

2025-26 Undergraduate Student Financial Aid Fact Sheet

- Review financial aid eligibility basics and how to apply for funding, <https://sfs.temple.edu/apply>
- Review your Aid Offer, College Financing Plan, Financial Aid Requirements, and ScholarshipUniverse in the Costs & Aid tab of your TUportal, <https://tuportal6.temple.edu>
 - The Aid Offer includes an estimate of the cost to attend for planning purposes and is not the Temple University bill.
 - For more information related to understanding your Aid Offer visit, <https://sfs.temple.edu/eligibility/your-financial-aid-offer>
- Review all financial aid types and the requirements for eligibility renewal, <https://sfs.temple.edu/financial-aid-types>
- Review the Financial Responsibility Agreement, <https://bursar.temple.edu/billing/financial-responsibility-agreement>
- Temple University is a state-related institution; therefore, tuition rates are different for Pennsylvania (in-state) residents and non-Pennsylvania (out-of-state) residents because Temple receives state funding through non-preferred appropriations to subsidize tuition discounts for in-state students.
- Temple University's tuition rates vary by school/college/program, residency, student level, and enrollment, <https://bursar.temple.edu/tuition-fees/tuition-rates-tuition-calculator>
- If you are enrolled at Temple University and another institution **simultaneously**, you must notify the Office of Student Financial Services (SFS) as soon as possible to ensure your aid is properly distributed in compliance with federal regulations.
- **Changes to enrollment status may affect the financial aid funding.** Your financial aid offer assumes full time enrollment (12-18 credits per semester). If you don't plan to attend full time, please review with the Office of Student Financial Services (SFS).
- **Changes in housing decisions may affect the financial aid funding.** It is important that you notify SFS of any change in your housing decision (living with parents or a relative, living on Temple campus in a dorm, or off campus in an apartment paying rent).
- **Report additional funding *not* listed on your aid offer, including tuition remission, Temple and/or non-Temple funding such as scholarships to SFS.** Additional funding can affect initially offered financial aid and changes to an aid offer will result in an email notification alerting the student.
- **Review the Satisfactory Academic Progress (SAP) guidelines,** <https://sfs.temple.edu/policies/satisfactory-academic-progress-sap>. All attempted and earned credits (all classes), in addition to cumulative GPA and maximum timeframe, are reviewed at the end of every semester and can impact eligibility for financial aid funding.
- **The financial aid listed on the aid offer is for the academic year *only*. Students must reapply for financial aid each year by completing the Free Application for Federal Student Aid (FAFSA)** <https://studentaid.gov/h/apply-for-aid/fafsa>. You may file your FAFSA as early as October 1st each year. **Temple University's priority deadline for filing the FAFSA is February 1st.** Priority consideration is given to students who have a completed admission and FAFSA on file with Temple University. After February 1st, financial aid offers will continue to be made, however, all need based funding sources may not be available, such as Temple University Grant (TUG), Federal Supplemental Educational Opportunity Grant (FSEOG), Temple Promise, Fly in Four Grant, Federal Work-Study (FWS) and some scholarship/grant funding.
- **Complete all financial aid requirements listed in the Costs and Aid Tab (TUportal).** Students should also review the comment section of their FAFSA Submission Summary after completing the FAFSA to learn if additional documentation is required and/or if the FAFSA has been selected for Federal Verification, <https://sfs.temple.edu/eligibility/eligibility-requirements/federal-verification>
- **Disbursement for some semester aid can begin approximately two days prior to the first day of the semester for students that meet all eligibility requirements.** The disbursement process will then run nightly throughout the semester.
- **As required by the Family Educational Rights and Privacy Act (FERPA) of 1974, Temple University cannot disclose a student's education records without the written consent of a student or without proof that the student is the tax dependent of the parent.** For more information and to learn how to waive your FERPA rights visit, <https://deanofstudents.temple.edu/ferpa-family-educational-rights-and-privacy-act>

FINANCIAL AID FUNDING & ELIGIBILITY

Financial aid funding is offered to eligible students as determined after filing the FAFSA. This includes grant, work study and loan funding. Financial aid funding can vary based on financial need, number of applications received by the Temple's priority FAFSA filing deadline, availability of funds and University, Federal, and State guidelines and budgets.

*Financial Need is determined as follows:

$$\begin{aligned} &\text{Cost of Attendance (COA)} \\ &\text{- Student Aid Index (SAI)} \\ &= \text{Financial Need} \end{aligned}$$

The financial aid Cost of Attendance (COA) is the total amount it could cost for one academic year and includes: tuition, fees, books, supplies, transportation, housing & food, personal & other miscellaneous expenses, <https://sfs.temple.edu/eligibility/your-financial-aid-offer/cost-attendance>

Student Aid Index (SAI) is calculated by the Federal Government to determine financial aid eligibility based on the information reported on the FAFSA: <https://sfs.temple.edu/eligibility/your-financial-aid-offer/financial-need>

FEDERAL AND STATE GIFT AID FUNDING (not funded by Temple University)

- **Federal Pell Grant** – is a need-based grant for eligible degree-seeking undergraduate students pursuing a first bachelor's degree. Grant eligibility is determined by the U.S. Department of Education. <https://studentaid.gov/understand-aid/types/grants/pell>
- **Pennsylvania State Grant (PA)** – is a need-based grant for eligible undergraduate Pennsylvania residents pursuing their first bachelor's degree. Grant amounts are determined by Pennsylvania Higher Education Assistance Agency (PHEAA), www.pheaa.org, and based on funding levels approved by the Pennsylvania state legislature, enrollment, financial need. <https://sfs.temple.edu/financial-aid-types/grants/pennsylvania-state-grant-pasg>
- **Non-PA State Grants** - Students from Connecticut, Delaware, District of Columbia, Maryland, Massachusetts, Ohio, Vermont & West Virginia may qualify for a grant that can be used at Temple. <https://sfs.temple.edu/financial-aid-types/grants/non-pennsylvania-state-grants>

ADDITIONAL GIFT AID FUNDING (limited funding distributed by Temple University to eligible students)

- **Temple Academic Merit Tuition Scholarships** – offered at the time of admission by Temple's Office of Undergraduate Admissions and restricted to tuition only. Academic merit tuition scholarships combined with other tuition-restricted funding cannot exceed assessed tuition per semester. All academic merit tuition scholarships require continuous, full-time enrollment with a minimum annual GPA as detailed in the student's admission scholarship notification. More information and all renewal requirements are available online, <https://sfs.temple.edu/policies/academic-merit-tuition-scholarships>
- **Temple University Grant (TUG)** – a need-based grant for eligible degree-seeking undergraduate students pursuing a first bachelor's degree, that enrolled full-time each semester and file the FAFSA by Feb 1st each year. <https://sfs.temple.edu/financial-aid-types/grants/temple-university-grant>
- **Fly in Four Grant (FIF)** – is a need-based grant offered to a limited number of students that are degree-seeking undergraduate pursuing a first bachelor's degree, sign the FIF agreement and file FAFSA on-time. <https://sfs.temple.edu/financial-aid-types/grants/fly-4-grant>
- **Federal Supplemental Educational Opportunity Grant (FSEOG)** – is need-based grant for eligible degree-seeking undergraduate students pursuing a first bachelor's degree, with priority given to students with exceptional financial need. Limited funding is available. <https://sfs.temple.edu/financial-aid-types/grants/federal-supplemental-education-opportunity-grant-seog>
- **Federal Work-Study (FWS)** – is offered to eligible degree-seeking students enrolled at least half time. FWS is federal funding used to support student work study positions. FWS is compensation earned through a bi-weekly paycheck to help cover non-billable educational expenses. Federal work-study funding does not get applied towards tuition and fees. Students are responsible to secure their own employment through regular application methods, <https://sfs.temple.edu/financial-aid-types/federal-work-study>. **FWS funding is NOT credited to your university account, but rather the opportunity to earn a bi-weekly paycheck from working.**

EDUCATIONAL LOAN OPTIONS (must be repaid and some loans accrue interest)

- **Federal Direct Student Loan funding** – As determined by the FAFSA, students with financial need may qualify for a portion of their student loan offer to be *subsidized*. This means the government will pay the interest on the loan while the student is in school, during grace periods and during any deferment periods. Students are responsible for paying all the interest that accrues on an *unsubsidized* loan. <https://sfs.temple.edu/financial-aid-types/federal-student-loans/undergraduate-loans>
- Loan amounts are **processed for the year** with even disbursements between fall and spring semesters.
- **Federal Direct Student Loan** eligibility on the aid offer is in offered status to allow the choice to accept, reduce or decline.
- **For loan funds to disburse to the student account, the student must accept the funding online in the Financial Aid section of Self-Service Banner (SSB) in the TUportal, <https://tuportal6.temple.edu> and complete all loan requirements (see below).**
- **Student Loan Approval & Notification** – The SFS Office will originate your loan(s) electronically. Once approved, you will receive a notice of guarantee/approval from the U.S. Department of Education.
- **Federal Student Loan borrowers must complete an annual Master Promissory Note (promise to repay the loans), Entrance Interview (online tutorial to assist in understanding borrowing money) and the Annual Student Loan Acknowledgment online, <https://studentaid.gov/>**
- **To reduce, reinstate or cancel any amount of a student loan, complete the Undergraduate Federal Loan Change Request form, <https://sfs.temple.edu/financial-aid-types/federal-student-loans/undergraduate-loans> Submit the completed form to the SFS Office through TUportal upload on the SFS Channel on the Costs & Aid tab or email via TUsafesend to sfs@temple.edu**
- **Federal Parent Loan for Undergraduate Students (PLUS) may be an option for parents and can be explored at <https://studentaid.gov/>** For approved parent borrowers, the SFS Office will certify the amount requested on the loan application or up to a student's total cost of attendance (maximum amount allowed listed on student's aid offer) for the year with even disbursements between fall and spring semesters.
- **Private Student Alternative Loan may be an option for a student that can be explored at <https://sfs.temple.edu/financial-aid-types/private-student-loans>.** The SFS Office will certify the amount requested on the loan application or up to a student's total cost of attendance (maximum amount allowed listed on student's aid offer) for the year with even disbursements between fall and spring semesters.

UNDERSTANDING YOUR FINANCIAL AID OFFER

- ✓ **Review your Aid Offer Carefully, <https://sfs.temple.edu/eligibility/your-financial-aid-offer/understanding-your-aid-offer>**
- ✓ **Accepting your Funding** – Accept, reduce, or decline student loan(s) and work study online in Self-Service Banner (SSB).
- ✓ **Making Changes** – Housing, enrollment, grade level statuses may be corrected on the online FAFSA first, but always contact the SFS office by emailing sfs@temple.edu to report a change.

BILLING AND PAYING YOUR BALANCE

- ✓ **Temple's Bursar's Office** is responsible to:
 - bill all enrolled student's tuition/fees, <https://bursar.temple.edu/tuition-fees/tuition-rates-tuition-calculator> and Temple dorm/meal plan costs, <https://studentaffairs.temple.edu/housing/costs>
 - payment processing, <https://bursar.temple.edu/payments>
 - balance (billing) due statements, <https://bursar.temple.edu/student-account/due-date-schedule>
 - and the collection of student accounts, <https://bursar.temple.edu/collection-accounts>
- ✓ **Anticipated financial aid will appear (except for work study) on your student balance due statement (bill) until the first schedule due date.** Review the **Costs and Aid Tab** in the TUportal for any outstanding or incomplete financial aid requirements that will prevent financial aid from disbursing.
- ✓ **Financial aid may not cover your total charges.** You must pay the amount due as indicated on your statement by the due date. Contact the SFS Office to review all additional aid options, <https://sfs.temple.edu/about/appointments>

Example of Estimated Undergraduate Financial Aid Cost of Attendance*

A student's financial aid cost of attendance includes both billable charges from the University and indirect costs to assist you in planning your budget.

- Billable charges are invoiced by Temple University.
- Indirect costs are not billed by Temple University, but rather meant to provide students with an estimate of the educational expenses you might incur while attending.

NOTE: housing and meal plans are only charged to student account *if you choose* to live on-campus and/or select a Temple University meal plan.

Components of the Financial Aid Cost of Attendance	Commuter (w/parent/relative)		Dorm On Campus/Off Campus Apartment	
	Pennsylvania State Rate	Out of State Rate	Pennsylvania State Rate	Out of State Rate
Tuition & Fees <i>(billed by Temple)</i>	\$19,607	\$32,860	\$19,607	\$32,860
Housing & Meal Plan <i>(can be billed by Temple)</i>	\$2,652	\$2,652	\$17,616	\$17,616
Books & Supplies <i>(not billed by Temple)</i>	\$1,252	\$1,252	\$1,252	\$1,252
Travel & Personal <i>(not billed by Temple)</i>	\$3,160	\$4,128	\$3,287	\$3,287
Total Financial Aid Cost of Attendance	\$26,671	\$40,892	\$41,762	\$55,015

*Tuition, fees, room, meal plan, books, supplies, travel and personal rates listed above are estimates and will vary based on the student's school/college, housing and meal plan selection. The tuition, housing and meal plan rates are set by the Temple University Board of Trustees in late summer each year. View the university's tuition calculator for current rates, <https://bursar.temple.edu/tuition-and-fees/tuition-rates>

*To calculate the estimated total tuition and fees for your 4-year undergraduate degree, multiply your current annual tuition and fees by 4, while considering the annual total typically increases by approximately 2-4% each year.

*Since Temple University is a state-related institution, tuition rates are different for in-state and out-of-state students. Generally speaking, a student needs to live in Pennsylvania for non-academic reasons for a year prior to enrollment to be considered a resident for tuition purposes. Learn more about the policy and the process if you wish to appeal residency on the University Registrar's website, <https://registrar.temple.edu/pennsylvania-residency>