plan for the future

2024-2025

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

Phone: (215) 204-2244 | Email: sfs@temple.edu | Appointments: sfs.temple.edu/about/appointments
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key dates

2024-2025 ACADEMIC YEAR

February 1, 2024 Priority Deadline for 2024-25 FAFSA
May 1, 2024 Tuition and Housing Deposit Due
PA State Grant Application Deadline
June 1, 2024 Recommended date to complete all outstanding financial aid requirements
July 22, 2024 Fall 2024 balance due notification for registered students
August 21, 2024 Earliest date Fall 2024 financial aid will begin to disburse to student accounts (if enrolled and all requirements are complete)
September 12, 2024 Fall 2024 account balance due date
October 1, 2024 2025-2026 FAFSA Application open for submission
October 10, 2024 Final Fall 2024 account balance due date
December 2, 2024 Spring 2025 balance due notification for registered students
January 8, 2025 Earliest date Spring 2025 financial aid will begin to disburse to student accounts (if enrolled and all requirements are complete)
January 23, 2025 Spring 2025 account balance due date
February 1, 2025 TU Priority Deadline for submission of 2025-2026 FAFSA
March 6, 2025 Final Spring 2025 account balance due date
May 1, 2025 2025-26 PA state grant application due date
Year Round Search for outside scholarships through Scholarship Universe (link on TUportal)
FILE THE 2024-25 FAFSA
File online at: https://studentaid.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 TU PAY
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 TU PORTAL
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 TUportal 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 TUportal 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.

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

• Select ‘View your current financial aid offer’. Print a copy for your records.
• Access the Terms and Conditions tab within your Self Service Banner account (including the Financial Aid Fact Sheet) which contains important information regarding your financial aid offer and disbursement.
• Accept or decline offered federal work study or federal student loan funding within your Self Service Banner account in TUportal.
• For more information visit: https://sfs.temple.edu/eligibility/your-financial-aid-offer/understanding-your-aid-offer
Financial aid is offered based on a student’s estimated cost of attendance (COA) budget for nine months. These budgets include modest, but adequate, expense patterns of Temple students. While individual expenses vary based on lifestyle, average costs are helpful in budget planning.

For more information, see: https://sfs.temple.edu/eligibility/your-financial-aid-offer/financial-need

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<td>$56,092/year</td>
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</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 based on the average. The estimated housing and meal allowance total for a commuting student is $3,644/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 selecting 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

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 $96 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://studentaffairs.temple.edu/housing/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 $3,644/year.
Your university student account balance is maintained by the Bursar’s office, which notifies students by email when there is a balance due available to view on TuPay.

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 2024 balances will be released July 22, 2024. Students will receive an email notification once charges are available on TuPay. Students can find a link to TuPay after they log into TUportal and click on the Costs and Aid tab. Once a student is logged into TuPay, 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 Costs 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 Nelnet Campus Commerce. 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). Payments are made directly to Nelnet by check, preauthorized debit, or credit card. Credit card payments are subject to a convenience fee of 2.85%. Contact the Bursar’s Office for more information, [https://bursar.temple.edu/](https://bursar.temple.edu/)

**ADD AN AUTHORIZED PAYER**

An Authorized Payer has access to the same information in TuPay 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 TuPay as well as make an online payment. To add an Authorized Payer:

- Log into TuPay
- 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

**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 TuPay 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 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 listed as a credit.

Note: Anticipated aid can display financial aid that is pending due to outstanding requirements. Make sure you are checking the Costs and Aid tab in TUportal for incomplete requirements. Incomplete financial aid requirements will prevent financial aid from crediting to a student’s account.

**ANTICIPATED AID EXCEPTIONS**

Some sources of aid will not appear on TuPay 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.

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

Students can contact their academic advising and dean’s offices for available scholarship opportunities after their first term of enrollment.

**SCHOLARSHIP UNIVERSE SEARCH TOOL**

Students can also review the scholarship search through Scholarship Universe for outside scholarship opportunities. Students can access the database by clicking on the “Apply for Scholarships” link within the Costs and Aid tab of TuPortal. Students can also access Scholarship Universe directly via [http://temple.scholarshipuniverse.com](http://temple.scholarshipuniverse.com)

**CHANGES TO THE 2024-2025 SCHOLARSHIP PROGRAM**

Academic 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

The 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.

More information on Academic Merit scholarship policy is listed at [https://sfs.temple.edu/policies/academic-merit-scholarships](https://sfs.temple.edu/policies/academic-merit-scholarships). Summer classes may be taken in the immediate available session 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](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

For more information on the payment methods, payment plan options, and billing due date schedule, visit [bursar.temple.edu](https://bursar.temple.edu).
outside scholarships

CAN MY OUTSIDE SCHOLARSHIP AFFECT MY CURRENT FINANCIAL AID?

Under Federal financial aid regulation, all outside scholarships 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 at 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 loan funding are complete.

Make sure all requirements needed to send the scholarship funds to Temple, or if it is sent directly to the student as a check.

Requests for verification of financial need or cost of attendance for outside scholarship purposes only, can be sent to the Student Financial Services office attention “Outside Scholarships” via sfs@temple.edu. Be sure to include the student’s name and Temple University ID number on all correspondence.

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 number 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 account.

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

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

*A cautionary note: when applying to outside scholarships, do not pay or provide sensitive personal information to any online financial aid service.

MY CURRENT FINANCIAL AID?

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.

FEDERAL PARENT LOAN FOR UNDERGRAD 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. Interest rates for the Parent PLUS loan are determined by Congress each year. There is also a 4.228% origination fee taken out of the loan at disbursement. For more information regarding PLUS loans, visit https://sfs.temple.edu/financial-aid-types/federal-student-loans/undergraduate-loans/federal-direct-parent-loan-undergraduate-students-parent-plus.

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.

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.

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).

Student Financial Services has partnered with ELM Select to assist students in identifying possible private loan lenders. For more information on private student loans, you can visit https://sfs.temple.edu/financial-aid-types/private-student-loans.

OUTSIDE SCHOLARSHIP?

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.

requests for verification of financial need or cost of attendance for outside scholarship purposes only, can be sent to the student financial services office attention “outside scholarships” via sfs@temple.edu. be sure to include the student's name and temple university id number on all correspondence.
HOW MUCH CAN STUDENTS BORROW?

<table>
<thead>
<tr>
<th>Undergraduate Students Subsidized and Unsubsidized</th>
<th>Dependent Student</th>
<th>Independent Student</th>
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<tbody>
<tr>
<td>Annual Limit</td>
<td>Max Subsidized</td>
<td>Annual Limit</td>
</tr>
<tr>
<td>Freshman</td>
<td>$5,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500</td>
<td>$4,500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$7,500</td>
<td>$5,500</td>
</tr>
<tr>
<td>Total Loan Debt Limit</td>
<td>$31,000</td>
<td>$23,000</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 his/her 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.

HOW TO CALCULATE PLUS/PRIVATE LOAN ELIGIBILITY

| $41,828 | Sample Cost of Attendance Budget (based on Fall 2024 & Spring 2025) |
| $13,625 | Sample Total Financial Aid for Fall and Spring semesters |
| $28,203 | Sample PLUS or PRIVATE Loan Eligibility |

Federal 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.

If you have work study listed on your financial aid offer, you qualify to interview for work study jobs listed on the careers@temple link (located on TUportal) or through the Off-Campus Work Study Job Bank (located on https://sfs.temple.edu/financial-aid-types/federal-work-study/campus-federal-work-study-job-bank). If you have questions on whether you qualify for work study, email wkstudy@temple.edu.

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 contact 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.

For Work Study Frequently Asked Questions visit: https://sfs.temple.edu/financial-aid-types/federal-work-study
Aid will be adjusted for students enrolled less than full time after the add/drop deadline. Changes in housing status may affect your financial aid. It is important you notify SFS of any housing change. Students cannot be in default of any federal loans, or owe any refunds of federal grants from postsecondary institutions. Some scholarships require full-time enrollment before disbursement. You may use your financial aid funds only for education. Excess funds are released to you in the form of a refund. You will be notified via your TUmail account when a disbursement is made. Part-time students are enrolled in at least 6 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s). Full-time students are enrolled in at least 12 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s). Federal Pell Grant: For undergraduate students pursuing a first bachelor’s degree. The Pell Grant is based on a student’s Student Aid Index calculated by the FAFSA. The amount is determined by the US Department of Education. Federal Work Study (FWS) is awarded to degree-seeking 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. Federal Student Loan. The amount of Federal Student Loan, including Parent PLUS loan and private student loan funding, will be split evenly between the fall and spring semesters. Partially funded students (12 or more credits per semester) who are pursuing a first bachelor’s degree, demonstrate financial need, and file their annual FAFSA by Temple University’s priority deadline. Students may receive a maximum of 8 full-time semesters. Federal Pell Grant is based on a student’s Student Aid Index 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 Pennsylvania Higher Education Assistance Agency (PHEAA) Grant Division. Students need to create an account at PHEAA’s website to complete their state grant application separately from the FAFSA. Complete all requirements, visit https://sfs.temple.edu/eligibility/eligibility-index.html. Non-PA State Grants: Students from Connecticut, Delaware, District of Columbia, Massachusetts, Vermont, & West Virginia may qualify for a grant that can be used at Temple. 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. Students can find any financial aid requirements listed in the SFS Section of the Costs 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/eligibility/eligibility-index.html. Student financial aid funds only for education expenses incurred for the 2023-24 academic year. Some scholarships may be for tuition only. Funds are applied directly to charges on the student account (including tuition, fees, and Temple housing). 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. Financial aid for a specific term may only be used to pay for charges for that term, not to pay prior term balances. Report additional funding sources not listed on your offer (any Tuition Remission, additional academic scholarships, outside scholarships or grants) to SFS. Your financial aid offer could change based on additional funding you will be notified via your TUmail account when a revised aid offer is available. Students cannot be in default of any federal loans, or owe any refunds of federal grants from postsecondary institutions. 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/federal-student-loans/ for more information. 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. Students can find any financial aid requirements listed in the SFS Section of the Costs 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/eligibility/eligibility-index.html. Student financial aid funds only for education expenses incurred for the 2023-24 academic year. Some scholarships may be for tuition only. Funds are applied directly to charges on the student account (including tuition, fees, and Temple housing). 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. Financial aid will be adjusted for students enrolled less than full time after the add/drop deadline. Changes in housing status may affect your financial aid. It is important you notify SFS of any housing change. Students cannot be in default of any federal loans, or owe any refunds of federal grants from postsecondary institutions. Some scholarships require full-time enrollment before disbursement. You may use your financial aid funds only for education. Excess funds are released to you in the form of a refund. You will be notified via your TUmail account when a disbursement is made. Part-time students are enrolled in at least 6 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s). Full-time students are enrolled in at least 12 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s). Federal Pell Grant is based on a student’s Student Aid Index 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 Pennsylvania Higher Education Assistance Agency (PHEAA) Grant Division. Students need to create an account at PHEAA’s website to complete their state grant application separately from the FAFSA. Complete all requirements, visit https://sfs.temple.edu/eligibility/eligibility-index.html. Student financial aid funds only for education expenses incurred for the 2023-24 academic year. Some scholarships may be for tuition only. Funds are applied directly to charges on the student account (including tuition, fees, and Temple housing). 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. Financial aid will be adjusted for students enrolled less than full time after the add/drop deadline. Changes in housing status may affect your financial aid. It is important you notify SFS of any housing change. Students cannot be in default of any federal loans, or owe any refunds of federal grants from postsecondary institutions. Some scholarships require full-time enrollment before disbursement. You may use your financial aid funds only for education. Excess funds are released to you in the form of a refund. You will be notified via your TUmail account when a disbursement is made. Part-time students are enrolled in at least 6 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s). Full-time students are enrolled in at least 12 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s). Federal Pell Grant is based on a student’s Student Aid Index 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 Pennsylvania Higher Education Assistance Agency (PHEAA) Grant Division. Students need to create an account at PHEAA’s website to complete their state grant application separately from the FAFSA. Complete all requirements, visit https://sfs.temple.edu/eligibility/eligibility-index.html. Student financial aid funds only for education expenses incurred for the 2023-24 academic year. Some scholarships may be for tuition only. Funds are applied directly to charges on the student account (including tuition, fees, and Temple housing). Excess funds are released to you in the form of a refund. 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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 TuPortal.
- 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.
- Direct Deposit is the fastest and most secure way to receive a refund.

To set up direct deposit:

1. Log in to TuPortal.
2. Click TUpay under the ‘Costs and Aid’ tab.
3. Click ‘Student Choice Refunds.’
4. Click the link to transfer your FAFSA to Temple.

Disbursement dates for the academic year can be found at https://sfs.temple.edu/policies/disbursement.

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 account balance to pay tuition, fees, Temple housing, or any Temple meal plan.

Financial Aid Refunds: If financial aid exceeds the account changes, 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 TuPortal.

HOW DO I APPLY FOR SUMMER 2025 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 2024-2025 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.

SPECIAL NOTE TO STUDENTS ENROLLED LESS THAN FULL-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 PA 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.

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 and number of family members
- 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 maintain Satisfactory Academic Progress. For more information on Temple University’s Satisfactory Academic Progress standards, please visit https://sfs.temple.edu/policies/satisfactory-academic-progress-sap

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.

2025-2026 FAFSA
Available October 1, 2024
The 2025-2026 Free Application for Federal Student Aid (FAFSA) will be available October 1, 2024. The 2025-2026 academic year begins with the Fall 2025 semester. Families must use their 2023 federal tax information for the 2025-26 FAFSA.

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STUDENT FINANCIAL SERVICES
https://sfs.temple.edu/
1803 N. Broad Street
Ground Floor, Carnell Hall
Philadelphia, PA 19122
Tel: (215) 204-2244
Fax: (215) 204-5897
sfs@temple.edu
Please include 9-digit TUID# in email
Appointments, https://sfs.temple.edu/about/appointments

UNIVERSITY HOUSING AND RESIDENTIAL LIFE
https://studentaffairs.temple.edu/housing
1910 Liacouras Walk
Suites 201-301
Philadelphia, PA 19122-6027
Tel: (215) 204-7184 (select option 2)
Contact: https://studentaffairs.temple.edu/housing

TEMPLE UNIVERSITY DINING
https://studentaffairs.temple.edu/housing/campus-living/dining

BURSAR’S OFFICE
https://bursar.temple.edu/
1803 North Broad St.
115 Carnell Hall (040-13)
Philadelphia, PA 19122
Tel: (215) 204-7269
bursar@temple.edu

HELPFUL RESOURCES
Federal Student Aid
https://studentaid.ed.gov
Tel: 1(800) 433-3243
Emails can be submitted through https://studentaid.gov/help-center/contact.

Pennsylvania State Grant Program
Apply for a PA State Grant, view State Grant status, or update address or school info.
http://www.pheaa.org/
Tel: 1-800-692-7392

Federal Student Loan Requirements
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.

OFFICE OF THE UNIVERSITY REGISTRAR
https://registrar.temple.edu/
200 Conwell Hall
1801 N. Broad Street
Philadelphia, PA 19122
Tel: (215) 204 -1131
registrar@temple.edu

UNDERGRADUATE ADMISSIONS
https://admissions.temple.edu/
1801 N. Broad St.
Conwell Hall 103 (041-09)
Philadelphia, PA 19122
Tel: 215-204-7200
Toll-free: 888-340-2222
Contact, https://admissions.temple.edu/about/contact.

GRADUATE ADMISSIONS
https://grad.temple.edu/
501 Carnell Hall
1803 N. Broad St.
Philadelphia, PA 19122-6104
Contact, https://grad.temple.edu/