Temple University
Student Financial Services

2026-2027 Graduate 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 and Financial Aid Requirements 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 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 (9 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**
- **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 PROGRAMS & ELIGIBILITY

Financial aid funding is offered to all eligible students who file the FAFSA. This includes work study and loans. Financial aid funding can vary based on financial need and availability of funding).

*Financial Need is determined as follows:

Cost of Attendance (COA)
- Student Aid Index (SAI)
= **Financial Need**

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

UNIVERSITY OFFERED AID

- **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.**

- **Tuition Remission** – Tuition remission may be offered to you by your graduate department. If it appears as an estimate on your aid offer, we have assumed that you will be receiving it based on information you provided or based on your prior history of receiving it. **This estimate does not constitute an official offer of tuition remission; please confirm your eligibility with your school or college**. If you are receiving tuition remission, your Federal Student loan eligibility could be affected. Failure to notify SFS of your tuition remission funding could result in you owing a balance to the University because of returned Federal Student loan funds. https://sfs.temple.edu/tuition-billing/tuition-remission

EDUCATIONAL STUDENT LOAN OPTIONS (must be repaid and with interest)

- **Federal Direct Student Loan funding** included in the aid offer is a calculation of eligibility based on information supplied on FAFSA. Students are responsible for paying all the interest that accrues on an *unsubsidized* loan.
- **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** - Student Financial Services (SFS) will originate your Federal Student Loan electronically. Once the loan is 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,** studentaid.gov
- **To reduce, reinstate or cancel any amount of a student loan, complete the Graduate Student Federal Loan Change Request form.** The form becomes available in July, **https://sfs.temple.edu/financial-aid-types/federal-student-loans/graduate-student-loans.** SFS will make the requested changes as quickly as possible.
- **Graduate PLUS Loans are an option for prior borrowers and can be explored at** studentaid.gov Graduate students admitted fall 2026 are not eligible. For approved legacy 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) 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) 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.
- ✓ **Making Changes –** Housing and enrollment 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
- ✓ **Graduate tuition is billed per credit hour and the tuition rate varies depending on the school/college the student is attending, https://bursar.temple.edu/tuition-fees/tuition-rates-tuition-calculator There is no distinction between full-time and part-time tuition rates. All graduate students are assessed at a credit hour rate, regardless of the number of credit hours they are taking. Please note it is possible for some specialized programs to be an exception to this rule.**

Graduate Tuition Estimate (rates vary between school/college and billed per credit hour) *	Pennsylvania Resident rates range from: $446/per credit - $2,266/per credit
	Out-of-State Resident rates range from: $446/per credit - $2,266
University Services Fee*	
9 + credits (per semester)	$508 / semester
5.0 to 8.9 credits (per semester)	$364 / semester
1.0 to 4.9 credits (per semester)	$186 / semester

*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

*Temple University Professional Graduate program tuition and fees are available online, https://bursar.temple.edu/tuition-fees/tuition-rates-tuition-calculator

*All students are assessed the University Services Fee each semester, https://bursar.temple.edu/tuition-fees/tuition-fee-assessment/university-services-fee

*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