



STUDENT MANUAL

(CONSUMER INFORMATION DISCLOSURES)



The European Graduate School
EST. 1994

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ACADEMIC PROGRAMS

The European Graduate School is composed for two divisions: the Philosophy, Art & Critical Thought (PACT) Division and the Arts, Health & Society (AHS) Division.

The Philosophy, Art & Critical Thought Division addresses, as its title suggests, philosophy, art, and critical thought, and within those fields, architecture, film, literature, digital design, music, psychoanalysis, and political thought. For over two decades, it has assembled one of the strongest faculties in the world, gathering together celebrated artists, critical theorists, philosophers, scholars, and practitioners. The cross disciplinary, low-residency MA and Ph.D. programs of The EGS offer students and scholars an exceptional academic experience centered on annual intensive seminar programs led by an eminent faculty in residence, in Saas-Fee, Switzerland, and Valletta, Malta. This dynamic structure creates a vibrant forum in which students and scholars engage with distinguished theorists, practitioners, and artists in their fields.

The Arts, Health & Society Division is an arts-based, community-oriented, and environmentally sensitive organization designed as an adult-learning model. The programs seek to restore confidence in POIESIS (the Greek word for making or shaping). Art-making stems from the human capacity to shape both self and world. Training and research at the Arts, Health and Society Division of The EGS are based on that capacity and encourage students to take responsibility for shaping their development as learners in a collaborative and supportive atmosphere. The field of Expressive Arts at the Arts, Health and Society Division at EGS has broadened from an initial therapeutic focus to a more general concern with arts-based processes of change in diverse areas: from Therapy to Education, to Coaching and Consulting, and to Conflict Transformation and Peacebuilding. Our programs are thoroughly interdisciplinary, drawing on all artistic modalities and theoretical perspectives, united by a concern for the effectiveness of the arts in bringing about change. We emphasize a phenomenological standpoint, allowing arts processes to unfold their own meaning through careful attention.

The EGS was created to be an academic institution that would function beyond the many constraints of traditional disciplinary structure while stimulating work leading to respected and well-recognized academic degrees. For The EGS, education remains a process that is both experimental and transformative, and learning is never divorced from critique. Faculty are given maximal freedom from cumbersome bureaucratic duties and encouraged to focus on teaching that is not just research-led but is in itself an active form of research. The EGS does not shy from the requirements of professionalism, but it seeks to redefine the conditions for achieving the true meaning of this term. The EGS seeks to intervene in a global context where education is increasingly structured by instrumental ends that favor the development of technical expertise and frustrate fundamental questioning. We look to keep alive a spirit of free enquiry devoted to supporting creating practice as well as intellectual exchange of the highest level directed to the most pressing issues of our time.



PACT

The Philosophy, Arts & Critical Thought Division offers Master's of Arts and Ph.D. degrees, as well as a Certificate of Postdoctoral Research and a Certificate of Study.

For MA and Ph.D. degrees, there are two PACT programs of study: Philosophy, Art, and Social Thought (PAS), and Literary, Musical, and Visual Thought (LMVT). The PAS program reflects a strong inclination on the part of many PACT faculty to link their work to ethical and socio-political concerns. The LMVT program retains a significant reference to these concerns but also allows students to concentrate their study on the forms of production involved in the respective areas of creative activity. The two programs have different emphases, but they overlap and inform one another in essential ways.

Philosophy, Art & Social Thought (PAS)

The MA and Ph.D. programs in Philosophy, Art, and Social Thought prepare students to undertake original, independent research in the broad range of fields covered in the program's title, and/or professional work of an informed and creative character in fields requiring sophistication in cultural analysis. They are designed to expose students from a wide range of backgrounds and interests to important developments in modern thought, and thus to sophisticated new approaches to the arts and socio-political phenomena.

Literary, Musical & Visual Thought (LMVT)

The MA and Ph.D. programs in Literary, Musical, and Visual Thought allow students to concentrate on the forms of production involved in the relevant areas of creative activity and in related fields. It prepares them to undertake original research in these areas and to exercise acute critical judgment in the analysis of works and broader movements. The deep socio-historical knowledge and theoretical dexterity gained by students prepare them for many forms of academic and professional work.

Admission Requirements

MA:

Students will have completed the equivalent of either a bachelor's degree, with a grade-point average of A- or better, or EQF Level 6 certification (completion of the first Bologna cycle), with the minimum equivalent of an upper second (2.1) in the U.K. system.

Students may wish to point to other experiences or achievements that reflect their capacity for graduate study. (This may pertain particularly to students returning to study after a period of other work experience.) As well, students who lack the normal degree prerequisites may provide evidence of other educational or work experiences (e.g., in the creative arts, media, or an NGO) with their application. Acceptance will be conditional upon approval of the Dean of the Division of PACT.



Ph.D.:

Students will have completed the equivalent of either a Master's degree, with a grade-point average of A- or better, or EQF Level 7 certification (completion of the second Bologna cycle), with the minimum equivalent of an upper second (2.1) in the U.K. system.

Students may wish to point to other experiences or achievements that reflect their capacity for graduate study. (This may pertain particularly to students returning to study after a period of other work experience.) As well, students who lack the normal degree prerequisites may provide evidence of other educational or work experiences (e.g., in the creative arts, media, or an NGO) with their application. Acceptance will be conditional upon approval of the Dean of the Division of PACT.

Curriculum

The PACT programs are distinguished by the way they combine a low-residency structure with extensive offerings. Despite their compact format, they offer considerably more instruction than most MA and Ph.D. programs in Europe (allowing students to pursue concurrently other professional work or studies). The two degree programs (PAS and LMVT) frequently share seminars, and it is possible for students to pursue research in fields such as media studies, digital design, architecture, and rhetoric and philosophy of language in either program.

MA (PAS):

The ambition of this program is to prepare students for cross-disciplinary research addressed to the critical questions of our time. Students pursuing work in the arts, journalism, the visual media, or architecture (to offer just a few examples) will find intellectual inspiration in this MA program alongside students pursuing a more academic track. PACT seminars, in the first year, are "introductory" only in the sense that they lead students into a profound understanding of the guiding concepts of the fields under discussion. They are distinctive in that they provide students with immediate exposure to teaching of a very high level with leading professors. In their second year, students join Ph.D. students in seminars of the same calibre. It is a long-standing practice of the PACT Division that both MA and Ph.D. students study alongside one another.

MA (LMVT):

The LMVT MA degree program is designed to foster an exploration of the arts that is richly informed by modern thought and theory. It allows students from a broad range of backgrounds to develop critical and reflective voices in intensive seminar experience and independent research. LMVT seminars of the first year (frequently shared with PAS) are "introductory" only in the sense that they lead students into a profound understanding of the guiding concepts of the fields under discussion. They are distinctive in that they provide students with immediate exposure to teaching of a very high level with leading professors and arts practitioners. In their second year (and to some degree already in their first), MA students join Ph.D. students in seminars of the same calibre. Long-standing practice in the PACT division has demonstrated the fruitfulness of having MA and Ph.D. students studying alongside one another.



The curriculum is comprised of two sessions, one colloquium, and the preparation of a Master's thesis. Each session involves six seminar modules, evening lectures, and a workshop. The sessions are held over a period of three-weeks in either in Valletta, Malta, or Saas-Fee, Switzerland (or both). In the first year, students take three seminar modules that bear the designation "fundamental questions" (such as "Events in Modern Thought" and "Literary Thought") and three topics courses. The first year of study is designed to balance two forms of approach: broad theoretical inquiry pertaining to the fields covered in the MA course, and more focused forms of research-led inquiry. In the second year, students take six "advanced topics" seminar modules and a workshop. They will also participate in one colloquium which will be held in one of the EGS hubs. In the final year of study, students will prepare an MA thesis. They are expected to be present for seven days of a third residency seminar session for the purpose of consultation with their advisors or EGS "fellows," who are present for advising purposes, and other Master's students.

Ph.D. (PAS & LMVT):

Ph.D.-level training in the PACT division is designed to equip students with a comprehensive grasp of a broadly conceived field of study (normally cross-disciplinary, and sometimes of their own definition) and with mastery of the practices of research employed in that field. Students are also trained to undertake critical analysis at the highest level and to engage fully with new forms of thought and creative works.

At the foundation of this training is ongoing exploration (in seminars and lectures) of the fundamental concepts at work in the fields covered and constant reflection on the meaning of these concepts for various forms of cross-disciplinary research. It should be emphasized that PACT faculty are frequently leaders in their respective fields and have played a role in the critical elaboration of guiding ideas for these fields. Their teaching normally involves an enactment of the thinking process entailed in the formation of these ideas or concepts (leading them to new formulations and sometimes new discoveries), and they therefore conduct a form of research in and through their teaching. Students have the unique opportunity to participate in this "teaching-led" research with professors of special distinction.

This preparation proves to be an excellent ground for the pursuit of autonomous and original research in a Ph.D. dissertation in an area of the student's choosing, and it prepares students for work in a broad range of professional contexts, be they in academia or in other sectors where inventive and critical thought is required.

Degree Requirements

MA:

The MA requires 90 ECTS credits in total, to be obtained through participation in the session seminars, evening lectures, and workshops. Attendance is required. Students will also participate in a colloquium and complete an MA thesis. Students are required to undertake two three-week sessions over a period of two years, either in Saas-Fee, Switzerland, Valletta, Malta, or online. The MA thesis, prepared in the third year, should be approximately 25,000 words. The work is expected to be at a level that demonstrates a strong grasp of the chosen field of study and the capacity to situate the student's own thinking within this area.



Ph.D.:

The Ph.D. requires participation in the seminar sessions, workshops, and evening lectures. Attendance is required. Students will also take part in a colloquium and complete a Ph.D. thesis. Students are required to undertake two three-week sessions over a period of two years, either in Saas-Fee, Switzerland, Valletta, Malta or online. The doctoral dissertation, prepared in the third and fourth year, should be approximately 75,000-100,000 words. (Students normally complete the Ph.D. dissertation in two years but may take a fifth year under continued supervision. Any further extensions must be approved by the dean of the division.)

Certificate of Postdoctoral Research

Admission Requirements

The intended duration of the postdoctoral study should be indicated clearly in the application, which will contain an outline of a proposed project. This project should be of a size commensurate with the proposed period of study. The EGS will make a contribution of \$500 to housing costs in each year to support this ongoing study.

This study will involve participation in one PACT session in Saas-Fee or Malta (six seminars) for each year of the postdoctoral study undertaken.

Certificate of Study

Admission Requirements

Applications to pursue a certificate of study should be made through the normal application portal. Requirements for admission are comparable to those for the normal degree programs: the equivalent of a B.A. degree or substantial professional experience and achievement.

A certificate is normally earned in the course of a year. But it is possible to receive a certificate of study for participation over a two-year period. In this case, the student will attend more than one session and complete a total of six seminars.

Faculty

The PACT Division offers students access to an eminent faculty of numerous scholars in residence, distinguished theorists, practitioners, and artists many of whom are the leading thinkers and the primary influences in their fields. The teachers available for seminar study and dissertation advising are the jewel of the PACT programs. Among them are Slavoj Žižek, Catherine Malabou, Jean-Luc Nancy, Avital Ronell, Simon Critchley, Manuel DeLanda, and Elie During, among many others.



AHS

The Arts, Health & Society Division offers Master's (MA), Certificate (CAGS) Programs, and doctoral degrees in Expressive Arts in the areas of Therapy, Coaching, Consulting, Education, and Conflict Transformation and Peacebuilding.

Admission Requirements

For admission to the Master's programs at the AHS Division of The EGS, students must provide proof of an accredited Bachelor's degree or its equivalent. The EGS is able to offer applicants without a Bachelor's degree or its equivalent an opportunity to study at this institution leading to a Master's degree, provided that they pass the Access Exam before the qualifying third Summer School.

For admission to the doctoral program, students must provide proof of an accredited Master's degree.

EGS may give transfer credits toward the Master's degree to students who take or took modules at cooperating universities and institutes under the terms of the Bologna Educational Treaty. Curriculum compatibility and quality control is secured through the Academic Advisory Board and follows the standards for international universities.

In addition, applicants to the Master's degree programs must pass an interview with a designated teaching staff member of The EGS (core faculty), assistant to the dean or dean. This can be done at any introductory course at The EGS or other occasions where core faculty members, deans or the assistant to the dean are present.

Curriculum

The AHS Division centers on the Expressive Arts, specifically addressing coaching, therapy, education, conflict transformation, and peace building. It has played a founding role in the field of expressive arts therapy under the leadership of its founder, Paolo Knill. The cross disciplinary, low-residency MA and Ph.D. programs of The EGS offer students and scholars an exceptional academic experience centered on annual intensive seminar programs led by an eminent faculty in residence, in Saas-Fee, Switzerland, and Valletta, Malta. This dynamic structure creates a vibrant forum in which students and scholars engage with distinguished theorists, practitioners, and artists in their fields.

The AHS programs are designed for all change agents (therapists, educators, social workers, counselors, supervisors, coaches, and others) who would like to develop their careers in the direction of using an art and solution-oriented approach in the roles of expressive arts coaches or consultants. AHS is designed for artists who would like to work in, with or for the Human Service organizations, profit and non-profit institutions, business and corporate management, and educational institutions, using their skills as artists and their artistic sensitivity enriched by current academic insights and practical knowledge of coaching, arts, and consulting. The programs allow practicing coaches, business trainers, and consultants to explore, discuss, and apply Expressive Arts tools



and methods that they can use in their practice with clients. The programs also help to establish a foundation for students who have just started to explore their career paths, with a readiness to synthesize artistic sensitivity with academic insights and coaching applications.

AHS is unique in its use of the arts for conflict transformation and peace building. We concentrate on the use of creative methods to address conflicts within teams, communities, and across cultures in a human rights perspective. AHS provides frameworks for merging the arts with conflict analysis interventions, humanitarian responses, and research. The objective and result of these approaches is that students learn ways of using the arts to support peace and mutual understanding.

Our students explore and come to understand social and developmental issues from a systemic perspective. They master and implement the language and discourse of Expressive Arts coaching and consulting as they examine and interpret the philosophical and aesthetic foundations of the fields. They investigate processes of change of themselves and others as well as the institutional characteristics of business organizations. They perform critical inquiries into a variety of different approaches in the coaching and consulting area, including polyaesthetics and Intermodal Method.

AHS employs intermodal approaches to an extensive variety of the Expressive Arts: visual arts, theatre, poetry, music, dance and video arts. These genres are integrated in appropriate responses to various conflict situations. Key models for conflict transformation are presented in a combination of theory and real-world cases. AHS programs focus on relevant and carefully devised methodologies for implementing arts and conflict transformation at the community level where issues such as gender roles, culture, socioeconomics and politics need to be carefully considered.

In particular, students are introduced to a variety of culturally based trauma theories, with special attention to the strength-based perspective of resilience and an emphasis on the complexity of traumatic experiences. Special attention is given to building resilience in communities through the arts among populations that have been displaced by conflicts (terrorism, torture, genocide, political and religious exile). Students also learn how to identify and respectfully respond to trauma within a variety of cultures.

Expressive Arts approaches have been forging their way to all sorts of helping activities with individuals, teams, and organizations. Arts-oriented and resource-oriented and at the same time innovative and more experienced based than traditional methods of facilitating personal and group processes, the Expressive Arts paradigms provide practitioners in fields in which the arts can bring a special sensibility and sensitivity an opportunity to broaden the range of solutions. As a result of our distinctive approach to conflict resolution, a student in the AHS programs can learn how to support others using the arts as a bridge between the infinite possibilities of imagination and the actuality of the everyday reality.



Degree Requirements

For AHS students, the maximum allowable time to be eligible for financial aid for a full-time Master's degree student is three academic years and for a full-time doctoral degree student four academic years. The minimum number of credits required for a Master's degree is 90 ECTS credits in the AHS Division.

Graduate students in the Ph.D. program of the AHS Division are required to take an additional two summer school modules above the Master's level to receive the Certificate of Advanced Graduate Studies (CAGS) degree, and then to participate in two Ph.D. research colloquia. Students may take up to five years to complete their Ph.D. degree requirements.

Faculty

The format of a Graduate School for Professionals with training in Intensive Summer Seminars has the advantage that it can commit a faculty of excellent reputation who are internationally engaged leaders or founders in their field. Faculty members come from transdisciplinary practices that cross institutional boundaries. They advocate investigative learning and creative inquiry that embrace the stratified complexity of the concrete problems we face today. They are familiar with thinking that expands the horizon of established frameworks and creates networks between disciplines and institutions in both the private and public sector.

Faculty that have joined EGS are enthusiastic about projects that engage the typical adult learner. They appreciate the benefit of the innovative learning that goes on between faculty, students, and participants in ongoing projects.

COSTS OF STUDY

Tuition

PACT

Tuition for PACT students in academic year 2020–21 are as follows:

Tuition Deposit upon receipt of admission first year (Ph.D./MA/Certificate of Study/Postdoctoral Research Study): \$500.00

(The entirety of tuition must be paid before seminars begin.)

Individual Seminars for meeting degree requirements (Ph.D./MA/Certificate of Study/Postdoctoral Research Study): \$1,170.00 per seminar

Auditing of Individual Seminars: \$350.00 per seminar

Leading Thinkers Courses: \$850.00 per seminar or \$1,400.00 for two courses.

First-year students (six-seminar package for those on U.S. loans, Ph.D./MA): \$7,020.00

Second-year students (six-seminar package for those on U.S. loans, Ph.D./MA): \$7,020.00

Certificate of Study students: \$7,020.00 for six seminars



Certificate Postdoctoral Research Study students: \$7,020.00 for six seminars

Certificate of Online Studies: \$1,400.00 for four seminars

MA Supervision students (off-campus supervision, third to fifth year): \$2,000.00 per year

Ph.D. Supervision students (off-campus supervision, third to seventh year): \$3,000.00 per year

Elective seminars selected by matriculated students: \$1,170.00 attending for credit, \$350.00 auditing

Withdrawal Fee: \$440.00

(Doctoral students are required to take three to seven years to complete the program – two years of seminars and one to five years of supervision, during which they are to write their dissertations. MA students have three to five years to finish, with up to three years of supervision. Precise requirements for individual students will be determined by the student's advisor in consultation with the dean.)

Students can work out their preferred seminar schedule with the dean. Even if it runs longer than two years, there will be no surcharges or additional fees of any kind relating to tuition. All students pay the same amount – \$14,040.00 at present tuition rates (\$1,170.00 per seminar) – for the required 12 seminars.

AHS

Tuition for AHS students in academic year 2020–21 are as follows:

\$350.00 MA Application fee

\$7,440.00 MA first year (Module P, D, KS)

\$7,440.00 MA second year (Module P, D, KS)

\$6,170.00 MA third year (Module EXA-E)

Tuition for elective AHS Modules in the MA Program in academic year 2020–21:

\$7,440.00 CAS: Certificate of Advanced Studies Expressive Arts, Digital Arts and Media

\$3,660.50 Expressive Arts Practice

\$3,440.00 GH Malta: Certificate Program Expressive Global Health

\$1,810.00 Spring School Malta

Tuition for AHS students in academic year 2020–21 are as follows:

\$350.00 Ph.D. Program: Application fee

\$7,550.00 CAGS first-year first phase of the Doctoral Program

\$9,080.00 CAGS second-year first phase of the Doctoral Program incl. program review and Qualifying Fee

\$7,210.00 Ph.D. third-year second phase (off-campus supervision, Ph.D.) incl. Spring School Tuition

\$9,660.00 Ph.D. fourth-year second phase (off-campus supervision, Ph.D.) incl. Exam Fee



Room & Board

For PACT and AHS:

For sessions in Saas-Fee, Switzerland, accommodations are available through the Hotel Allalin, which offers a discounted rate to EGS students. A single room with bathroom and shower, and three meals per day, is available at the rate of approximately \$140.00, depending on the currency exchange rate. There are also options for sharing rooms with other students. Hotel Allalin can be contacted at info@allalin.ch.

In Malta, students make their own arrangements for room and board and meals. Rates depend on the nature of the accommodations and distance from the campus. Recommendations of some appropriate accommodations can be obtained from the EGS administration offices for PACT and AHS.

Transportation

For PACT and AHS:

Students come from all over the world to EGS intensive seminars in Saas-Fee, Switzerland, and Valetta, Malta. Please plan early and carefully check for the best plane fares to either Geneva or Zurich (if attending seminars in Saas-Fee) or to Malta.

If coming to Saas-Fee, trains are available for travel from either airport to Visp, from which one takes a bus up the mountain to Saas-Fee. Trains to Visp leave from the airports and buses to Saas-Fee leave from the train station in Visp. The usual cost of one-way travel to Saas-Fee is roughly 50.00 Swiss francs.

Books & Supplies

PACT

Books needed are determined by the student, who needs to determine on how well the student knows the previous work of the seminar teacher.

AHS

Books generally cost roughly \$300.00 to \$350.00 per year.



Refund Policy

For PACT and AHS:

Students who decide to withdraw officially from programs at The EGS will have all unused tuition refunded to them. Refunds will be calculated on the basis of services not supplied and classes not attended. Partially attended classes will have refunds calculated pro rata on the basis of credit hours attended. Refunds will be calculated at the time of withdrawal and will be paid out at the earliest opportunity.

Withdrawal Procedure

For PACT and AHS:

Students need notify, in writing by either email or letter, the deans or the administration office of the intention to withdraw from the program they are attending. Acknowledgement will be forthcoming as quickly as possible.

After notifying the EGS administration of the intention to withdraw, the student is required to file an official Withdrawal Form.



FINANCIAL AID (2020–2021)

For PACT and AHS:

The EGS participates in two programs of financial student aid: the United States federal Direct Loan Program and the EGS Matching Scholarship program.

U.S. DIRECT LOAN PROGRAM

Overview

This following material presents instructions for U.S. students applying to Federal Student Aid (FSA) to obtain student loans to attend The EGS in the academic year 2020–21.

The academic year 2020–21 begins on September 1, 2020, and ends on August 31, 2021. All academic years at The EGS begin on September 1 and end on the following August 31. There are no other official academic calendars in use at The EGS.

To apply for funds to attend The EGS in 2020–21, students must use the Free Application for Federal Student Aid (FAFSA) form and the Master Promissory Note (MPN) for award year 2020–21. It is a requirement of FSA that the award year of the application forms and the academic year for which funds are being requested are the same. Forms for one year cannot be used for a different year of attendance.

NOTE

The requirements that the academic year run from September 1 to the August 31, and that the loan award year and the academic year coincide, are essential. This means that every course and service a student receives between September 1 and August 31 must be paid with money FSA releases between September 1 and August 31, and each student has a maximum amount of loan money to work with in that time frame. In other words, the student's running total of tuition fees each year begins in September. FSA permits no exceptions to this rule.

The academic year 2020–21 is expected to take place in its entirety during the international lockdown for COVID-19. As a result, it is expected that all instruction and supervision during academic year 2020–21 will be conducted online. PACT and AHS courses conducted between June 2021 and the end of August 2021 are part of the 2020–21 academic year and require the use of an FAFSA and an MPN for 2020–21.

PACT and AHS courses held between the beginning of September and the end of November 2021 are in the 2021–22 academic year. They require an FAFSA and an MPN for the next award year: 2021–22. It is expected these classes also will be conducted online due to COVID lockdowns.



NOTE

Students often take courses in both the first group of sessions (June to August) and in the second group of sessions (September to November), thus mixing together courses from two academic years. Students who are uncertain which forms to file for FSA loans should contact Asst. Dean Mark Daniel Cohen at mark.cohen@egs.edu.

Please observe that the only federal student loan program in which The EGS participates is the Direct Loan Program. The EGS does not participate in the PLUS loan program. At present, all Direct Loans for students working at the graduate level are unsubsidized.

Eligibility

To be eligible for a U.S. Federal Direct Loan for The EGS, you need to fulfill the following requirements:

- Have a Bachelor's Degree (or an equivalent post-secondary or graduate degree)

AND

- Be a U.S. citizen, a U.S. national, a permanent resident of the United States, or able to present evidence from the Immigration and Naturalization Service that you are in the U.S. for other than a temporary purpose and with the intention of becoming a citizen or permanent resident

AND

- Have been admitted this year to study either for the MA or the Ph.D. degree at The EGS, either in the Division of Philosophy, Art and Critical Theory (PACT) or in the Division of Arts, Health and Society (AHS)

OR

- Be a continuing student in the PACT Division of The EGS for the academic year 2020-21

OR

- Be a continuing student in the AHS Division of The EGS for the academic year 2020-21



LOAN LEVELS AND COST OF ATTENDANCE

Student loan funds provided by FSA are required by U.S. federal law to be used only for payment of tuition and, specifically, school-related expenses. Students applying for FSA Direct Loans to attend The EGS are encouraged to check with FSA for information regarding what expenses qualify.

Please note that FSA provides only one loan per award/academic year. All EGS students should budget themselves accordingly.

Tuition

(see pages 9–10 above)

PACT

Tuition for PACT students in academic year 2020–21 are as follows:

Tuition Deposit upon receipt of admission first year (Ph.D./MA/Certificate of Study/Postdoctoral Research Study): \$500.00

(The entirety of tuition must be paid before seminars begin.)

Individual Seminars for meeting degree requirements (Ph.D./MA/Certificate of Study/Postdoctoral Research Study): \$1,170.00 per seminar

Auditing of Individual Seminars: \$350.00 per seminar

Leading Thinkers Courses: \$850.00 per seminar or \$1,400.00 for two courses.

First-year students (six-seminar package for those on U.S. loans, Ph.D./MA): \$7,020.00

Second-year students (six-seminar package for those on U.S. loans, Ph.D./MA): \$7,020.00

Certificate of Study students: \$7,020.00 for six seminars

Certificate Postdoctoral Research Study students: \$7,020.00 for six seminars

Certificate of Online Studies: \$1,400.00 for four seminars

MA Supervision students (off-campus supervision, third to fifth year): \$2,000.00 per year

Ph.D. Supervision students (off-campus supervision, third to seventh year): \$3,000.00 per year

Elective seminars selected by matriculated students: \$1,170.00 attending for credit, \$350.00 auditing

Withdrawal Fee: \$440.00

(Doctoral students are required to take three to seven years to complete the program – two years of seminars and one to five years of supervision, during which they are to write their dissertations. MA students have three to five years to finish, with up to three years of supervision. Precise requirements for individual students will be determined by the student's advisor in consultation with the dean.)

Students can work out their preferred seminar schedule with the dean. Even if it runs longer than two years, there will be no surcharges or additional fees of any kind relating to tuition. All students pay the same amount – \$14,040.00 at present tuition rates (\$1,170.00 per seminar) – for the required 12 seminars.



Tuition for AHS students in academic year 2020–21 are as follows:

\$350.00 MA Application fee

\$7,440.00 MA first year (Module P, D, KS)

\$7,440.00 MA second year (Module P, D, KS)

\$6,170.00 MA third year (Module EXA-E)

Tuition for elective AHS Modules in the MA Program in academic year 2020–21:

\$7,440.00 CAS: Certificate of Advanced Studies Expressive Arts, Digital Arts and Media

\$3,660.50 Expressive Arts Practice

\$3,440.00 GH Malta: Certificate Program Expressive Global Health

\$1,810.00 Spring School Malta

Tuition for AHS students in academic year 2020–21 are as follows:

\$350.00 Ph.D. Program: Application fee

\$7,550.00 CAGS first-year first phase of the Doctoral Program

\$9,080.00 CAGS second-year first phase of the Doctoral Program incl. program review and Qualifying Fee

\$7,210.00 Ph.D. third-year second phase (off-campus supervision, Ph.D.) incl. Spring School Tuition

\$9,660.00 Ph.D. fourth-year second phase (off-campus supervision, Ph.D.) incl. Exam Fee

Maximum Loans

If you are a student of the PACT Division of The EGS, your maximum loan amounts are (in US-\$).

- First-year: \$18,000.00
- Second-year: \$18,000.00
- Supervision years, Ph.D.: \$8,700.00 each year
- Supervision years, MA: \$8,000.00 each year
- Certificate of Study and Postdoctoral Research Certificate programs are not eligible for student loans.

If you are a student of the AHS Division of The EGS, your maximum loan amounts are (in US-\$)

- First-year MA: \$14,500.00
- Second-year MA: \$14,500.00
- Third-year MA: \$13,200.00
- First-year CAGS for Ph.D.: \$15,300.00
- Second-year CAGS for Ph.D.: \$15,300.00
- Third-year Ph.D.: \$10,500.00
- Fourth-year Ph.D.: \$10,500.00

First-year, second-year or third-year MA students who take two course modules



over two periods of Summer School can individually apply for an increase in the loan amount up to a maximum of \$20,000.00.

Maximum loan amounts are specifically that. You can choose to borrow any amount up to the maximum. Nothing requires you to borrow more money than you wish.

All FSA loans have a federal fee deducted from them by the FSA before the funds are sent out. Therefore, the figures in the table immediately above are slightly greater than the amounts you will receive. They are, however, the amounts you will have to repay.

Application & Payment Procedures

There are a number of forms that must be completed by every student loan applicant. Only the first two need to be completed before arriving on campus.

- 2020–21 Free Application for Federal Student Aid (FAFSA – completed online)
- 2020–21 Master Promissory Note (MPN – completed online)
- A Statement of Education Purpose (completed on campus)
- A Certification Statement on Refunds and Default (completed on campus)
- An Anti-Drug Abuse Act Certification (completed on campus)
- A Statement of Updated Information (completed on campus)

Steps in Applying for an FSA Direct Loan

1. First-year students must complete their applications to The EGS and be admitted into the program for which they are applying. If you are not sure about the application procedure for admission to The EGS, please contact the following people:

For the PACT Division, contact Sarah Hannis, at admissions@egs.edu

For the AHS Division, contact Carole Salzmänn, at administration@egs.edu

2. All students must complete their registration for classes or supervision for 2020–21. (If you are unaware of the complete registration procedure, please contact your school at the email addresses above: either PACT or AHS.)

3. Go online (<https://studentaid.gov/h/apply-for-aid/fafsa>) fill out the FAFSA for 2020–21 for The EGS and submit it.

Be sure to have your tax returns with you when you fill out the FAFSA.

You will need to enter The EGS federal school code: G35183.

After completing the FAFSA, you need to print it out, sign it, and send it in.

4. Once you have completed and submitted your FAFSA for The EGS for 2020–21, go to <https://studentaid.gov> to complete the application procedure, including the signing of your MPN for The EGS for 2020–21. The website contains instructions for guiding you through the process.



For technical or other difficulties with the site, please check with the Contact Center at <https://studentaid.gov/help-center/contact>.

For detailed information about the Direct Loan program, go to: <https://studentaid.gov>.

If you have never applied for a student loan at The EGS before, you will need to complete the site's "Entrance Counselling." Otherwise, you may proceed to sign the MPN. (Even if you have completed an MPN in the past for The EGS, you must complete a new one for the new award year. Both the FAFSA and the MPN are award year and school specific.)

NOTE

Once you have completed the loan application procedure, it is important that you email both Mark Daniel Cohen, the Assistant Dean of PACT and the Chief Loan Officer for The EGS (mark.cohen@egs.edu) and Tiffany Coe, EGS Financial Aid Administrator (financial.aid@egs.edu).

Although FSA will tell you that they notify the school when they approve a loan application, frequently that does not happen. The one way we can be sure to complete the processing of your loan with no avoidable delay is for you to notify us directly, so we can look for the loan in the federal system. You also will need to tell us how much you wish to borrow.

Payment Process & Schedule

Schools are required by FSA to authorize every loan for their students, even after FSA has approved the student to receive a loan. So, both FSA and your school must independently approve your loan. (The school must determine that you are being charged required tuition in the year of the loan, that you are enrolled and are in good standing, that the loan you are requesting is proportional to the tuition you need to pay, etc.)

The EGS can proceed with our part of the processing of the loan after the following steps have been completed – for first-year students, application has been made to The EGS and has been accepted; for both first-year and ongoing students, the student has registered for courses or for supervision, whichever applies; and the FAFSA and MPN have been submitted to FSA.

Generally, our loan processing begins shortly after the student contacts Mark Daniel Cohen and Tiffany Coe by email. Receipt of the first email from the student triggers the process.

When they become available, your loan funds will be sent by FSA to The EGS. We deduct your tuition payment from the loan amount and wire the remainder (which is referred to as your "refund") to your bank.



Loan funds for the 2020-21 academic year are sent by the FSA in two disbursements. The first disbursement comes to The EGS once your loan application is fully processed, with a normal wait time of up to a week. All second disbursements become available in the second half of April 2021. This is FSA policy and there is nothing we can do to hasten things, so please plan accordingly. (2020-21 loans successfully processed after the second half of April 2021 will arrive in one disbursement. 2021-22 loans are on a similar timetable that runs one year later.)

Each disbursement is half your loan amount, so we charge half your tuition against each disbursement.

When your disbursed loan funds arrive at The EGS, you will be emailed by Asst. Dean Cohen, who will give you a complete breakdown of figures regarding what you are receiving, what you are paying, and (with the first disbursement) how much you will receive and pay with the second disbursement. He will also request your banking information for receiving an international wire transfer. (The EGS, as a Swiss institution with a Swiss bank account, cannot accept or send checks. All fund transfers must be done by wire transfer.)

The following is the information we need for sending an international wire transfer:

- The name of your bank
- The SWIFT code for your bank
- The Fedwire/ABA number for your bank
- The account number to use for sending you international wires
- Your name and your address as listed with your bank

Once you have affirmed that the arithmetic matches your expectations and have provided your banking information, Asst. Dean Cohen will draw down your funds from FSA, which takes a few days, and will then wire your refund to you, which will take a few more days. In all, there is usually a week to 10 days between your confirmation that the numbers are what you expect and the arrival of the funds at your bank.

Please be aware that when the FSA approves your loan, they will notify you that everything is complete and ready for disbursement. There are, however, additional steps that we are required to take. So, please be patient.

Deadlines

All students who have been accepted into The EGS programs for 2020-21 are considered to be officially enrolled only when they have completed their tuition payment.

PACT

Applications to the PACT division of The EGS are accepted year round.

All first-year students are required to pay the tuition deposit within 21 days of being accepted into the program. The remainder of tuition for first-year students and the full tuition payment for all ongoing students is due upon submission of registration. The



deadline for registration in the 2020-21 academic year is June 24, 2021.

For students taking out FSA Direct Loans, this means only that you must have submitted your loan application by the deadline – within 21 days of admission into the program for first-year students and for all ongoing students, by June 24. We do not hold you responsible for the speed with which your loan gets successfully processed by FSA.

Ongoing students taking out FSA loans should submit their FAFSA and MPN by the registration deadline: June 24, 2021. The forms for the 2020-21 academic year become available no later than the beginning of December 2019. The 2020-21 forms remain available until June 30, 2021. (For students whose first courses start after September 1, 2021, the 2021-22 forms become available at the beginning of December 2020.)

(Students who have difficulties meeting the above deadlines should contact Sarah Hannis, at admissions@egs.edu, to discuss available options.)

AHS

Applications to the AHS division of The EGS are accepted year round.

Students are permitted to attend The EGS-AHS for 2020-21 and 2021-22 only if the payment of the application fee and tuition has been fully remitted. Proof of payment for the tuition fee must be enclosed when returning the registration form for the elected programs to The EGS office. Registration deadline for Spring School in April is March 30, 2021; for the June and July sessions and the fall session are April 30, 2021, with an extension under special circumstances to September 30, 2021. Also, under special circumstances, students can arrange a payment plan.

Continued Student Eligibility for the FSA Direct Loan Program

Students who are eligible for the Direct Loan Program (see above, page xx) will remain eligible as long as they continue to meet the initial conditions of eligibility and maintain their full-time status at EGS.

In order to maintain the full-time status, students are required to attend all scheduled classes and advisement meetings, maintain passing grades in all courses, make satisfactory progress as estimated by the dean, and complete their program by the required deadline. (Students should check with the administrative office for the deadlines concerning their programs at PACT and AHS.)

Also, please the section “Satisfactory Academic Process Policy” on page 24 below.)

Exit Counseling

Upon graduation from their program or withdrawal from The EGS, students are recommended to engage in exit counselling, so as to best understand the repayment process and their rights and responsibilities during this last phase of the loan process. The FSA has an online program to provide exit counselling to students. It can be found



at: <https://studentaid.gov/exit-counseling/>.

It is also suggested that students contact: Mark Daniel Cohen, Assistant Dean of PACT and Chief Loan Officer for The EGS, for further information. He can be contacted at: mark.cohen@egs.edu.

Federal Direct Unsubsidized Loans – Graduate

Sample Repayment Schedule

Total Debt at Repayment*	Monthly Payment Amount	Total Amount Paid	Total Interest Paid
\$5,000	\$54	\$6,455	\$1,455
\$10,000	\$108	\$12,910	\$2,910
\$15,000	\$161	\$19,366	\$4,365
\$20,000	\$215	\$25,821	\$5,821
\$25,000	\$269	\$32,276	\$7,276
\$30,000	\$323	\$38,731	\$8,731
\$35,000	\$377	\$45,187	\$10,187
\$40,000	\$430	\$51,642	\$11,642
\$45,000	\$484	\$58,097	\$13,097
\$50,000	\$538	\$64,552	\$14,552

*Payment calculated using a fixed interest rate of 5.31% over a 10 year period. This chart is for sample information purposes only. Please consult with FSA.

Warning – Potential Consequences If You Fail to Repay Your Loan

If you do not repay your loan according to the terms disclosed in your promissory note, you may eventually be in default on the loan. Consequences can include

- An adverse effect to your credit rating and possibly a limit on your ability to borrow for a car, home or credit card.
- A requirement to pay the entire amount of the loan, including interest, immediately.
- A withholding of your wages to pay your debt after the loan is claimed by the U.S. Department of Education.
- Inability to get additional federal or state financial aid, including student loans.
- Withholding of your federal and state tax refunds.



Further Questions

For issues related to disbursement of loan funds and the return of unneeded loans, contact:

Mark Daniel Cohen, Email: mark.cohen@egs.edu

For issues related to your loan application, contact:

Tiffany Coe, Email: financial.aid@egs.edu

For issues related to tuition payment and receipts/loan deferment paperwork/coursework inquiries, contact:

For PACT and AHS Division: Carole Salzmann, Email: administration@egs.edu

For issues related to lodging/hotel reservations in Saas-Fee (not pertinent until COVID-19 lockdowns are ended), contact:

Hotel Allalin, Email: info@allalin.ch



EGS MATCHING SCHOLARSHIP PROGRAM

The EGS offers a Matching Scholarship program, in which the university matches money raised by the student up to a limit of \$2,000.00 per student per year. The money to be matched may be raised from any scholarship-providing organization – bank and government loans are not eligible for matching funds. The distribution of matching scholarships depends on available funds and will be disbursed to qualifying students on a first-come, first-served basis.

EGS matching scholarships are provided in the form of tuition reductions – there are no cash disbursements. Tuition reductions are credited to the qualifying student's EGS account only after the student's matching scholarship application has been accepted and the student has completed payment of the remainder of tuition. Since there are only several matching scholarships available in each academic year, it is possible for students to have their applications accepted and still to miss out on a matching scholarship – due to a large number of competing applications completing the payment of tuition earlier. If you are accepted, please pay the remainder of your tuition as quickly as possible.

Matching scholarships are specific to an academic year. Scholarships must be used in the academic year in which they are awarded. They cannot be carried over to a future academic year.

Please check with the websites for PACT and for AHS to obtain the proper application forms for your division.



COVID-19 SCHOLARSHIP (RELIEF FUND 2021)

The AHS Division of The European Graduate School has established a Covid-19 Scholarship Program. Students in financial need can apply for this scholarship. The idea of the program is that even in times of crisis a student in financial need can study at the school in the summer of 2021.

In order to apply for the Covid-19 Scholarship, students must fill out the application form and send it by email with the appropriate documentation directly to the AHS office of The EGS.

Please note: Students cannot apply for a Covid-19 Scholarship if they receive a U.S. Federal or Canadian Student Loan.

Further information and the application form can be obtained at: <http://expressivearts.egs.edu/financial-aid>.

GOVERNMENT LOAN PROGRAMS (OTHER THAN U.S.)

Students who are not eligible for U.S. federal student aid and are interested in seeking student loans should check with their home governments for the availability of loan programs. Many governments provide student loans similar to those available to U.S.-based students.



SATISFACTORY ACADEMIC PROCESS POLICY (SAP)

The U.S. Department of Education requires institutions of higher education to establish minimum standards of satisfactory academic progress (SAP) for students receiving Federal Student Aid.

SAP means the student is proceeding in a productive manner toward fulfilling degree requirements. SAP includes two standards: qualitative and quantitative. Students at EGS must meet both standards to be eligible to receive financial aid under the U.S. Federal Direct Loan Program.

Qualitative SAP Standard

A student must maintain an overall minimum 60% grade average out of 100% to remain enrolled in the program and to continue receiving aid. Students may be dismissed by their division at the end of any academic year if they have not made sufficient academic progress to warrant continuance of study. Students who fail to maintain sufficient academic progress will be dismissed from the program. A student must maintain a 60% overall grade average regardless of their eligibility for or participation in the U.S. Title IV federal program.

Quantitative SAP Standard

In order to meet the quantitative standard, students must complete and pass a minimum of 95% of courses enrolled in each summer school period and 55% of any supplemental courses, field studies and thesis work during the rest of the year. The precise degree requirements in each EGS division are specified above, on pages 6 and 8.

The pace of completion for all students, both those with FSA loans and those without, will be reviewed by the dean annually. When a student using FSA loans falls below the SAP in either qualitatively or quantitatively (in GPA or pace), the dean of the division will notify the Chief Loan Officer at the end of the academic year. The Chief Loan Officer will immediately notify the student that the student is no longer eligible for FSA loans. The student may appeal the decision in writing, within 14 days, on the basis of non-academic circumstances.

General SAP Rules

- Withdrawals and not completed courses are not included in the overall grade average.
- Students must have completed all required courses by the end of the degree.
- Students who achieve a passing grade may not repeat a course.
- Students who fail a required course must repeat the course and obtain a passing grade before completion of their degree. When a student repeats a course and achieves a passing grade, the original grade will not be counted in the grade average.
- There are no non-credit remedial courses.
- Scheduled awards for the next academic year for students who are not making Satisfactory Academic Progress will be canceled unless successfully appealed by the student.



- Incomplete courses, transfers, repeated courses have no effect on SAP requirements, either in GPA or pace of completion. Students are always required to maintain the necessary GPA and to complete their program in the maximum time frame.
- When students who have withdrawn from a program return, the dean of the division will determine the overall length of time required to complete the degree.
- Financial aid will be disbursed in two instalments: The first half of the annual award will be paid in the first quarter of the academic year (November 30), the second half in the third quarter (March 31).



POLICY FOR RETURNING TITLE IV FUNDS

When there is a withdrawal by a student who has taken out funds from the FSA Direct Loan Program, U.S. federal legislation requires that the school determine how much of the loan applying to the year in which the student withdrew has been earned by the student – in other words, what percentage of the loan funds corresponds to the time spent by the student in class and at work during the academic year of withdrawal.

Unearned loan funds must be returned to the FSA, by either the student or the school, within 45 days of the date of withdrawal.

In accordance with FSA requirements, since The EGS is an attendance-recording institution, the date of withdrawal will be taken to be the last recorded day of attendance.

The amount of funding earned will be determined on a pro rata basis – the percentage of the loan will be the percentage of the credit hours attended in the academic year. EGS authorizes FSA loans only for a full year's worth of required seminars (six seminars per year out of a required 12) or for a year's supervision. Thus, in the case of seminar attendance, the determination will be the number of hours of the six seminars attended. For supervision, the school will rely on the report of the advisor as to the amount of time involved.

In all cases, EGS will consider the amount of total tuition due for the academic year to be proportional to the amount of the loan earned.

Due to the release of loan funds in two disbursements over the course of the academic year, in some cases it is possible for the student to earn a larger portion of the loan funds than were disbursed to the student by the date of withdrawal. In these cases, it is possible to provide a post-withdrawal disbursement of the remaining earned loan funds.

When a post-withdrawal disbursement is available, the student will be notified by EGS within 30 days of the last date of attendance and will have 14 days to respond.

With post-withdrawal disbursements, the student may decide to decline the funds, so as to lower the accumulated debt. EGS is entitled to use all or a portion of the post-withdrawal disbursement to pay for tuition, fees, and room and board charges (when contracted with the school). For all other school charges, the school needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission, the funds in question will be returned to FSA by EGS.

Leave of Absence

A Leave of Absence (LOA) must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring the student later to request an official Return. If an LOA does not meet the conditions below, the student is considered to have ceased attendance and to have withdrawn from the school.



In order for an LOA to qualify as an approved LOA , the following criteria must be fulfilled:

1. All requests for LOA's must be submitted in writing to the Program Director and include the reason for the student's request. The form must be signed and dated by the student and specify the date the student wants the LOA to begin and end.
2. Students must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so.
3. The situation described as the reason for the LOA must be non-academic in nature and must be one that leads to a reasonable expectation that the student will return from the LOA within the allowed time frame.
4. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period including days in which EGS is not in session.

During the LOA, the institution will not assess the student any additional institutional charges, the student's financial need will not increase, and therefore, the student will not be eligible for any additional disbursements of Federal Student Aid.

If the student is a Direct Loan recipient, the school will explain to the student, prior to granting the LOA, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

A student granted an LOA that meets the criteria stated above is not considered to have withdrawn. Upon returning from the leave, the student will continue to earn the Federal Student Aid previously awarded for the academic year.



RETURN AFTER WITHDRAWAL

Students who wish to return to The EGS to continue their studies after having withdrawn should contact the dean of the division they had been attending and express their interest. The decision concerning the student's return is entirely the determination of the dean. If approved, the dean will determine the remaining program of study the student must follow.



CONTACTS FOR FURTHER INFORMATION

Students with remaining questions concerning any area of EGS policy or practice can contact these people:

For information regarding PACT:

Contact Sarah Hannis, at admissions@egs.edu.

For information regarding AHS:

Contact Carole Salzmänn, at administration@egs.edu.

For information regarding Financial Aid:

Contact Mark Daniel Cohen, Chief Loan Officer, at mark.cohen@egs.edu.



MISREPRESENTATION

The EGS, like all schools participating in the U.S. Federal Student Aid programs, is prohibited by U.S. federal law from making misrepresentations in several specific areas. Those specified areas are the nature of the educational program, the nature of the financial charges, and the employability of graduates.

Students wishing to obtain further information regarding these requirements may research the specifications of the law by going to <https://www.law.cornell.edu/cfr/text/34/part-668/subpart-F>, and looking in particular at sections 668.72, 668.73, and 668.74. (Links will be found on the web page.)



STANDARDS OF PARTICIPATION

"Standards for Participation in Title IV, HEA Programs" can be researched at the following web link: <https://www.law.cornell.edu/cfr/text/34/668.14>.

