An Estimated Award Notice - complete outstanding requirements by June 1st, 2018

We have ESTIMATED your financial aid eligibility for your first academic year (Fall and Spring terms), based on the information provided on your FAFSA application.

We may need additional information from you to confirm or adjust the estimate, so review your Financial Aid Requirements within your TUportal account today. Requirements may include:

- Federal Verification documentation (2016 Federal IRS Tax Return Transcripts, Statement of Nonfiling, 2016 W2 forms, Household Verification form, etc.)
- Confirmation of citizenship, selective service registration, proof of high school completion, etc.

Financial Aid Requirements should be reviewed and completed by clicking on the requirement to log into the SFS Dashboard (temple.verifmyfafsa.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 TUportal. Google Chrome is the recommended browser for using TUportal and SFS dashboard.

The Costs and Aid tab within the TUportal includes information on estimating the cost to attend the upcoming 2018-2019 academic year, the TUpay system (University e-bill), and pertinent information regarding your financial aid.

NOTICE: Because of the nature of federal, state, and institutional guidelines affecting financial aid programs, the information contained in this publication is subject to change.
Key Financial Aid Dates for 2018-2019

- **March 1st** – FAFSA application priority filing deadline & create estimated bill for upcoming year using Tuition Calculator
- **May 1st** – Pennsylvania State Grant Application deadline & time to secure additional loan funding if needed
- **June 1st** – Financial Aid Requirements priority deadline
- **July** – Temple University Board of Trustees confirms 2018-19 tuition rates & 1st Fall 2018 e-bill issued to enrolled students

Cost of Attendance

The Office of Student Financial Services awards financial aid based on standard Cost of Attendance budgets. These budgets reflect modest, but adequate, expense patterns of Temple students. While individual expenses vary based on lifestyle, estimated costs are helpful in budget planning.

Cost of Attendance as listed is an estimate for the 2018-2019 year. Actual tuition is set in July 2018. For more information, see: https://sfs.temple.edu/apply/steps-financial-aid/eligibility-determination/financial-need.

**Estimated Cost of Attendance for Fall/Spring 2018-19**

The table below is meant to provide a better understanding of financial aid cost of attendance budgets. Below are the allowances used in the 2018-19 financial aid budget for two Temple University programs (College of Liberal Arts & Fox School of Business and Management) and do not represent direct costs.

Tuition and fees will vary depending on a student’s school/college selection. Housing and Meal Plan options are also based on a student’s selection.

<table>
<thead>
<tr>
<th></th>
<th>College of Liberal Arts</th>
<th>Fox School of Business and Management</th>
<th>College of Liberal Arts</th>
<th>Fox School of Business and Management</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PA Resident</td>
<td>PA Resident</td>
<td>Non-PA Resident</td>
<td>Non-PA Resident</td>
</tr>
<tr>
<td>Tuition &amp; Fees</td>
<td>$16,762</td>
<td>$21,848</td>
<td>$28,084</td>
<td>$37,254</td>
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<tr>
<td>Housing &amp; Meal Plan</td>
<td>$14,130</td>
<td>$14,130</td>
<td>$14,130</td>
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<tr>
<td>Books/Supplies</td>
<td>$1,462</td>
<td>$1,462</td>
<td>$1,462</td>
<td>$1,462</td>
</tr>
<tr>
<td>Other (transportation, loan fees, etc.)</td>
<td>$2,994</td>
<td>$2,994</td>
<td>$3,910</td>
<td>$3,910</td>
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<tr>
<td>Total Budget</td>
<td>$35,348/year</td>
<td>$40,434/year</td>
<td>$47,586/year</td>
<td>$56,756/year</td>
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</tbody>
</table>

1 These are tuition and fees based on approved 2017-2018 University rates. 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 $2602/year.

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

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

Rates vary based on school/college, https://bursar.temple.edu/tuition-and-fees/tuition-rates

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

Official tuition and fee rates are published by the Office of the Bursar, https://bursar.temple.edu/tuition-and-fees

Books & Supplies

Costs vary by program, course load and class selection. We recommend students consider buying used books, renting books or utilizing the University’s library system.

Housing & Meals

Living on-campus: Budget is based on the average; direct costs vary based on selection from University Housing, https://housing.temple.edu/housing-and-dining-costs

Living off-campus: Budget 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.

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

Other

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

Grants

Grants are often called “gift aid” because they are free money—financial aid that does not have to be repaid. Grants are often need-based, while scholarships are usually merit-based.

Grants are funded by the federal government (Pell and SEOG grants), state governments (www.phea.org for PA residents), and Temple University. Do your research, apply for any grants or scholarships you might be eligible for, and be sure to meet application deadlines!

The Temple University Grant (TUG) is a limited resource. Temple maintains a March 1st FAFSA priority filing deadline because the fund will become exhausted. The FAFSA must be completed and filed with the federal processor by March 1st of each year to be considered. FAFSA applications received after March 1st will be considered for TUG on a first come first served basis based on availability of funding.

Students eligible for tuition remission may not also receive a Temple University Grant (TUG). Students may be eligible for tuition remission and University merit scholarship, however the combined total of awards can never exceed tuition. The Office of Undergraduate Admissions can review and assist with questions related to tuition remission and merit.

Fly in 4 Grant – Join Temple’s innovative plan to fast-track your future and limit your debt. More than 93% of the class of 2020 committed to Fly in 4, https://fly.temple.edu/. In addition to the support program, Temple provides 500 Fly in 4 need-based grants per entering class. To be considered, incoming students must have documented financial need determined by the FAFSA, meet the March 1st FAFSA filing deadline, and sign-up for the Fly in 4 program. Eligible students may receive the grants for up to four consecutive, full-time years.
Scholarships

Scholarships through Temple University

The Office of Undergraduate Admissions administers all merit scholarships for incoming students. All incoming freshman and transfer students with completed admission applications on file by February 1st will be automatically considered for University Merit scholarships.

Information on scholarship opportunities (including University merit renewal criteria) can be found on the SFS website, https://sfs.temple.edu/financial-aid-types/scholarships. Students receiving University merit scholarships are notified in their admissions acceptance letter.

After the first year at Temple, how do students apply for additional scholarships?

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

Outside Scholarships

Outside scholarships are funds awarded to a student by a third party. Third parties include agencies, organizations, communities, high schools or persons not affiliated with Temple University or any of its campuses. We recommend researching outside scholarship opportunities:

- High school counseling office - look for fliers offering opportunities
- Social and professional organizations
  - Parent’s employer
  - Place of worship
- High school and public libraries

Be wary of any money-back guarantees and companies promising scholarships before they receive your application!

The SFS office will apply all scholarship awards to the student account for the year (evenly split between the fall and spring terms). These awards will be applied to the student e-bill and/or refunded to the student as approved by the donor.

Outside scholarship checks should be mailed to (be sure to endorse any checks made co-payable to you and Temple):
Temple University Bursar’s Office
Attn: Outside Scholarship Payment Processing
1803 N. Broad Street
216 Carnell Hall
Philadelphia, PA 19122
Phone 215-204-7269 and Fax 215-204-5418
A financial aid award letter will offer 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 that files the FAFSA. Borrowing can be costly. We recommend you consider borrowing only if you have exhausted all other options and only borrow what you need. Make a budget for yourself to keep your debt within manageable limits.

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

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

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

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**Parent PLUS Loans**

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 studentloans.gov. Interest rates for the Parent Plus loan are determined by Congress each year. There is also a 4.27% origination fee taken out of the loan at disbursement. For more information regarding PLUS loans, visit https://sfs.temple.edu/financial-aid-types/educational-loans/federal-direct-plus-loans.

PLUS loans will be certified with equal disbursements for fall and spring terms, so be sure to plan accordingly. The SFS Office will begin posting processed Parent PLUS loans to student accounts in May. 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.

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**Private Loans**

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

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

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

For more information on private student loans, you can visit https://sfs.temple.edu/financial-aid-types/educational-loans/private-alternative-loans.
How much can you borrow?

Students can borrow up to the following amounts in Direct Subsidized and Unsubsidized loans in an academic year:

<table>
<thead>
<tr>
<th></th>
<th>Dependent Undergraduate Limit</th>
<th>Independent Undergraduate Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$5,500 ($3,500 of which may be sub)</td>
<td>$9,500 ($3,500 of which may be sub)</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500 ($4,500 of which may be sub)</td>
<td>$10,500 ($4,500 of which may be sub)</td>
</tr>
<tr>
<td>Juniors and Seniors</td>
<td>$7,500 ($5,500 of which may be sub)</td>
<td>$12,500 ($5,500 of which may be sub)</td>
</tr>
</tbody>
</table>

PLUS/Private loan eligibility example:

The maximum that can be borrowed each academic year is a student’s Cost of Attendance minus all other financial aid awarded:

- $35,348 Cost of Attendance for the year
- $10,000 Total Financial Aid (includes grants, scholarships, and loans)
- $2,500 Total Savings

$22,848 Total PLUS/Private Loan that could be requested for the year

PLUS Loans

PLUS loan applicants can apply for up to the maximum based on the student’s Cost of Attendance budget. The maximum would be the difference between the Cost of Attendance and total financial aid awarded (not just a student’s tuition and fees).

The credit check on PLUS loan applications remain valid for 180 days. During this time, approved PLUS loan applicants can contact SFS to review eligibility for an increase. Endorsed applicants must submit a new application with an approved endorsed amount for every increase request.

There is no aggregate limit on total outstanding PLUS loans. Students must meet all financial aid eligibility requirements. For PLUS loan requirements, visit https://sfs.temple.edu/financial-aid-types/educational-loans/federal-direct-plus-loans/parent-plus-eligibility

Private Loans

Students can borrow up to their remaining Cost of Attendance in a private loan. Maximum eligibility for the academic year is calculated by subtracting a student’s total awarded financial aid from the Cost of Attendance.

Some private lenders have aggregate limits on the total amount borrowed. This criteria varies based on lender. Enrollment requirements also vary based on lender.
Special Circumstances

Family Contribution Appeals

If your family’s financial circumstances have undergone a significant change from the 2016 tax year (listed on the FAFSA) to the 2018-19 academic year, visit the Change of Financial Circumstances section on https://sfs.temple.edu/policies. Incoming students are encouraged to base their admissions decision on the award letter currently offered.

Students must submit appeals through the SFS Dashboard on TU Portal. Students can log into the Dashboard at temple.verifymyfafsa.com and click on the red “Request” button in the upper right hand side of the screen. Then, select the green plus button for the Family Contribution Appeal for 2018-19. The deadline to submit an appeal request is July 1st, 2018.

Dependency Override

Students who do not meet any of the criteria to be considered an Independent Student on the FAFSA, or who are experiencing unusual or extenuating circumstances that prevent them from listing parental information can apply for a Dependency Override.

To initiate a Dependency Override appeal, students can log onto temple.verifymyfafsa.com and click on the red ‘Request’ button on the right hand side of the screen. Select the green plus button for the Dependency Appeal for 2018-19. This will direct the student to submit a brief explanation of events before completing a more detailed form regarding the extenuating circumstances.

Some of the circumstances our office will consider for a Dependency Override:

Voluntary/Involuntary removal from the parents’ home due to an abusive situation that threatens the student’s mental or physical health.
Incarceration of both parents.
Incarceration or Death of the custodial parent and the whereabouts of the non-custodial parent are unknown.
Whereabouts of both parents are unknown and another person has legal custody of the student.

The conditions listed below do not, either individually or in combination, qualify as unusual circumstances for a Dependency Override:

Parent(s) refuse to contribute to the student’s education.
Parent(s) are unwilling to provide information on the FAFSA or documents for the Verification process.
Parent(s) do not claim the student as a dependent for income tax purposes.
Parent(s) live overseas.
The student is self-sufficient.

Satisfactory Academic Progress

Student Financial Services (SFS) is required by federal regulation to monitor student progression toward completion of degree and certificate programs at both the undergraduate and graduate levels. This Satisfactory Academic Progress (SAP) Standard includes a quantitative (time-based) and qualitative (grade-based) measure of progress.

SFS must review current academic progress and future student financial aid eligibility after each semester. Students who have met the minimum percentage requirement (67% passage of earned credits from attempted credits), and who are in good academic standing according to University policy (GPA requirement), and who have not exceeded the maximum time frame to complete their degree programs (view https://sfs.temple.edu/policies for more information), are considered to have maintained satisfactory academic progress and are eligible for financial aid.

Students that have lost eligibility for financial aid may submit a written appeal. Check with SFS for due dates for SAP appeals for each semester.
Work Study Employment

Federal Works Study is a need-based grant that allows students to earn money towards their educational expenses. Students must work to in order to earn the funds. Work study does not pay towards tuition and fees.

Students must first file a FAFSA application by Temple’s Fafsa filing deadline to initially be reviewed for Federal Work Study. Students must have “unmet need” to qualify. SFS will award eligible students with FWS on their award letter. Students must be eligible for Title IV (Federal) Aid to qualify for Federal Work study. Students must accept any offered Federal Work Study on their TU Portal award letter.

To search for On-Campus Work Study positions, students should visit Temple University Student Employment website (see the example of TU Portal below for where you can find the link on TU Portal). Students must create an account to be able to apply for any posted position.

Off campus Work Study positions can be searched through the Job Bank on https://sfs.temple.edu/financial-aid-types/federal-work-study/work-study-job-bank. Students wanting to work off-campus must stop by SFS. Students cannot work off-campus until the employer is approved by SFS and the hiring process is completed by HR.

A basic principle governing need-based financial aid programs is that families are primarily response for paying for college – this includes students! Employment during the summer and academic year are great ways to contribute to a student’s available financial resources. A recent study confirmed that students who work a modest number of hours per week – no more than 15 - will, on average:

- Have a higher grade point average,
- Graduate at a faster rate, and
- Be less likely to drop out than students who do not work.

Important reasons why:

- Working part-time helps a student learn to be organized and manage their time well.
- Employment exposes students to the “real world” and surrounds them with mentor relationships.
- Employment provides financial resources to help assist with the cost of college.

Is there Summer Work Study?

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

Work Life Balance

Student should only work up to 15 hours per week during the Fall/Spring Semester. During the Summer Session students are allowed to work up to 40 hours per week if they have enough FWS funding to cover their wages. Students working a Federal Work Study position do not qualify for overtime pay.

Students are not permitted to work during their scheduled class hours. The only exception if there is written notice that the class has been cancelled.

Students can request an increase to their Work Study grant by coming into the SFS Office. We can only guarantee the increase if there is enough funding within our budget to cover it.
Financial Aid Beyond the First Year

Receiving financial aid beyond your first year. It is likely that you will receive similar financial aid offers throughout your undergraduate years if:

- Eligibility for the scholarship(s) or award(s) you receive is not limited to your first year
- Your family’s financial situation does not change. Changes in parents’ income or marital status or in the number of your siblings who attend college will affect your eligibility
- Federal, state, and institutional funding of financial aid programs does not change
- You submit the appropriate application materials by the required deadlines each year
- You provide accurate information (income, assets, etc.) on all application materials
- You continue to meet enrollment level and Satisfactory Academic Progress (SAP) requirements: https://sfs.temple.edu/policies

Student Financial Services

Phone: (215) 204-2244
Fax: (215) 204-5897
Email: sfs@temple.edu (Please include 9-digit TUID# when emailing)
Address: 1803 N. Broad Street
Ground Floor, Carnell Hall
Philadelphia, PA 19122
Hours: Monday – Thursday 8:30AM to 5:00PM
Friday 8:30AM to 1:00PM
Website: sfs.temple.edu
Twitter: @TempleSFS
Instagram: templeSFS
Facebook: TU Office of Student Financial Services

Undergraduate Admissions

Phone: 215-204-7200
Email: asknowltemple.edu
Website: https://admissions.temple.edu/

Graduate Admissions

Phone: 215.204.1880
Fax: 215.204.8781
Email: grad@temple.edu
Website: https://www.temple.edu/grad/

Bursar Office

Phone: 215–204–7269
Email: bursar@temple.edu
Website: bursar.temple.edu
Address: 1803 North Broad St.
115 Carnell Hall (040-13)
Philadelphia, PA 19122

Office of the Registrar

Phone: (215)-204-113
Email: registrar@temple.edu
Website: http://www.temple.edu/registrar/

Housing Options

Phone: (215) 204–7184
Email: housing@temple.edu
Website: https://housing.temple.edu/
Address: 1910 Liacouras Walk
Suites 201-501
Philadelphia, PA 19122-6027

Meal Plan Options

To add or change a meal plan, visit the MyHousing system via the TUportal.

Website: https://housing.temple.edu/housing-and-dining-costs/meal-plans