

## Applying for Financial Aid

In general, United States citizens and permanent residents are eligible to receive federal financial assistance when pursuing post-secondary education. Students who expect to finance all or a portion of their education costs with U.S. federal financial assistance must complete the 2019-2020 Free Application for Federal Student Aid (FAFSA) with Adler University's school code: **G20681**. The FAFSA is made available in October for the upcoming academic year. Aid applicants are encouraged to submit their FAFSA as soon as possible to allow enough processing time before the start of the Fall term.

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

## Types of Aid Available

### *Scholarships*

All scholarships at Adler are awarded based upon merit. Incoming students are automatically considered for scholarships through the Admissions Office. More information on scholarships can be found on the Adler University website under Campuses → Chicago → Financial Aid → New Student Scholarships (Chicago Campus).

<http://www.adler.edu/page/campuses/chicago/financial-aid/scholarships>

The Office of Financial Aid sponsors free access to Scholly for Adler University applicants and students. Scholly is a private scholarship search tool that allows the user to quickly find, apply for, and track private scholarship applications from their smartphone or browser. The scholarship search uses a user-created profile to match the user to the scholarships that they might qualify for, making searching for private scholarships much quicker, efficient, and focused.

To get started using Scholly, go to <https://app.myscholly.com/adler> and create a profile.

### *Loans*

Federal Aid-eligible students can borrow from two loan programs: the Federal Direct Unsubsidized and the Graduate PLUS. Both loans accrue interest during deferment and grace periods, but repayment is not required while students are enrolled in a degree program on at least a half-time basis. Interest begins accumulating at the time of loan disbursement.

Federal loans have fixed interest rates for the life of the loan. Actual interest rates depend on the date that the loan is borrowed. Please see the table below for current interest rates and loan origination fees.

Rates for loans first disbursed on/after July 1, 2018 and before July 1, 2019	Interest Rate	Origination Fee
Federal Direct Unsubsidized Loan	6.60%	1.062%
Graduate PLUS Loan	7.60%	4.248%

### *Federal Work-Study*

Aid applicants may be eligible to participate in federal work study. The work study program provides hourly pay for part-time positions, allowing students to earn money to help with education expenses.

### *Veterans Education Benefits*

Veterans and active-duty military may be eligible for education benefits through the U.S. Department of Veterans Affairs (VA). To find more information on using VA benefits at Adler, please see Adler University's website under Campuses → Chicago → Financial Aid → Military Benefits.

<http://www.adler.edu/page/campuses/chicago/financial-aid/yellow-ribbon-program>

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Art Therapy program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	14	12	12
Tuition (\$1,310 per credit)	\$18,340	\$15,720	\$15,720
Universal Fee	\$410	\$410	\$410
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$700	\$600	\$600
<b>Subtotal</b>	<b>\$19,610</b>	<b>\$16,890</b>	<b>\$16,890</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$53,390</b>		

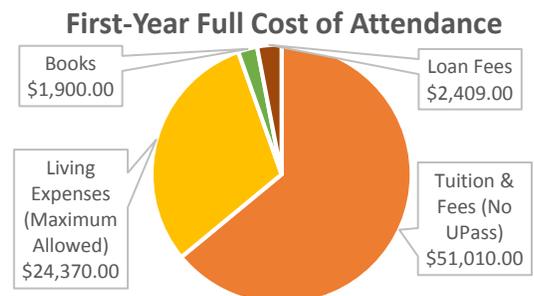
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	If you use student loans for...	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$34,574	\$59,189
<b>Total Loans*</b>	<b>\$55,074</b>	<b>\$79,689</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$646</b>	<b>\$939</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$104,552 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Clinical Mental Health Counseling program for the 2-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	13	13	9
Tuition (\$1,310 per credit)	\$17,030	\$17,030	\$11,790
Universal Fee	\$500	\$500	\$500
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$650	\$650	\$450
<b>Subtotal</b>	<b>\$18,340</b>	<b>\$18,340</b>	<b>\$12,900</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$49,580</b>		

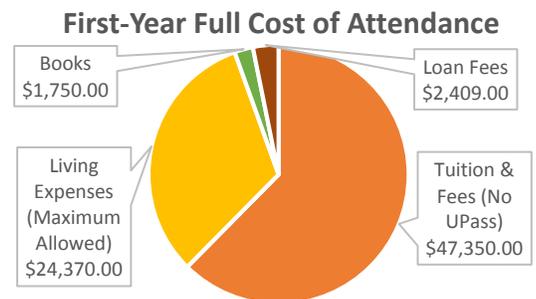
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$30,594	\$55,379
<b>Total Loans*</b>	<b>\$51,094</b>	<b>\$75,879</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$599</b>	<b>\$894</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$107,873 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Clinical Mental Health Counseling program for the 3-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	9	9	6
Tuition (\$1,310 per credit)	\$11,790	\$11,790	\$7,860
Universal Fee	\$330	\$330	\$330
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$450	\$450	\$300
<b>Subtotal</b>	<b>\$12,730</b>	<b>\$12,730</b>	<b>\$8,650</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$34,110</b>		

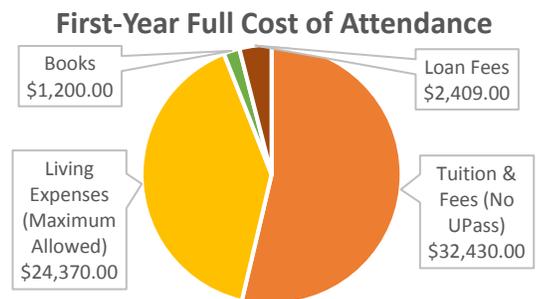
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a maximum of \$2,437 per month. ***We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.*** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$14,437	\$39,909
<b>Total Loans*</b>	<b>\$34,937</b>	<b>\$60,409</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$406</b>	<b>\$710</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$107,873 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Clinical Mental Health Counseling program for the 4-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	6	6	6
Tuition (\$1,310 per credit)	\$7,860	\$7,860	\$7,860
Universal Fee	\$330	\$330	\$330
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$300	\$300	\$300
<b>Subtotal</b>	<b>\$8,650</b>	<b>\$8,650</b>	<b>\$8,650</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$25,950</b>		

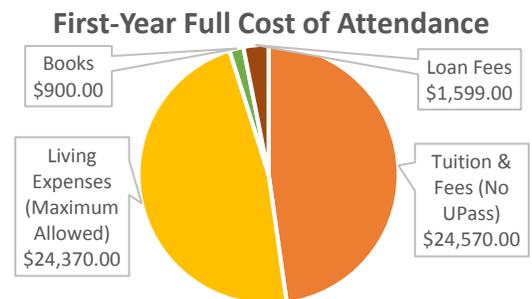
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. ***We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.*** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$5,915	\$30,939
<b>Total Loans*</b>	<b>\$26,415</b>	<b>\$51,439</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$304</b>	<b>\$603</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$107,873 for their study at Adler.

This is a *sample* snapshot of the Cost of Attendance for the first year of the MA in Counseling: Clinical Mental Health Counseling program for the Online Modality: Fall 2019 Start. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	9	9	9
Tuition (\$1,310 per credit)	\$11,790	\$11,790	\$11,790
Universal Fee	\$500	\$500	\$500
Book Allowance (\$50 per credit)	\$450	\$450	\$450
<b>Subtotal</b>	<b>\$12,740</b>	<b>\$12,740</b>	<b>\$12,740</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$38,220</b>		

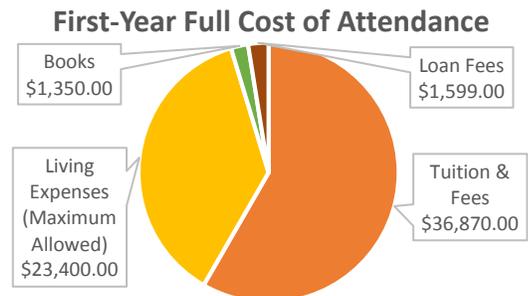
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$1,950 per month. ***We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.*** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$18,731	\$42,719
<b>Total Loans*</b>	<b>\$39,231</b>	<b>\$63,219</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$457</b>	<b>\$743</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$107,873 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Clinical Mental Health Counseling program for the Online Modality: Spring 2020 Start. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	0	9	9
Tuition (\$1,310 per credit)	\$0	\$11,790	\$11,790
Universal Fee	\$0	\$500	\$500
Book Allowance (\$50 per credit)	\$0	\$450	\$450
<b>Subtotal</b>	<b>\$0</b>	<b>\$12,740</b>	<b>\$12,740</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$25,480</b>		

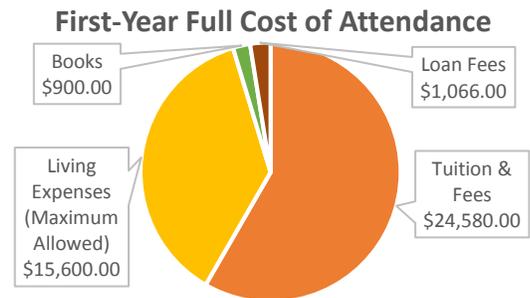
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$1,950 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$5,426	\$21,646
<b>Total Loans*</b>	<b>\$25,926</b>	<b>\$42,146</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$299</b>	<b>\$492</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$107,873 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Clinical Mental Health Counseling program for the Online Modality: Summer 2020 Start. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	0	0	9
Tuition (\$1,310 per credit)	\$0	\$0	\$11,790
Universal Fee	\$0	\$0	\$500
Book Allowance (\$50 per credit)	\$0	\$0	\$450
<b>Subtotal</b>	<b>\$0</b>	<b>\$0</b>	<b>\$12,740</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$12,740</b>		

### Indirect Expenses – Housing

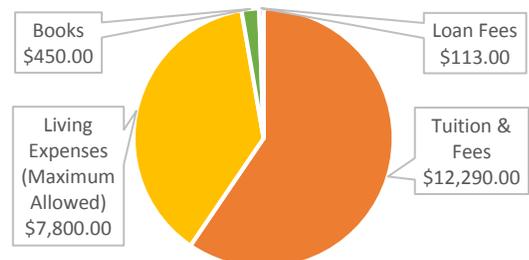
Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$1,950 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$12,876	\$20,500
Graduate PLUS Loan	\$0	\$153
<b>Total Loans*</b>	<b>\$12,876</b>	<b>\$20,653</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$147</b>	<b>\$236</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.

### First-Year Full Cost of Attendance



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$107,873 for their study at Adler.

This is a *sample* snapshot of the Cost of Attendance for the first year of the MA in Counseling: Forensic Psychology program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	13	13	9
Tuition (\$1,310 per credit)	\$17,030	\$17,030	\$11,790
Universal Fee	\$425	\$425	\$425
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$650	\$650	\$450
<b>Subtotal</b>	<b>\$18,265</b>	<b>\$18,265</b>	<b>\$12,825</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$49,355</b>		

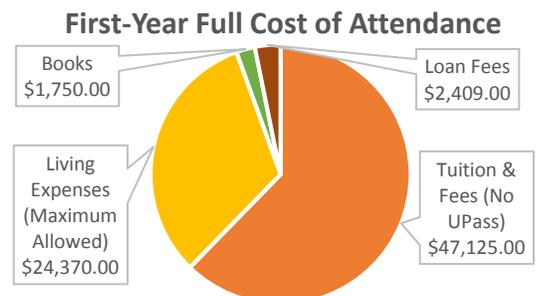
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	If you use student loans for...	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$30,359	\$55,154
<b>Total Loans*</b>	<b>\$50,859</b>	<b>\$75,654</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$596</b>	<b>\$891</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$111,822 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Rehabilitation Counseling program for the 2-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	13	13	9
Tuition (\$1,310 per credit)	\$17,030	\$17,030	\$11,790
Universal Fee	\$500	\$500	\$500
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$650	\$650	\$450
<b>Subtotal</b>	<b>\$18,340</b>	<b>\$18,340</b>	<b>\$12,900</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$49,580</b>		

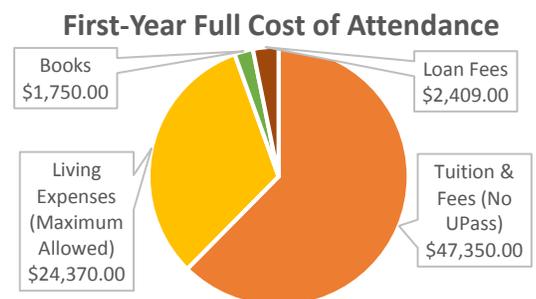
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a maximum of \$2,437 per month. ***We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.*** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$30,594	\$55,379
<b>Total Loans*</b>	<b>\$51,094</b>	<b>\$75,879</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$599</b>	<b>\$894</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$91,199 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Rehabilitation Counseling program for the 3-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	9	6	6
Tuition (\$1,310 per credit)	\$11,790	\$7,860	\$7,860
Universal Fee	\$500	\$500	\$500
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$450	\$300	\$300
<b>Subtotal</b>	<b>\$12,900</b>	<b>\$8,820</b>	<b>\$8,820</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$30,540</b>		

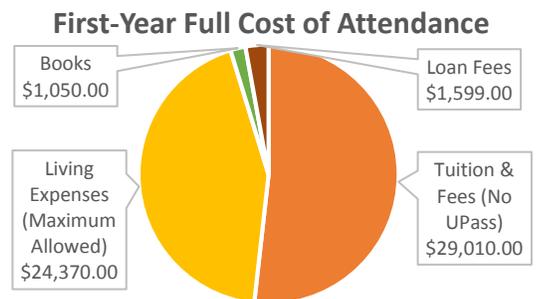
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$10,710	\$35,529
<b>Total Loans*</b>	<b>\$31,210</b>	<b>\$56,029</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$362</b>	<b>\$657</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$91,199 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Counseling: Sport & Health Psychology program for the 3-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	13	13	9
Tuition (\$1,310 per credit)	\$17,030	\$17,030	\$11,790
Universal Fee	\$660	\$660	\$660
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$650	\$650	\$450
<b>Subtotal</b>	<b>\$18,500</b>	<b>\$18,500</b>	<b>\$13,060</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$50,060</b>		

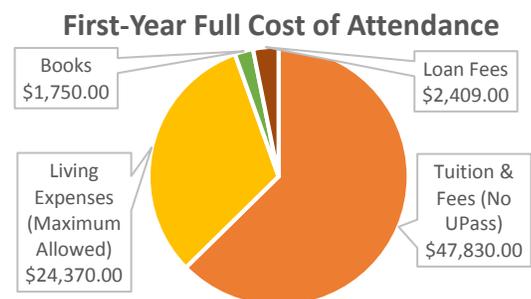
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$31,095	\$55,859
<b>Total Loans*</b>	<b>\$51,595</b>	<b>\$76,359</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$605</b>	<b>\$900</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$106,609 for their study at Adler.

This is a *sample* snapshot of the Cost of Attendance for the first year of the MA in Couple & Family Therapy program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	14	13	8
Tuition (\$1,310 per credit)	\$18,340	\$17,030	\$10,480
Universal Fee	\$425	\$425	\$425
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$700	\$650	\$400
<b>Subtotal</b>	<b>\$19,625</b>	<b>\$18,265</b>	<b>\$11,465</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$49,355</b>		

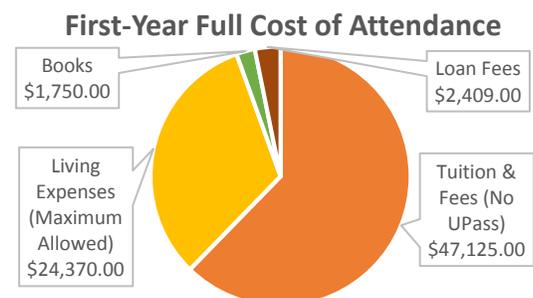
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. ***We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.*** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$30,359	\$55,154
<b>Total Loans*</b>	<b>\$50,859</b>	<b>\$75,654</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$596</b>	<b>\$891</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$89,975 for their study at Adler.

This is a *sample* snapshot of the Cost of Attendance for the first year of the MA in Forensic Mental Health Leadership program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	10	10	9
Tuition (\$1,310 per credit)	\$13,100	\$13,100	\$11,790
Universal Fee	\$425	\$425	\$425
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$500	\$500	\$450
<b>Subtotal</b>	<b>\$14,185</b>	<b>\$14,185</b>	<b>\$12,825</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$41,195</b>		

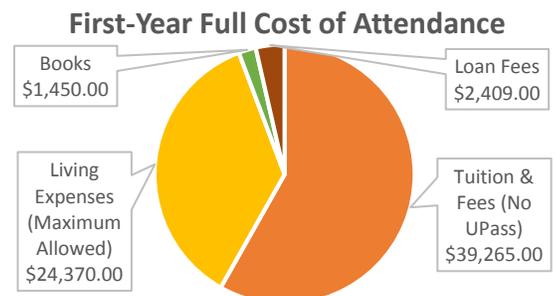
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	If you use student loans for...	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$21,837	\$46,994
<b>Total Loans*</b>	<b>\$42,337</b>	<b>\$67,494</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$494</b>	<b>\$794</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Public Policy or Administration program for the 1-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	13	13	10
Tuition (\$855 per credit)	\$11,115	\$11,115	\$8,550
Universal Fee	\$385	\$385	\$385
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$650	\$650	\$500
<b>Subtotal</b>	<b>\$12,310</b>	<b>\$12,310</b>	<b>\$9,595</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$34,215</b>		

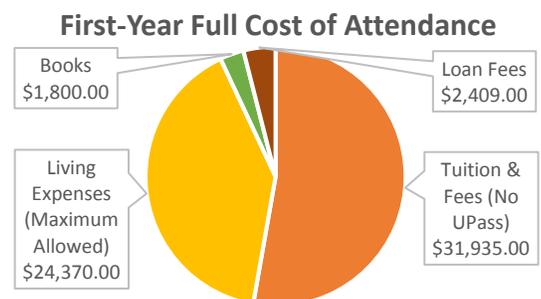
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a maximum of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	If you use student loans for...	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$14,548	\$40,014
<b>Total Loans*</b>	<b>\$35,048</b>	<b>\$60,514</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$407</b>	<b>\$711</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$48,746 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MA in Public Policy or Administration program for the 2-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	6	6	6
Tuition (\$855 per credit)	\$5,130	\$5,130	\$5,130
Universal Fee	\$190	\$190	\$190
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$300	\$300	\$300
<b>Subtotal</b>	<b>\$5,780</b>	<b>\$5,780</b>	<b>\$5,780</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$17,340</b>		

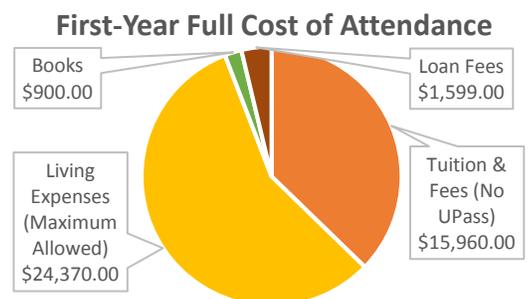
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$17,526	\$20,500
Graduate PLUS Loan	\$0	\$22,329
<b>Total Loans*</b>	<b>\$17,526</b>	<b>\$42,829</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$200</b>	<b>\$500</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$48,746 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the MS in Sport & Human Performance program for the 2-Year Track. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	10	10	6
Tuition (\$1,310 per credit)	\$13,100	\$13,100	\$7,860
Universal Fee	\$500	\$500	\$500
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$500	\$500	\$300
<b>Subtotal</b>	<b>\$14,260</b>	<b>\$14,260</b>	<b>\$8,820</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$37,340</b>		

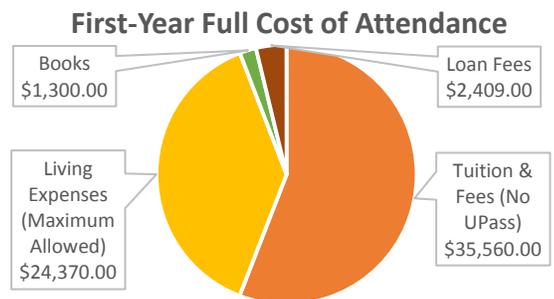
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a maximum of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$17,811	\$43,139
<b>Total Loans*</b>	<b>\$38,311</b>	<b>\$63,639</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$446</b>	<b>\$748</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study.

This is a **sample** snapshot of the Cost of Attendance for the first year of the Doctor of Philosophy in Art Therapy program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	11	11	11
Tuition (\$1,470 per credit)	\$16,170	\$16,170	\$16,170
Universal Fee	\$435	\$435	\$435
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$550	\$550	\$550
<b>Subtotal</b>	<b>\$17,315</b>	<b>\$17,315</b>	<b>\$17,315</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$51,945</b>		

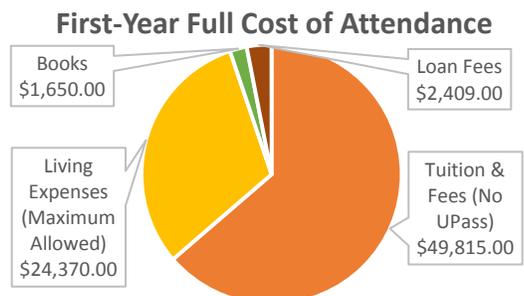
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$33,065	\$57,744
<b>Total Loans*</b>	<b>\$53,565</b>	<b>\$78,244</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$628</b>	<b>\$922</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study.



This is a *sample* snapshot of the Cost of Attendance for the first year of the Doctor of Philosophy in Counselor Education & Supervision program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	10	9	8
Tuition (\$1,470 per credit)	\$14,700	\$13,230	\$11,760
Universal Fee	\$405	\$405	\$405
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$500	\$450	\$400
<b>Subtotal</b>	<b>\$15,765</b>	<b>\$14,245</b>	<b>\$12,725</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$42,735</b>		

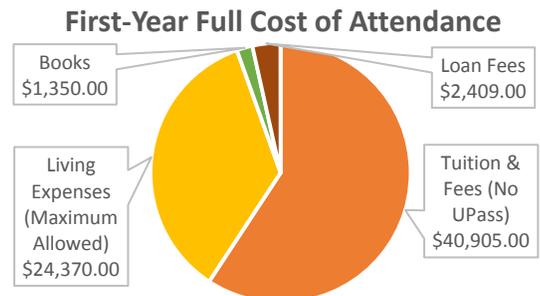
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	<i>If you use student loans for...</i>	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$23,446	\$48,534
<b>Total Loans*</b>	<b>\$43,946</b>	<b>\$69,034</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$513</b>	<b>\$812</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$144,829 for their study at Adler.

This is a **sample** snapshot of the Cost of Attendance for the first year of the Doctor of Philosophy in Couple & Family Therapy program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	10	9	7
Tuition (\$1,470 per credit)	\$14,700	\$13,230	\$10,290
Universal Fee	\$375	\$375	\$375
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$500	\$450	\$350
<b>Subtotal</b>	<b>\$15,735</b>	<b>\$14,215</b>	<b>\$11,175</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$41,125</b>		

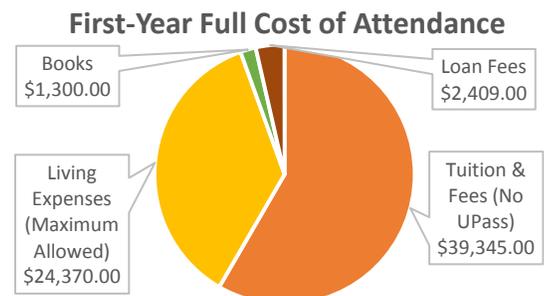
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	If you use student loans for...	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$20,500	\$20,500
Graduate PLUS Loan	\$21,764	\$46,924
<b>Total Loans*</b>	<b>\$42,264</b>	<b>\$67,424</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$493</b>	<b>\$793</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study.

This is a **sample** snapshot of the Cost of Attendance for the first year of the Doctor of Psychology in Clinical Psychology program. The Cost of Attendance includes tuition and fees charges that are billed to the student, as well as indirect expenses such as books and housing.

Tuition is charged per credit. The number of registered credits will vary by term based on your program's recommended course sequence. Please refer to the Course Catalog for an overview of the course sequence by year. All costs listed below are *estimates based upon the 2019-2020 tuition and fees schedule, plus an allowance for books and supplies.*

### Expected First-Year Tuition, Fees & Books

	Fall Term	Spring Term	Summer Term
Expected Registered Credits	13	12	12
Tuition (\$1,520 per credit)	\$19,760	\$18,240	\$18,240
Universal Fee	\$700	\$700	\$700
Public Transit Pass (UPass)	\$160	\$160	\$160
Book Allowance (\$50 per credit)	\$650	\$600	\$600
<b>Subtotal</b>	<b>\$21,270</b>	<b>\$19,700</b>	<b>\$19,700</b>
<b>First-Year Tuition, Fees &amp; Books Total</b>	<b>\$60,670</b>		

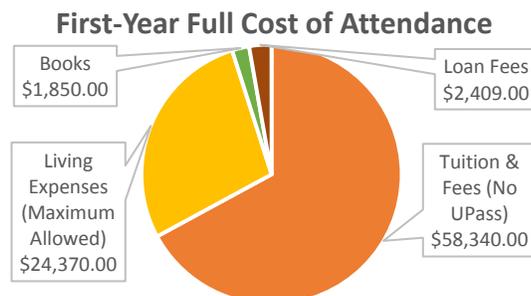
### Indirect Expenses – Housing

Financial Aid funds may be requested to pay for living expenses for up to a *maximum* of \$2,437 per month. **We urge all students to borrow conscientiously. Coming up with a strict budget is the key to completing graduate school with as little debt as possible.** Aid for living expenses is available only for periods of enrollment. Students who are registered for parts of a term are only eligible for living expenses for the portion of the term attended. Living expense funds are issued on a per term basis. An initial disbursement of up to \$2,000 is provided the first week of classes, and any additional funds are issued by the 14th day of the term.

### Comparison of First-Year Costs and Loan Amounts: With vs. Without Living Expenses

	If you use student loans for...	
	Tuition, Fees & Books Only	Full Cost of Attendance
Unsubsidized Stafford Loan	\$37,167	\$37,167
Graduate PLUS Loan	\$24,955	\$49,802
<b>Total Loans*</b>	<b>\$62,122</b>	<b>\$86,969</b>
<b>Estimated Monthly Loan Payment</b>	<b>\$721</b>	<b>\$1,018</b>

\*A student who borrows just for Tuition, Fees & Books must borrow more than the exact amount of charges to account for the Origination Fee deducted from each disbursement.



Students have a variety of loan repayment options after graduation. The payments listed illustrate bills for the first year's loans based upon current interest rates and the Standard Repayment Plan (equal monthly payments over 10 years). Payments are calculated based on the amount borrowed and do not factor in interest accrued during loan deferment.

Each year of borrowing increases debt and the expected monthly repayment. The Office of Financial Aid strongly encourages students to balance financial need and loan debt throughout the course of their study. Last year, graduates of this academic program borrowed an average of \$262,684 for their study at Adler.