plan for the future

2020-2021

STUDENT FINANCIAL SERVICES HANDBOOK
FOR INCOMING STUDENTS AND THEIR FAMILIES

A resource for your account balance and financial aid at Temple University

For more information, please visit: SFS.TEMPLE.EDU
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</tr>
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<td>May 1, 2020</td>
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<td>PA State Grant Application Deadline</td>
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<td>June 1, 2020</td>
<td>Recommended date to complete all outstanding financial aid requirements</td>
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<tr>
<td>July 22, 2020</td>
<td>Fall 2020 balance due notification for registered students</td>
</tr>
<tr>
<td>August 20, 2020</td>
<td>Earliest date Fall 2020 financial aid will begin to disburse to student accounts (if all requirements are complete)</td>
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<tr>
<td>September 10, 2020</td>
<td>Fall 2020 account balance due date</td>
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<td>October 1, 2020</td>
<td>2021-2022 FAFSA Application open for submission</td>
</tr>
<tr>
<td>October 15, 2020</td>
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</tr>
<tr>
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</tr>
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<td>Earliest date Fall 2020 financial aid will begin to disburse to student accounts (if all requirements are complete)</td>
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<tr>
<td>January 30, 2021</td>
<td>Spring 2020 account balance due date</td>
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<tr>
<td>February 1, 2021</td>
<td>TU Priority Deadline for submission of 2021-2022 FAFSA</td>
</tr>
<tr>
<td>March 11, 2021</td>
<td>Final Spring 2020 account balance due date</td>
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<tr>
<td>May 1, 2021</td>
<td>2021-22 PA state grant application due date</td>
</tr>
<tr>
<td>Year Round</td>
<td>Search for outside scholarships through iGrad (link on TU Portal)</td>
</tr>
</tbody>
</table>

**Students MUST submit a FAFSA by Temple’s priority deadline for each new academic year.**
FILE THE 2020-21 FAFSA
File online at: https://fafsa.ed.gov

READ THROUGH YOUR FINANCIAL AID OFFER
Students can refer to this publication for information about types of financial aid offered.

ACCESS YOUR ONLINE STUDENT ACCOUNT ON TUPAY
Students can review 'Understanding My Student Account' for more information on TUpay, Temple's billing system, https://bursar.temple.edu/tupay

REVIEW YOUR FINANCIAL AID PACKAGE ON TUPORTAL
All scholarship or grant funding listed on your financial aid offer is auto accepted. Federal student loans and work-study will be listed in offered status. If you wish to accept, reduce, or decline your federal student loans, you must log into TU Portal and click 'Financial Aid Package.'

STEPS FOR FIRST-TIME BORROWERS AT TEMPLE
First-time student loan borrowers at Temple University will need to complete a Master Promisory Note and Entrance Counseling through studentaid.gov after accepting their federal student loans.

NOTIFY SFS OF ANY ADDITIONAL FINANCIAL SUPPORT
Email sfs@temple.edu if you are receiving any outside scholarships, third party payments, fellowships, ROTC scholarships, veteran benefits, or any other aid not listed in your financial aid offer.

ESTABLISH PARENT OR GUARDIAN CONTACTS AND/OR ACCESS
Set up any FERPA (Family Education Rights and Protection Act) contacts and TU Portal Proxy Access for any parent or guardian that you grant permission for access to. For instructions visit: https://deanofstudents.temple.edu/ferpa-family-educational-rights-and-privacy-act

NOTE: Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, the information contained in this publication is subject to change.
Check your TU Mail and the ‘Next Steps’ section of TU Portal often for any financial aid requirements. Students can refer to the SFS FAQ site for assistance: https://sfs.temple.edu/about/faqs.

You may have additional requirements you need to submit to SFS to finalize your financial aid. If additional documentation is required, click on the requirement listed under the Student Financial Services section of the Cost and Aid tab of TU Pay (pictured below). Additional documentation required can include:

- Federal Verification documentation (2018 Federal IRS Tax Return Transcripts, Statement of Non-filing, 2018 W-2 forms, Household Verification form, etc.)
- Confirmation of citizenship, selective service registration, proof of high school completion, etc.

Financial Aid Requirements should be reviewed and completed by clicking on the requirement to log into the SFS Dashboard (https://temple.verifymyfafsa.com/). Students will be prompted to verify their identity the first time they log-in. After that, you simply enter the dashboard by logging into TU Portal. Google Chrome is the recommended browser for using TU Portal and SFS dashboard.

The Costs and Aid tab within the TU Portal includes information on estimating the cost to attend the upcoming 2020-2021 academic year, the TUpay system, and pertinent information regarding your financial aid.

COSTS AND AID TAB IN TU PORTAL

After you receive TUmail notification of a financial aid offer, visit the Costs and Aid tab of the TUportal.

- Select ‘View your current financial aid offer’.
- Review the Terms and Conditions tab including the Financial Aid Fact Sheet which contains important information regarding a student’s financial aid offer and disbursement.
- Accept or decline any offered federal work-study or federal student loan funding on the ‘Accept Award Offer’ tab.
The Office of Student Financial Services awards financial aid based on standard Cost of Attendance budgets for nine months. These budgets reflect modest, but adequate, expense patterns of Temple students. While individual expenses vary based on lifestyle, estimated costs are helpful in budget planning.

The table below is meant to provide a better understanding of financial aid cost of attendance budgets. Below are the allowances used in the 2020-21 financial aid budget for two Temple University programs (College of Liberal Arts & Fox School of Business and Management) and do not represent direct costs. Cost of Attendance as listed is an estimate for the 2020-21 year. Actual tuition is set in July 2020.

For more information, see: https://sfs.temple.edu/apply/steps-financial-aid/financial-need.

<table>
<thead>
<tr>
<th>School/College</th>
<th>College of Liberal Arts</th>
<th>Fox School of Business</th>
<th>College of Liberal Arts</th>
<th>Fox School of Business</th>
</tr>
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<tbody>
<tr>
<td>Residency</td>
<td>PA Resident</td>
<td>PA Resident</td>
<td>Non Resident</td>
<td>Non Resident</td>
</tr>
<tr>
<td>Tuition and Fees</td>
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<td>$22,822</td>
<td>$30,607</td>
<td>$39,438</td>
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<tr>
<td>Housing and Meal Plan</td>
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<td>$14,889</td>
<td>$14,889</td>
<td>$14,889</td>
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<td>Books and Supplies</td>
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<td>$1,515</td>
<td>$1,515</td>
<td>$1,515</td>
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<tr>
<td>Other</td>
<td>$3,038</td>
<td>$3,038</td>
<td>$3,969</td>
<td>$3,969</td>
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<tr>
<td>Total</td>
<td>$36,814/year</td>
<td>$42,264/year</td>
<td>$50,980/year</td>
<td>$59,811/year</td>
</tr>
</tbody>
</table>

1. These are tuition and fees estimates. Tuition and fees may be higher or lower, depending on a student’s program of study; current full- and part-time tuition rates for all Temple University schools and colleges are available on the Bursar’s website, https://bursar.temple.edu/tuition-and-fees/tuition-rates

2. The housing and meal plan rate is a based on the average. The estimated housing and meal allowance total for a commuting student is $2602/year.

3. The Office of Student Financial Services does not have sufficient funding to meet a student’s full demonstrated need. Other options to cover costs may be through outside scholarships, or resources from private sources. Families will also consider the Federal Direct Parent Loan for Undergrad Students Loan and the private alternative educational loan.
**TUITION AND FEES**

Rates are listed based on full-time enrollment, defined as 12-18 undergraduate credits. Students choosing fewer than 12 credit hours are charged on a per-credit basis, while those electing more than 18 credits must pay for additional hours.

Rates vary based on school/college. Official tuition and fee rates are published by the Office of the Bursar, [https://bursar.temple.edu/tuition-and-fees/tuition-rates](https://bursar.temple.edu/tuition-and-fees/tuition-rates)

Full-time enrollment for graduate students is 9 credits per term.

**BOOKS AND SUPPLIES**

Costs vary by program, course load and class selection. Students can check with their academic program for costs specific to their courses. Students have the option to buy books new, used books, rent books or utilizing the University’s library system to keep costs low.

**OTHER**

This allowance represents other student expenses not listed including: transportation, loan fees, cell phones, clothing, personal hygiene items and entertainment. This will vary among students, the financial aid budget is allowing for about $93 per week.

**HOUSING AND MEALS**

**Living on-campus:** Budget component is based on the average; direct costs vary based on selection from University Housing. Housing and meal plan options are listed at: [https://housing.temple.edu/housing-and-dining-costs](https://housing.temple.edu/housing-and-dining-costs).

**Living off-campus:** Budget component allows for rent, utilities and food costs up to the estimated amount for students on-campus. Costs will depend on a student’s choice of housing and lifestyle. We recommend students consider off-campus options carefully. Most off-campus leases are 12 months, but Temple’s on-campus options are 9 months.

**Commuting:** Students that live at home or with relatives have a reduced allowance in the budget of $2,602/year.

**SPECIFIC PROGRAM INFORMATION**

Students can find the 2020-21 Cost of Attendance budget for their specific program listed on the Financial Aid Offer in [TU Portal](https://tuportal.temple.edu/).
WHEN IS THE FALL 2020 BALANCE AVAILABLE?

Your university student account balance is maintained by the Bursar office, which notifies students by email when there is a balance due available to view on TU Pay. Your accepted financial aid for the semester will be applied directly to your charges. Student Financial Services will begin to disburse financial aid two business days prior to the official start of the semester. Any credit balance available after aid is applied to your account balance will be released as a refund.

Students must be registered to receive an account balance notification for the semester. Incoming students will register for their courses during orientation. Fall 2020 balances will be released July 22nd, 2020. Students will receive an email notification once charges are available on TU Pay. Students can find a link to TU Pay after they log into TU Portal and click on the Cost and Aid tab. Once a student is logged into TU Pay, they can review current semester charges by clicking on the ‘View and Pay Accounts’ tab. Students can also download a ‘Printable Account Statement,’ which is an option under the Cost and Aid tab.

PAYMENT PLAN OPTIONS

Deferred Payment Plan: For the fall and spring semesters, students that do not pay the total account balance by the first balance due date will be automatically enrolled in the University’s Deferred Payment Plan. This plan provides additional time to pay your balance by extending the due date to the final due date for the semester. Students will be assessed a $50 non-refundable payment plan fee each semester to defer payment until the final due date. Students do not have to sign up for this payment plan.

Temple Installment Payment Plan: TIPP is an interest-free pre-payment plan administered on behalf of the University by Higher Education Services, Inc. (HES). The plan allows Temple students to make up to ten regularly scheduled monthly payments starting in May towards their future charges (five payments for fall and five payments for spring). Students can finance all or a portion of their charges by paying a $50 application fee. Payments can be made directly to Higher Education Services, Inc. by check, pre-authorized debit, or credit card. Credit card payments are subject to a convenience fee of 3.5%. Students must apply for this plan through the link list on the Bursar Payment Plan site.

ANTICIPATED AID

Because the initial account balance for a semester is listed before financial aid for the semester is disbursed, there will be a section on TU Pay for ‘Anticipated Aid.’ The Anticipated Aid section includes any financial aid funds assumed to credit to your account based on your financial aid offer.

Disbursement of financial aid for the semester typically begins about two business days prior to the official start date of the semester. When the financial aid is officially credited to your account, it will be removed from the Anticipated Aid section and be listed as a credit.

Note: Anticipated aid could display financial aid that is pending due to outstanding requirements. Make sure you are checking the SFS Dashboard for any incomplete requirements. Incomplete financial aid requirements can result in financial aid not credited to a student’s account.

ANTICIPATED AID EXCEPTIONS

Some sources of aid will not appear on TU Pay as anticipated aid until the funding is actually received by Temple University. This includes private scholarships or third-party billing credits. Any federal PLUS loan funding or private student loan funding will not appear as anticipated aid until the application is certified by SFS.

ADD AN AUTHORIZED PAYER

An Authorized Payer has access to the same information in TU Pay as the student and receives an e-mail notification each time a balance due email notification is sent for the student. An Authorized Payer can review the student account in TU Pay as well as make an online payment. To add an Authorized Payer:

- Log into TU Pay
- Select “Authorize Payers”
- Click the “Add New” button
- Enter the Authorized Payers’ name and e-mail address and click “Save”
- The Authorized Payer will receive an email with login instructions

Note: Credit card payments through TU PAY add a 2.75% non-refundable convenience fee. No additional fees for electronic check payments.

For more information on the payment methods, payment plan options, and billing due date schedule, visit bursar.temple.edu.
Temple University merit scholarships (awarded upon admission) will renew for four academic years (8 consecutive regular semesters) as long as the following conditions are met:

- Maintain consecutive full-time enrollment (full time status is 12 credits)
- Maintain academic eligibility

**SCHOLARSHIP TYPES**

**President and Provost’s Scholarships:** Guaranteed for first four consecutive full-time semesters, at the end of which a 3.25 cumulative GPA must be achieved and maintained in order to renew the scholarship annually.

**All others:** Guaranteed for first four consecutive semesters, at the end of which a 3.00 cumulative GPA must be achieved and maintained in order to renew the scholarship annually.

**AFTER THE FIRST YEAR AT TEMPLE, HOW DO STUDENTS APPLY FOR ADDITIONAL SCHOLARSHIPS?**

The university’s schools and colleges offer merit and need based scholarships for continuing students. Students will need to apply for these scholarships with the school/college directly. Contact the academic advising office of your school or college for more information on scholarship applications after your first term of enrollment.

**IGRAD: SCHOLARSHIP SEARCH TOOL**

Students can also review a Scholarship Search Tool through iGrad, Temple’s Financial Literacy tool. iGrad is a free online resource that provides a number of financial services tools and techniques that to assist students with personal finance decisions. Students can set up an iGrad account by clicking on the iGrad link on the Cost and Aid tab of TU Portal.

**ACADEMIC MERIT SCHOLARSHIP: FRESHMEN STUDENTS**

Transfer merit scholarships (awarded upon admission) will renew for four academic years (6 consecutive regular semesters) as long as the following conditions are met:

- Maintain consecutive full-time enrollment
- Maintain academic eligibility: A 3.00 cumulative GPA must be achieved and maintained in order to renew the scholarship annually

*Note: Dual Admission recipients may receive half of their award if enrolled at least part-time (6-11 credits)*

**ACADEMIC MERIT SCHOLARSHIP: TRANSFER STUDENTS**

More information on Academic Merit scholarship policy is listed at sfs.temple.edu/policies. Summer classes may be taken at Temple University to reestablish the cumulative GPA requirement.

**MORE TEMPLE UNIVERSITY SCHOLARSHIP OPPORTUNITIES**

Search through the SFS Scholarships site:
https://sfs.temple.edu/financial-aid-types/scholarships

This site includes links to scholarship information for:

- Incoming Students
- Continuing Students
- Students with Disabilities
- Ambler Students
- Broad Street Finish Line Scholarship
- Additional Outside Scholarship information
CAN MY OUTSIDE SCHOLARSHIP AFFECT MY CURRENT FINANCIAL AID?

Under Federal financial aid regulation, all outside scholarship received must be taken into account when determining eligibility for need-based financial aid and loans. Students must report all anticipated outside scholarships and any other outside financial resources to the Student Financial Services office (sfs@temple.edu). Outside scholarship awards may result in a reduction to eligibility for other financial aid and/or loans.

Outside aid will first be used to cover unmet financial need as calculated from the institutional cost of attendance, less the family contribution, and less all financial aid. If unmet need has been exhausted, adjustments to federal student loans, work study, and/or grants will be made as necessary.

Requests for verification of financial need, enrollment or cost of attendance for outside scholarship purposes only, can be sent to the Student Financial Services office attention “Outside Scholarships”. Include the student name and Temple University ID on all correspondence. Requests can be sent to:

Temple University Student Financial Services
Attn: Outside Scholarships
1801 N. Broad Street
Ground Floor, Conwell Hall
Philadelphia, PA 19122
Fax: 215-204-5897
Email: sfs@temple.edu

HOW DO I GET MY OUTSIDE SCHOLARSHIP MONEY?

This depends on the scholarship. Check with the organization to see if they will send the funding directly to the school, or if it is sent directly to the student as a check. Make sure all requirements needed to send the scholarship funding are complete.

OUTSIDE SCHOLARSHIP CHECKS

All outside scholarship checks should be made payable to Temple University and mailed to Outside Scholarship Payment Processing (address below). The student’s full name and Temple University ID# must be included in the memo section of the check. If a check is made payable to the student and Temple University, the student must endorse the check before it can be deposited and credited to the e-bill.

Mail checks to:
Temple University Bursar’s Office
Attn: Outside Scholarship Payment Processing
1803 N. Broad Street
216 Carnell Hall
Philadelphia, PA 19122
Phone 215-204-7269 and Fax 215-204-5418

HOW CAN I FIND MORE INFORMATION ON OUTSIDE SCHOLARSHIPS?

Check out these free sources of scholarship information:

- A high school or TRIO counselor
- The U.S. Department of Labor’s FREE Scholarship search tool
- Federal agencies
- Your state grant agency
- Your library’s reference section
- Foundations, religious or community organizations, local businesses, or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Your employer or your parents’ employers

*Please exercise caution when applying to outside scholarships. Do not pay or provide sensitive personal information to any online financial aid service.
loan borrowing options

A financial aid offer will include the maximum annual Federal Direct Loan eligibility for a student. A loan is money you borrow and must pay back with interest. Some loans are need-based; others are available to any enrolled student eligible for federal student aid. Borrowing can be costly. We recommend you consider borrowing only if you have exhausted all other options and only borrow what you need. Make a budget for yourself to keep your debt within manageable limits.

### Subsidized Federal Direct Loan

Federal student loan awarded to students with need. Need is defined as a student's Cost of Attendance minus the Expected Family Contribution, as well as any other financial aid awarded. The US Department of Education will pay the interest on a subsidized loan while you are enrolled in at least half-time status.

### Unsubsidized Federal Direct Loan

Federal student loan that does begin to accrue interest when disbursed. Accumulated interest is capitalized (added to the principal amount of the loan) once the loan repayment period begins. Students have the option to pay the interest while still in school.

Both the subsidized and unsubsidized loan require students to file a FAFSA to determine eligibility. Congress sets the interest rate for the subsidized and unsubsidized loans for undergraduate and graduate students for each academic year. For more information on the loan terms, visit [https://studentaid.ed.gov/sa/types/loans](https://studentaid.ed.gov/sa/types/loans).

### Federal Parent Loan for Undergraduate Students (PLUS)

Direct PLUS Loan is an option for parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. The borrower is the parent, and responsibility is not transferred to the student’s name. A separate online application is required (and a credit check). Parents can apply through [https://studentaid.gov](https://studentaid.gov). Interest rates for the Parent Plus loan are determined by Congress each year. There is also a 4.27% origination fee taken out of the loan at disbursement. For more information regarding PLUS loans, visit [https://sfs.temple.edu/financial-aid-types/educational-loans](https://sfs.temple.edu/financial-aid-types/educational-loans).

PLUS loans will be certified with equal disbursements for fall and spring terms, so be sure to plan accordingly. The certified loan application amount will be split between the Fall and Spring semesters. The SFS Office will begin posting processed Parent PLUS loans to student accounts in July. Parents must reapply for these loans each year.

If a parent is denied the Parent Plus loan, the parent can pursue an Endorser (similar to a co-signer), or elect to increase their student’s unsubsidized loan by a $4000 to $5000 depending on the student’s grade level. Students requesting an increase based on a Plus denial can complete the Undergraduate Federal Student Loan Change Request form (located under [https://sfs.temple.edu/forms](https://sfs.temple.edu/forms)) and submit to SFS.

### Private Alternative Loans

Private alternative loans are managed through private lenders, issued in the student’s name, and may require a credit-worthy co-signer. Eligibility, rates, terms, and conditions vary. Student Financial Services cannot recommend specific private loan lenders per federal regulation.

If you are looking to borrow a private student loan, make sure you research the interest rates offered, any fees associated with the loan terms, and repayment plan options.

Private loans are also certified for the full year (certified loans will be split between the Fall and Spring semesters).

For more information on private student loans, you can visit [https://sfs.temple.edu/financial-aid-types/educational-loans/private-alternative-loans](https://sfs.temple.edu/financial-aid-types/educational-loans/private-alternative-loans).

Student Financial Services will begin to certify 2020-21 federal Parent Plus loan applications or private loan applications in July 2020. Students and parents can apply for additional Plus or private loan funding beginning in May.
student employment

Work-Study Employment allows students to work up to 20 hours per week (in the fall or spring semesters) while attending college to earn a paycheck that will help defray college costs. Students must submit a FAFSA and meet federal student aid requirements to be considered for Work-Study. Work-Study is offered to students with financial need. Students can apply for Work-Study positions within their college, on-campus, University office, or at an approved off-campus or nonprofit organization.

If you have Work-Study listed on your financial aid award letter, you qualify to interview for Work-Study jobs listed on the careers@temple link (located on TU Portal) or through the Off-Campus Work Study Job Bank (located on https://sfs.temple.edu/financial-aid-types/federal-work-study/work-study-job-bank). If you have questions on whether you qualify for Work-Study, contact SFS. You can prove you were awarded Work-Study to employers you interview with by printing a copy of your financial aid offer.

Work-Study students are some of the most highly sought after employees because federal funding covers a portion of their wages, while the employers pay the remaining amount.


IS THERE SUMMER WORK-STUDY?

Students who have used Work-Study during Fall/Spring and are registered for Summer session will be reviewed for a Summer grant. Students who are not attending Summer but are pre-registered for Fall should stop by SFS at the end of April to be reviewed for Summer Work Study. Students working during the Summer are required to have a valid FAFSA for the upcoming academic year. The last date to work during Summer is the last day of finals for that semester.

loan borrowing limits

HOW MUCH CAN STUDENTS BORROW?

<table>
<thead>
<tr>
<th>Undergraduate Students Subsidized and Unsubsidized</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent Student</strong></td>
<td><strong>Independent Student</strong></td>
</tr>
<tr>
<td><strong>Annual Limit</strong></td>
<td><strong>Max Subsidized</strong></td>
</tr>
<tr>
<td>Freshman</td>
<td>$5,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$7,500</td>
</tr>
<tr>
<td><strong>Total Loan Debt Limit</strong></td>
<td>$31,000</td>
</tr>
</tbody>
</table>

PARENT PLUS LOAN AND PRIVATE STUDENT LOAN LIMITS

Applicants may borrow up to the amount of the student’s Cost of Attendance, minus any other financial aid received. There is no total aggregate limit of the Direct Plus loan, as long as the student is within their Cost of Attendance. Private lenders may have an aggregate limit on the total amount a student can borrow from the specific lender. Students should ask their lender for any borrowing limits through the lender.

1 Students can find their estimated Cost of Attendance on their Financial Aid Offer Summary. 2 Financial Aid offered is located on the ‘Accept Award Offer’ tab of the Financial Aid section of Self-Service Banner. Students should include any third party payments or outside scholarships in the calculation of total financial aid.

HOW TO CALCULATE PLUS/PRIVATE LOAN ELIGIBILITY

| $36,814 | Cost of Attendance Budget for Fall 2020 & Spring 2021 |
| - $13,625 | Total Financial Aid for Fall 2020 and Spring 2021 |
| = $23,189 | PLUS or PRIVATE Loan Eligibility |

1 Students can find their estimated Cost of Attendance on their Financial Aid Offer Summary. 2 Financial Aid offered is located on the ‘Accept Award Offer’ tab of the Financial Aid section of Self-Service Banner. Students should include any third party payments or outside scholarships in the calculation of total financial aid.
CHANGES TO ENROLLMENT

- Your financial aid is based on expected full time enrollment (12 credits/semester). Before you change your enrollment status, please review any potential impact with a SFS counselor.
- Changes in housing status may affect your financial aid award. It is important you notify SFS of any housing change.
- Some scholarships require full-time enrollment before disbursement.
- Waitlisted classes, not-for-credit classes and audited classes do not count towards enrollment.
- Aid will be adjusted for students enrolled less than full time after the add/drop deadline.

REDUCING ENROLLMENT

- SFS will monitor enrollment levels each term. If you drop courses and fall below minimum credit hour requirements, you may have to repay all or part of your aid. Consult with a financial aid counselor before you drop or withdraw from a course.

ADDITIONAL FUNDING SOURCES

- Report additional funding sources not listed on your award (any Tuition Remission, additional academic scholarships, outside scholarships or grants) to SFS. Your financial aid package could change based on additional funding. You will be notified via your TU mail account when a revised award letter is available.

USE OF FUNDS

- You may use your financial aid funds only for education expenses incurred for the 2020-21 academic year. Some scholarships may be for tuition only.
- Funds are applied directly to charges on the student account (including tuition, some fees, Temple housing and other charges). Excess funds are released to you in the form of a refund. Any subsequent changes are your responsibility.
- Financial aid for a specific term may only be used to pay for charges for that term, not to pay prior term balances.

WITHDRAWAL FROM THE UNIVERSITY

- If you choose to withdraw, inform SFS immediately. If you have received financial aid funding, depending on when you withdraw, you may be required to repay all or part of your aid. This applies to any situation where a student has not earned any credits for a semester.

PREVIOUSLY RECEIVED TITLE IV FUNDING

- Students cannot be in default of any federal loans, or owe any refunds of federal grants from postsecondary institutions.

COMPLETE ALL REQUIREMENTS

- Students can find any financial aid requirements listed in the SFS Section of the Cost and Aid tab. Financial aid will NOT disburse until all requirements have been satisfied.
- For more information on financial aid requirements, visit https://sfs.temple.edu/apply/steps-financial-aid/eligibility-determination/federal-verification.

MAINTAIN SATISFACTORY ACADEMIC PROGRESS

- Academic records are reviewed at the end of every semester to determine current academic progress. Future eligibility for financial aid is based on maintaining satisfactory academic progress. For more information, please visit https://sfs.temple.edu/apply/steps-financial-aid/eligibility-determination/academic-progress-standards. We encourage students to review their individual situation with our counseling staff if you are unsure of your academic progress status.

LOANS

- The Federal Direct Student Loan included in the aid offer is a calculation of eligibility based on information supplied on FAFSA. If you qualify (based on need) for a Subsidized Loan, the government will pay the interest on the loan while you are in school, during grace periods and during any deferment periods. You are responsible for paying all of the interest that accrues on an Unsubsidized Federal Student Loan. The amount of Federal Student Loan eligibility on your aid offer will be in offered status to allow the choice to accept, reduce or decline.
- New Federal Student Loan borrowers must complete a Master Promissory Note and an Entrance Counseling online, https://studentaid.gov, in order for loan funds to be disbursed to the student account.
- If you wish to reduce the amount of your accepted Student Loan, please complete the Undergraduate Federal Loan Change Request Form. The form can be found on our forms website https://sfs.temple.edu/forms.
- Any loan funding, including Parent Plus loan and private student loan funding, will be split evenly between the fall and spring semesters. Please review https://sfs.temple.edu/financial-aid-types/educational-loans for more information on Temple’s loan policy.
gift aid

- **Federal Pell Grant**: For undergraduate students pursuing a first bachelor’s degree. Your Pell grant is based on your Expected Family Contribution calculated by the FAFSA. The amount is determined by the US Department of Education.

- **Pennsylvania State Grant**: PA State grants are awarded to undergraduate Pennsylvania residents pursuing their first bachelor’s degree. You must maintain academic progress annually by completing at least 24 new credits for full-time students and at least 12 new credits for half-time enrollment. Award amounts are determined by PHEAA Grant Division, more information at pheaa.org.

- **Non-PA State Grants**: Students from Connecticut, Delaware, District of Columbia, Ohio, Massachusetts, Vermont, & West Virginia may qualify for a grant that can be used at Temple. Contact your home State Grant Agency for more info.

- **Temple University Grant and the Fly in Four Grant** are awarded to full-time, degree-seeking undergraduate students (12 or more credits per semester) who are pursuing a first bachelor’s degree, demonstrate financial need, and file their FAFSA by Temple University’s priority deadline. Students may receive a maximum of 8 full-time semesters.

- **Federal Supplemental Educational Opportunity Grant (FSEOG)** is awarded to degree-seeking undergraduate students pursuing a first bachelor’s degree, with priority given to students with exceptional financial need.

- **Federal Work Study (FWS)** is awarded to degree-seeking students enrolled at least half-time who have financial need. Students are responsible to secure employment through regular application methods. FWS awards are NOT credited to your University account. A work study coordinator is available by calling (215) 204-1404.

how will my financial aid be disbursed?

WHEN WILL I RECEIVE MY AID?

Financial aid funding begins to disburse to enrolled student accounts two days prior to the start of the semester. Financial aid must meet the following criteria to disburse:

- Completed all financial aid requirements listed on TU Portal.
- Enrolled in at least half-time status or full-time status depending on the type of aid.
- Complete the Master Promissory Note (MPN) and Entrance Counseling requirements through studentaid.gov. This is necessary for federal student loans, including Plus loans, to disburse.

Disbursement dates for the academic year can be found under the ‘Disbursement of Financial Aid’ section of https://sfs.temple.edu/policies.

HOW WILL MY FINANCIAL AID BE APPLIED?

Directly applied to your university student billing account: Grants, scholarships, and loans administered by SFS are first applied to your student billing account to pay tuition, fees, university-operated housing, and other university charges.

Financial Aid Refunds: If financial aid exceeds these account charges, students will receive a credit on their account. Credit balances will be sent as a refund, either through direct deposit to your bank account or a check mailed to your mailing address as listed on TU Portal.

To set up direct deposit:

- Log in to TU Portal.
- Click TU Pay under the ‘Cost and Aid’ tab.
- Click ‘Student Choice Refunds.’
- Click ‘Manage my student choice refund method.’
- Click add bank information.

Direct Deposit is the fastest way to receive a refund.

SPECIAL NOTE TO STUDENTS ENROLLED LESS THAN HALF-TIME STATUS

Your financial aid is based on full-time enrollment. If you are not enrolled full-time before the end of the add/drop period, there may be a delay in disbursement for certain types of aid, such as the Parent Loan for Undergraduate students, Graduate Plus loan, a private alternative loan, a PHEAA state grant, or scholarship funding. These forms of aid will not be adjusted and disbursed until after the add/drop period for the university is complete. If you receive a refund from a credit balance and add a course after the refund has been released, you may owe the refund back to the university.
Available October 1, 2020

The 2021-2022 Free Application for Federal Student Aid (FAFSA) will be available October 1st, 2020. The 2021-2022 academic year begins with the Fall 2021 semester. Families must use their 2019 tax information for the 2021-22 FAFSA.

HOW DO I APPLY FOR SUMMER 2021 AID?

At Temple University, the academic year begins with the fall semester, followed by the spring semester, and ends with summer sessions. The summer is considered a “trailer” for the majority of undergraduate and graduate programs at the University.

Students enrolled for the summer session(s) that have the 2020-2021 FAFSA on file with Temple University will be reviewed for all forms of available financial aid. Summer financial aid is limited and will be awarded to students on a first come first processed basis.

If a student has any of the subsidized or unsubsidized loan funding remaining within the annual limit, this can be utilized in the summer semesters if a student meets the half-time status enrollment requirement. The federal Parent Loan for Undergraduate Student (PLUS) (which also requires at least half-time enrollment) and private student loan funding are options for assistance with summer courses. SFS recommends students looking to take summer courses or utilize summer work study meet with an SFS counselor to discuss their options.

CHANGE IN FINANCIAL CIRCUMSTANCES

Students and families who have experienced significant change in financial circumstances should review the Change in Financial Circumstances section of https://sfs.temple.edu/policies. This section lists circumstances that may be approved for an appeal, instructions on how to appeal, and the deadline to appeal for the academic year.

You must reapply for Financial Aid each year.

SUBMIT ALL APPLICATIONS AND ADDITIONAL DOCUMENTATION

Student Financial Services will send an e-mail notification when the 2021-22 FAFSA submission process opens up October 1st. Students, it is crucial you check any e-mail notification you receive from SFS, as e-mail is the main way to contact you. E-mail notification will go to a student’s TU mail account.

Students should also receive an email message from the U.S. Department of Education explaining how to complete the 2021-2022 Free Application for Federal Student Aid online at https://studentaid.ed.gov/sa/fafsa. Submit your FAFSA early to ensure that you will be considered for all aid programs and to allow enough time for the Department of Education to transfer your FAFSA to Temple.

You may have additional requirements you will need to complete in order for you FAFSA to be processed by SFS. Any requirements or additional documentation needed to process your FAFSA will be located under the SFS section of the Cost and Aid tab of TU Portal.

HOW MIGHT MY FINANCIAL AID CHANGE?

Changes or updates to the factors below could result in changes from your financial aid offer from one academic year to another:

- Your family's financial circumstances, number of family members, and number of siblings enrolled in college.
- The federal aid programs and regulations
- Federal, state, and institutional funding for aid programs
- Students submit the appropriate application materials by the required deadlines.
- Accurate information (income, assets, etc.) on the FAFSA or any required forms for federal verification.
- Students must maintain Satisfactory Academic Progress. For more information on Temple University’s Satisfactory Academic Progress standards, please visit https://sfs.temple.edu/policies.

AID FROM OTHER SOURCES

If you received aid from other sources, such as departmental awards or private scholarships, educate yourself about the application requirements and deadlines for those programs. To find out about reapplying for these programs, contact the organization that awarded the funds to you.
### Contact Information

**Student Financial Services**

- [https://sfs.temple.edu/](https://sfs.temple.edu/)
- **Main Campus:**
  1803 N. Broad Street
  Ground Floor, Carnell Hall
  Philadelphia, PA 19122
- **Tel:** (215) 204-2244
- **Fax:** (215) 204-5897
- **Email:** sfs@temple.edu *(Please include 9-digit TUID# in email)*
- **Hours:**
  Monday to Thursday: 8:30 a.m. to 5 p.m.
  Friday: 8:30 a.m. to 1:00 p.m. *(Lobby closes early on Fridays for SFS staff meetings and trainings).*

**Bursar Office**

- [https://bursar.temple.edu/](https://bursar.temple.edu/)
- **Main Campus:**
  1803 North Broad St.  
  115 Carnell Hall (040-13)  
  Philadelphia, PA 19122
- **Tel:** (215) 204-7269
- **Fax:** (215) 204-5418
- **Email:** bursar@temple.edu
- **Hours:**
  Monday to Friday: 8:30 a.m. to 5 p.m.

**University Housing and Residential Life**

- [https://housing.temple.edu/campus-living](https://housing.temple.edu/campus-living)
- **Main Campus:**
  1910 Liacouras Walk
  Suites 201-301
  Philadelphia, PA 19122-6027
- **Tel:** (215) 204-7184 *(select option 2)*
- **Email:** https://housing.temple.edu/about/contact-form
- **Hours:**
  Monday to Friday: 9 a.m. to 5 p.m.

**University Registration**

- [https://www.temple.edu/registrar](https://www.temple.edu/registrar)
- **Main Campus:**
  200 Conwell Hall
  1801 N. Broad Street
  Philadelphia, PA 19122
- **Tel:** (215) 204-1131
- **Email:** registrar@temple.edu
- **Hours:**
  Monday to Thursday: 8:30 a.m. to 5 p.m.
  Friday: 8:30 a.m. to 2:00 p.m.

**Undergraduate Admissions**

- [https://admissions.temple.edu/](https://admissions.temple.edu/)
- **Main Campus:**
  1801 N. Broad St.
  Conwell Hall 103 (041-09)
  Philadelphia, PA 19122
- **Tel:** 215-204-7200
- **Toll-free:** 888-340-2222
- **Hours:**
  Monday to Friday: 8:30 a.m. to 5 p.m.

**Graduate Admissions**

- [https://grad.temple.edu/](https://grad.temple.edu/)
- **Main Campus:**
  501 Carnell Hall
  1803 N. Broad St.
  Philadelphia, PA 19122-6104
- **Contact information for each graduate school listed at** [https://grad.temple.edu/](https://grad.temple.edu/)

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### Helpful Resources

**Federal Student Aid**

- [https://studentaid.ed.gov](https://studentaid.ed.gov)
- **Tel:** 1(800) 433-3243
- Emails can be submitted through [https://studentaid.gov/help-center/contact](https://studentaid.gov/help-center/contact)

**National Student Loan Data System**

- for information about your Direct Loan Servicer and loan details: [https://nslds.ed.gov](https://nslds.ed.gov)
- **Tel:** (800) 999-8219

**Pennsylvania State Grant Program**

- Apply for a PA State Grant, view State Grant status, or update address or school info.
  - **Tel:** 1-800-692-7392

**Federal Student Loan Requirements**

- [https://studentaid.gov](https://studentaid.gov)
  - To complete master promissory note, entrance counseling, exit counseling. Parents or graduate students can also submit a PLUS loan application through [https://studentaid.gov](https://studentaid.gov)