We know that funding a graduate degree is a challenge for many people, but we also understand the value that an MSW can add to your professional career as a social worker. At Baylor, we are committed to subsidizing student costs in order to make it more affordable to obtain your MSW.

### SCHOLARSHIPS

After applying for grants, the next best source of funding comes from merit-based scholarships. These are generally supported by individual institutions (both public and private), as well as non-profit organizations. Merit-based scholarships are awarded based on a student’s academic or other achievements. Like grants, these do not need to be repaid. There are thousands of scholarships students can apply for on several websites that can help you determine which scholarships you can apply for, but the best practice is to begin applying early and apply to as many as you can.

### GRANTS

Grants are free gifts of money that do not need to be repaid upon completion of your degree. In addition to applying for federal financial aid and applying for financial assistance from the school, grants are the next best option for financing your education. Grants are often need-based, meaning that the student must demonstrate a need for financial assistance, which is primarily determined by the FAFSA. Grants can come from the federal and state government, the college or university, or other private and non-profit organizations.

### LOANS

A loan is money that is given to a student to be used for tuition and other academic expenses, but is expected to be repaid with interest upon completion of a student’s degree. If you have no other options, loans can be a great way to get started with your graduate degree, but be aware that you will need to have a plan in place to begin paying the borrowed money back as soon as you receive your diploma. Also, make sure that you look into the terms and conditions of the loan before signing. Compare which loans offer you the best interest rate and what their repayment options include.

The Diana R. Garland School of Social Work provides students an opportunity to work with faculty on research through 12 different grant-funded positions.

### TUITON REMISSION

Tuition remission is the process by which the Garland School of Social Work offsets its flat-rate tuition cost with institutional aid. This form of financial aid is applied directly to a student’s account and does not have to be repaid. A student is eligible to receive aid covering up to 12 hours of tuition costs per semester.