesne/.

*Duquesne University does not endorse any specific financial institution present on the Private Loan Marketplace nor any financial institution that is not represented. Duquesne students are free to choose any financial institution to borrow an alternative educational loan. The financial aid staff will certify a loan from all financial institutions if a student is eligible.