Information Concerning Financial Assistance with the Doctorate in Physical Therapy (DPT) Program at The University of Scranton

Avenues to Obtain Financial Assistance/Supplementation While in Graduate School:

1) The high credit load of the DPT program typically precludes working more than part-time. Students are able to work either as graduate assistants (GA) in The Department of Physical Therapy or other departments at the University. Students interested in GA opportunities should contact the College of Graduate and Continuing Education (CGCE) to complete an application. CGCE is located in O’Hara Hall, and the phone numbers are (570) 941-7600 or 1-800-366-4723.

2) There are opportunities to have a portion of tuition paid with a commitment to work as a physical therapist upon graduation at a sponsoring establishment. Locally, Allied Services often provides tuition support with a commitment for employment at Allied Services upon graduation. United Health Services offers up to $6,000 per semester and additionally a $500 stipend for books and course-related expenditures. Interested students should contact Dr. Peter Leininger (DPT Program Director) or Dr. Barbara Wagner (Director of Clinical Education) for more information.

3) There are additional scholarship, grant, and work/work-study opportunities at the national, state, local and university levels. Interested students can be guided by Drs Leininger and Wagner, or representatives in the Financial Aid Office. The Financial Aid Office is located in St. Thomas Hall, Room 401, Scranton, PA, 18510 and the phone number is (570) 941-7700.

4) Students and parents of students often take advantage of low rate student loans. Information can be found on various internet web sites and by contacting the Financial Aid Office. Another helpful web site is The Admissions Office Financial Aid on the Web information site. Complete the Free Application for Federal Student Aid (FAFSA).
   a. This will determine your eligibility for satisfied and unsatisfied Stafford loans
   b. Check with your own bank for low-interest loans

Expected Costs While Attending Graduate School:

1) The DPT curriculum is predetermined, 116.5 credits and must be taken in sequence. Tuition is per credit, and there are registration fees each semester (9 total - summer, fall, spring x 3). There is a graduation fee, and other fees that pertain to some but not all graduate students (e.g. living facilities, parking fees, and activity fees). The Bursar’s Office lists tuition and fee schedules.

2) Other costs include: books, clinical internships (unpaid), health insurance (required), CPR/First Aid certifications, and travel expenses.
Some General Advice Concerning Strategies to Finance Your DPT Education

In an article “Financing a Doctorate in Physical Therapy” in PT magazine, September 2004, Leon Johnson, Jr, DEd provides some advice.

Practical Advice:

1) Do your homework before you start school:
   a. contact current students/graduates
   b. familiarize yourself with school’s financial aid policies and procedures
   c. learn tuition due dates and study payment options
   d. determine need-based financial aid requirements
   e. investigate sources of aid (e.g. loan forgiveness, employer reimbursement)
   f. complete FAFSA ASAP

2) Take time to get your financial picture in focus:
   - obtain copies of your credit report
   - calculate and outline your income and expenses
   - add up all debt for which you currently are responsible (professional financial advisors suggest that loan payments, including automobile and credit cards, should total no more than 36% of your pretax income, Money magazine advises that spending more than 10% to 15% of income on unsecured debts, such as credit cards, can lead to financial distress at a later date).

3) Develop a household budget
   - prepare budget while investigating DPT/tDPT programs
   - maintain budget while in school

Five Steps to Funding Your DPT or t-DPT

1) Identify or create reserves of savings, investments, and available cash that can be specifically targeted for education expenses.

2) Prepare and file a FAFSA.

3) Investigate scholarships, grants, work/work-study opportunities, and graduate assistantships.

4) Consider other investment assets.

5) Research other nongovernmental loan options, i.e.
   a. Alternative/private education loans
   b. Leveraged loans (e.g. lines of credit, home equity loan)
   c. Personal unsecured loans (credit cards) LAST RESORT

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