2024-2025
STUDENT FINANCIAL SERVICES HANDBOOK
FOR INCOMING STUDENTS AND THEIR FAMILIES

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

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

For more information, please visit: SFS.TEMPLE.EDU
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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)
**what to do now**

- **FILE THE 2024-25 FAFSA**
  
  File online at: [https://studentaid.gov](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 TUPAY**
  
  Students can review 'Understanding My Student Account' for more information on TUpay, Temple’s billing system. [https://bursar.temple.edu/tupay](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 TUpay 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](https://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 TUpay 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](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.

**review**

**YOUR FINANCIAL AID OFFER & REQUIREMENTS**

Check your TUmail, Next Steps and Costs and Aid tab of TUpay often for any financial aid requirements.

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 TUpay (pictured below). Additional documentation required can include:

- Federal Verification documentation (2022 Federal IRS Tax Return Transcripts, Statement of Non-filing, 2022 W-2 forms, Verification form, etc.)
- Confirmation of citizenship, 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.studentforms.com/](https://temple.studentforms.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 TUpay. Google Chrome is the recommended browser for using TUpay and SFS dashboard.

The Costs and Aid tab within the TUpay portal includes information on estimating the cost to attend the upcoming 2024-2025 academic year, the TUpay system, and pertinent information regarding your financial aid.

**COSTS AND AID TAB IN TUPORTAL**

- [View My Financial Aid Offer](https://temple.studentforms.com/)
- [Apply for Scholarships](https://scholarshiptemples.org/)
- [Financial Aid Package](https://financialaidtemples.org/)
- [Tuition and Fees Banner](https://tuitiontemples.org/)
- [TUpay Dashboard](https://tupaytemples.org/)
- [TUpay Costs and Aid Tab](https://coststpaytemples.org/)

After you receive TUmial notification of a financial aid offer, visit the Costs and Aid tab of the TUpay portal:

- 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 TUpay portal.
- For more information visit: [https://sfs.temple.edu/eligibility/your-financial-aid-offer/understanding-your-aid-offer](https://sfs.temple.edu/eligibility/your-financial-aid-offer/understanding-your-aid-offer)
## 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 $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](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.

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### Specific Program Information

Students can find the 2024-25 Cost of Attendance budget for their specific program listed on the Financial Aid Offer in [TUportal](https://sfs.temple.edu/eligibility/your-financial-aid-offer/financial-need).

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### Table: Cost of Attendance

<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>
</thead>
<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>
<td>$18,944</td>
<td>$23,792</td>
<td>$32,860</td>
<td>$42,512</td>
</tr>
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<td>Housing and Food</td>
<td>$16,938</td>
<td>$16,938</td>
<td>$16,938</td>
<td>$16,938</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$1,240</td>
<td>$1,240</td>
<td>$1,240</td>
<td>$1,240</td>
</tr>
<tr>
<td>Other</td>
<td>$3,254</td>
<td>$3,254</td>
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<td>$3,254</td>
</tr>
<tr>
<td>Total</td>
<td>$40,376/year</td>
<td>$45,224/year</td>
<td>$54,292/year</td>
<td>$63,944/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](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.
WHEN IS THE FALL 2024 BALANCE AVAILABLE?

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/.

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.

Note: Credit card payments through TUpay add a 2.75% non-refundable convenience fee. There are 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.

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 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 TUpay 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.

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.

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 TUpay. Students can also access Scholarship Universe directly via http://temple.scholarshipuniverse.com.

ACADEMIC MERIT SCHOLARSHIP: TRANSFER STUDENTS

Transfer merit scholarships (awarded upon admission) will renew for three academic years (6 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 UNIVERSE SEARCH TOOL

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

scholarships

MORE TEMPLE UNIVERSITY SCHOLARSHIP OPPORTUNITIES

ACADEMIC MERIT SCHOLARSHIP: FIRST YEAR STUDENTS

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

MORE TEMPLE UNIVERSITY SCHOLARSHIP OPPORTUNITIES

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.
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. Outside scholarship awards may result in a reduction to eligibility for other financial aid and/or loans.

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. 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 pleaseexercise caution when applying to outside scholarships. Do not pay or provide sensitive personal information to any online financial aid service.

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.ed.gov. Interest rates for the 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 on PLUS loans, visit https://sfs.temple.edu/financial-aid-types/federal-student-loans/undergraduate-loans/federal-direct-parent-loan-undergraduate-students-parent-plus.

The PLUS loans will be split between the Fall and Spring semesters. The SFS Office will begin processing Parent PLUS loans to student accounts in July. Parents must reapply for these loans each year.

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).

For more information on private student loans, you can visit https://sfs.temple.edu/financial-aid-types/private-student-loans.

SCHOLARSHIP MONEY?
This depends on the scholarship. Check with the organization to see if they will be sending 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.

MY CURRENT FINANCIAL AID?
Make sure all requirements needed to send the scholarship funding are complete.

CAN MY OUTSIDE SCHOLARSHIP AFFECT MY CURRENT FINANCIAL AID?
Outside scholarship aid 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.

ERG FEDEXhé D 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.

PUBLIC AND/OR LOANS
Federal student loan awarded to students with need. Needs are determined 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.ed.gov. Interest rates for the 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 on PLUS loans, visit https://sfs.temple.edu/financial-aid-types/federal-student-loans/undergraduate-loans/federal-direct-parent-loan-undergraduate-students-parent-plus.

The PLUS loans will be split between the Fall and Spring semesters. The SFS Office will begin processing Parent PLUS loans to student accounts in July. Parents must reapply for these loans each year.

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).

For more information on private student loans, you can visit https://sfs.temple.edu/financial-aid-types/private-student-loans.

SCHOLARSHIP MONEY?
This depends on the scholarship. Check with the organization to see if they will be sending 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.

MY CURRENT FINANCIAL AID?
Make sure all requirements needed to send the scholarship funding are complete.
### 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><strong>$31,000</strong></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.

### HOW TO CALCULATE PLUS/PRIVATE LOAN ELIGIBILITY

- $39,308 Cost of Attendance Budget (based on Fall 2024 & Spring 2023)
- $13,625 Total Financial Aid for Fall and Spring semesters
- $25,683 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.

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 wkstudi@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
financial aid

CHANGES TO ENROLLMENT
• Your financial aid is based on expected full time enrollment (Undergraduate: 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.
• Wait-listed 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 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.

USE OF FUNDS
• You may use your financial aid funds only for education expenses incurred for the 2024-25 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.

TERMS AND CONDITIONS

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 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.

MAINTAIN SATISFACTORY ACADEMIC PROGRESS
• Federal financial aid regulations require you to maintain a minimum cumulative GPA and progress at a pace to ensure that you achieve your degree within the maximum timeframe permitted, a measured in credit hours. 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/policies/satisfactory-academic-progress-sap.
We encourage students to review their individual situation with our counseling staff if you are having difficulty.

COURSE PROGRAM OF STUDY
• Full-time students are enrolled in at least 12 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s).
• Part-time students are enrolled in at least 6 credits that fulfill degree requirements of their officially declared major(s) and/or minor(s).

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 loan page. https://sfs.temple.edu/financial-aids-types/federal-student-loans/undergraduate-loans.
  - 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-aids-types/federal-student-loans/ for more information.

Gift aid

• 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 Supplemental Educational Opportunity Grant (FSEOG) is offered to some degree-seeking undergraduate students pursuing a first bachelor's degree, with priority given to students with exceptional financial need. Funding is very limited.

• 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.

• Federal Student Loan (Direct): Students that need additional federal student loan funding, will be split evenly between the fall and spring semesters. Please review https://sfs.temple.edu/financial-aids-types/federal-student-loans/ for more information.

• Pennsylvania State Grant: PA State Grants are awarded to eligible 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 annual FAFSA by Temple University’s priority deadline. Students may receive a maximum of 8 full-time semesters.

• Temple University Grant and the Fly in Four Grant are awarded to eligible 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 annual FAFSA by Temple University’s priority deadline. Students may receive a maximum of 8 full-time semesters.

• 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 (PHEGA) Grant Division. Students need to create an account at PHEGA’s website to complete their state grant application separately from the FAFSA, https://www.phega.org/.

• 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.

• Virginia may qualify for a grant that can be used at Temple.

TERMS AND CONDITIONS
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.

Disbursement dates for the academic year can be found at https://afs.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.

To set up direct deposit:
- Log in to TUportal.
- Click TUpay under the ‘Costs and Aid’ tab.
- Click ‘Manage my student choice refund method.’
- Click TUpay under the ‘Costs and Aid’ tab.
- Click ‘Student Choice Refunds.’
- Click ‘Manage my student choice refund method.’
- Click add bank information.

Direct Deposit is the fastest and most secure way to receive a refund.

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 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.

Change in financial circumstances
Students and families who have experienced significant change in financial circumstances should review the Change in Financial Circumstances policy at https://afs.temple.edu/policies/change-financial-circumstances. 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.

Submit all applications and additional documentation
Student Financial Services will send an e-mail notification when the 2025-26 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 2025-26 Free Application for Federal Student Aid online at https://studentaid.gov. 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 to be considered for SFS financial aid. Any requirements or additional documentation needed to process your FAFSA will be located under the SFS section of the Costs and Aid tab of TUportal.

2025-2026 FAFSA
Available October 1, 2024
The 2025-2026 Free Application for Federal Student Aid (FAFSA) will be available October 1st, 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.

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 must maintain Satisfactory Academic Progress. For more information on Temple University’s Satisfactory Academic Progress standards, please visit https://afs.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.

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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

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/

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.