

# Financial Aid

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Student Financial Services  
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## Application Procedures

### Documents Needed to Apply

The Free Application for Federal Student Aid (FAFSA) is the only document required by Student Financial Services (SFS) and **MUST** be filed online each year at [www.fafsa.ed.gov/](http://www.fafsa.ed.gov/) (<http://www.fafsa.ed.gov>). The federal code for Temple University is 003371. Locations and phone numbers for Temple University's SFS offices are listed at <http://sfs.temple.edu/>.

### Application Deadline

#### March 1st

Priority consideration is given to new and renewal applications received by the federal processor by this date. Late applicants will be considered, but all funding sources may not be available.

### Verification

Federal regulations require that the Office of Student Financial Services reviews all student financial aid applications (FAFSA information) for accuracy. The Office of Student Financial Services is required to resolve any conflicting information, inconsistencies or errors made on FAFSA applications to ensure the integrity of federal student financial aid programs.

Submission of requested verification documents is required within thirty days. If all documents are not received by the deadline, all federal and university need-based aid will be removed from the award.

Your financial package will be outlined in an award letter. All students (new, transfer, and continuing) will receive an e-mail notification when the award letter is available to review online via the Financial Aid Channel located on Temple's TUportal (<https://tuportal.temple.edu>).

### International Students

The Office of International Services, 215-204-7229, offers limited financial assistance to persons holding non-immigrant visas. Federal regulations limit most financial aid to U.S. citizens or eligible non-citizens (<https://studentaid.ed.gov/sa/glossary>).

Please contact the Office of International Student and Scholars Services for more information ([www.temple.edu/iss/](http://www.temple.edu/iss/)).

### Academic Requirements

Applicants for Federal, State, and University financial aid programs administered by Temple University must be accepted for admission or currently enrolled as a matriculated student in a degree program.

A student may apply for a Direct Subsidized/Unsubsidized Loan, or a parent may apply for a PLUS Loan on behalf of a dependent student for coursework that is documented as a prerequisite for admission into a degree-seeking program. If enrolled at least half time in these prerequisite courses, the student is eligible for loans for one consecutive 12 month period.

### Satisfactory Academic Progress

Financial aid funds are restricted to students who make satisfactory academic progress. The qualitative standard is defined as being in good academic standing as defined by the school or college in which the student is enrolled. The quantitative component of the satisfactory academic progress standard requires students to successfully complete 67% of all attempted credits. For more information, see <http://sfs.temple.edu/apply/steps-financial-aid/eligibility-determination/academic-progress-standards>.

### Enrollment Status

Some financial aid programs are restricted to full-time students. Other aid programs are available to both full-time and part-time students. (NOTE: High school students accepted under the Early Admissions Program are not eligible for financial aid until they receive their high school diploma.)

Students should be aware that dropping and adding courses can affect financial aid eligibility, and they must notify the Office of Student Financial Services of any change in enrollment status.

## Academic Dismissal/Reinstatement

Eligibility for financial aid, including federal work-study, ends if a student is academically dismissed or ceases to be enrolled.

## Financial Aid Eligibility -- Need Analysis

Some financial aid is offered to students based on financial need. Need is determined by the following formula:

(Estimated cost of attendance) minus (Expected Family Contribution<sup>1</sup>) minus (Expected Financial Aid) equals Need

<sup>1</sup> The Expected Family Contribution (EFC) is determined by a federal formula based on information reported on the student's FAFSA application. The EFC is the number that's used to determine a student's eligibility for federal student financial aid. This number results from the financial information a student and/or parent provided in the FAFSA application. The student's EFC is reported to the student on the Student Aid Report (SAR).

The result of a need determination is met by a combination of awards called a financial aid package.

Other sources exist that may be available to students for educational assistance. Some of these are private scholarship programs, Cooperative Education programs, Veterans Administration benefits, public assistance, and Social Security benefits. If outside assistance is received, financial aid awarded by the university may be adjusted.

## Independent Student Definition

2017-2018 Financial Aid Applicants: Federal regulations define an independent student if he/she meets one of thirteen criteria listed in Step 3 of the student section of the FAFSA.

Federal regulations require that a student not meeting the definition of independent apply as a dependent. These students must provide income, asset, and household information for themselves and their parent(s), (including stepparent[s]).

## Educational Budget

Financing a college education takes planning and budgeting. Students should try to plan ahead, anticipating costs and resources, and should request aid for the entire academic year. The basic budget for a year at Temple should include tuition and fees, books and supplies, living expenses, and transportation. Tuition shown in the following example is for undergraduates attending Main Campus. Financial aid awards will be adjusted accordingly for programs having different tuition rates. The figures in the table are based on estimates from the U.S. Bureau of Labor Statistics. The economy and one's style of living may make actual costs higher or lower.

### Sample Budget for the 2017-2018 Academic Year

	In-state	Out-of-state
Tuition and Fees	\$16,274	\$27,266
Room and Board	\$13,766	\$13,766
Books/Supplies (Estimated)	\$1,446	\$1,446
Living Expenses/Transportation/Personal/Miscellaneous (Estimated)	\$4,304	\$5,288
<b>Totals</b>	<b>\$35,790</b>	<b>\$47,766</b>

NOTE: Actual rates may vary depending on college, school, program, housing location and meal plan selected. **Tuition rate is an estimate at time of publishing.**

## Financial Aid Notification and Refund Policy

Applicants are notified of aid eligibility by letter or electronic letter after applications have been reviewed. Financial aid may consist of a combination of grant, loan, and/or work assistance.

Recipients receiving aid in excess of institution charges will receive a refund. Checks are issued according to the university's established schedule, starting just prior to the first week of classes each semester. Students are encouraged to sign up for direct deposit to expedite the receipt of refund payment. This can be done online via the TUportal (<https://tuportal.temple.edu>).

## Student Employment

### Academic Year

Federal Work-Study (FWS) allows students to earn money to help cover non-billable educational expenses by working within Temple University or at an approved non-profit, off-campus employer. Students are awarded a set amount to use for each semester. Please note that funding is limited so requests for increases are based on available funding.

Work-Study jobs are available at both on- and off-campus locations. Before seeking a position, a student must receive an award letter with a work study award and accept it within the TUportal (<https://tuportal.temple.edu>). If an employer hires a student without confirming the student's eligibility for Federal Work-Study, the employer will be responsible for all wages the student has earned.

On-campus positions are posted on the Temple University Student Employment ([http://www.temple.edu/hr/departments/employment/jobs\\_within.htm](http://www.temple.edu/hr/departments/employment/jobs_within.htm)) web site.

Off-campus positions are posted on the Work-Study Job Bank (<http://sfs.temple.edu/financial-aid-types/federal-work-study/work-study-job-bank>). All students who wish to work at an off-campus employer must first meet with Student Financial Services to see if their employer is approved for participation in our program. Temple University cannot pay work-study funds toward hours worked with an unauthorized employer.

### Summer Sessions

Summer Federal Work-Study Program allows students to earn funding toward educational expenses for the upcoming academic year. Students wanting to work during the summer must come to Student Financial Services to request a summer work-study award.

#### Eligibility Requirements:

- Students must have a valid FAFSA on file for the current year and the upcoming academic year.
- Students must qualify for Title IV Aid.
- Students must have unmet financial need. This is determined by the Financial Aid Office.
- Students must be either enrolled for Summer Session or pre-registered for the upcoming fall term.

#### Awarding Information

- Student Financial Services will determine a student's eligibility for a summer Federal Work-Study award based on remaining annual eligibility and summer session(s) or upcoming fall pre-registration. Amounts awarded are determined based on available funding.
- Students that are not enrolled during the summer session(s), but are pre-registered for the upcoming fall semester are required to adhere to the federal regulation that governs FWS. The regulation requires a portion of summer earnings to be used to meet education expenses during the upcoming academic year. These attributed earnings are considered a resource offsetting calculated need for the upcoming FAFSA award year.

#### Employment Information

Students working On-Campus will be hired through the department posting the position.

Students wanting to work Off-Campus must stop by Student Financial Services.

- Off-Campus work must be at an employer that SFS has a current contract with. *Temple's Off-Campus work-study program only contracts with local non-profits that provide services to the community. We do not contract with private organizations or organizations that do not meet our community service definition.*
- Students who begin working without prior authorization off-campus will not be paid through the Federal work-study grant. *Please note that outside organizations do not have access to Temple's HR or payroll system.*
- Please note that having a work-study award on your account does not guarantee that it can be used towards an internship position. As stated previously work-study awards can only be used towards Temple contracted non-profit organizations. Students should contact SFS at 215-204-1404 prior to working off-campus.

Students who are not performing to the expectations of their employers do not have special protection under Federal Work-Study. An employer may terminate students failing to meet expectations.

Workman's Compensation insurance covers students employed on each Temple University campus. If you are injured on the job, you should inform your supervisor immediately.

Temple University will not bear responsibility for injuries occurring at off-campus employers. Students should inquire about Workman's Compensation insurance coverage prior to accepting employment.

## Grants, Scholarships and Loans

The following grants and scholarships have individual eligibility requirements and procedures. Be sure to read the requirements for each carefully.

### Temple University Grants

Temple University Grants (<http://sfs.temple.edu/financial-aid-types/grants/temple-university-grant>) are need-based grants for full-time (12 credits or more) students pursuing their first bachelor's degree with priority given to applicants whose FAFSA application is completed by the federal processor no later than **March 1**. Temple University Grants (TUG) are not guaranteed to continue year to year, or for the same amount. The amount of the grant can change year to year as your Estimated Family Contribution (EFC) from the FAFSA changes year to year, or as other grants and scholarships are added to your financial aid package.

Students may receive a maximum of 8 full-time semester grants. Continuing students must comply with Temple University's Satisfactory Academic Progress (<http://sfs.temple.edu/apply/steps-financial-aid/eligibility-determination/academic-progress-standards>) standards.

### Fly in 4

Fly in 4 is a partnership between incoming students and the university to promote graduation in four years. Graduating in four years reduces student debt and helps control college costs.

The Fly in 4 \$4,000 annual grants are provided to 500 incoming freshman and eligible transfer students with the greatest demonstrated financial need based on the FAFSA application.

### Temple University Scholarships

Entering freshmen with excellent high school grades and test scores are offered four-year academic merit scholarships. The award is made by the Office of Undergraduate Admissions at the time of acceptance based on the admission application.

New transfer students with strong grades earned at their transfer institutions are offered three-year academic merit scholarships. The award is made by the Office of Undergraduate Admissions at the time of acceptance based on the admission application.

Additional details are provided on the Undergraduate Admissions web site at <http://admissions.temple.edu/cost-and-aid>.

### Athletic Scholarships

Athletic scholarships are available in all varsity sports. The number of scholarships, requirements, standards, and awards are controlled by Temple University and by the National Collegiate Athletic Association (NCAA). For further information, contact the Department of Intercollegiate Athletics, 215-204-2571.

### ROTC Scholarships and Grants

See Military Science (<http://bulletin.temple.edu/undergraduate/about-temple-university/academic-opportunities/#military-science>) in the Academic Opportunities section of this *Bulletin*.

### State and Federal Grant Programs

To be eligible for the following grants, students must complete the Free Application for Federal Student Aid (FAFSA).

#### Pennsylvania State Grant (PHEAA)

The Commonwealth of Pennsylvania funds a grant program for undergraduate Pennsylvania residents who will be matriculated students enrolled full-time (12 or more credit hours per semester) and part-time (6-11 credits) during the academic year. This program is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA). Please see more information at [www.pheaa.org/funding-opportunities/state-grant-program/index.shtml](http://www.pheaa.org/funding-opportunities/state-grant-program/index.shtml) (<http://www.pheaa.org/funding-opportunities/state-grant-program/index.shtml>).

Non-Pennsylvania residents should check with their respective state agency for state grant information. The U.S. Department of Education provides a full list of higher education agencies by state at <http://www2.ed.gov/about/contacts/state/index.html>.

Students residing in states other than Pennsylvania can contact their state education department directly to inquire about scholarship and grant opportunities. A directory of state educational grant agencies can also be found online through the U.S. Department of Education (<http://www2.ed.gov/about/contacts/state>).

Not all state grant programs are transferable if a student is attending a school outside of their home state.

#### Federal Pell Grants

To be eligible for a Pell Grant, a student must be enrolled in an undergraduate degree program who has not earned a bachelor's or professional degree. Notification of awards will be made in the student's award letter.

## Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federal grant program administered by the university. Awards are based on exceptional need and availability of funds.

## Student Loans

### Federal Perkins Loans

Perkins Loans are made by the university from funds provided by the Federal government. These loans are included as part of the financial aid package. The amount of the loan is based on the student's need, enrollment and availability of funds.

### Federal Direct Student Loans

Direct Loans are available to undergraduate students enrolled for at least six (6) credits per semester.

Annual Subsidized Limits:

- 1st Year Undergraduates = \$3,500
- 2nd Year Undergraduates = \$4,500
- Remaining Undergraduate Years = \$5,500
- Preparatory Coursework Needed to Enroll as Undergraduate = \$2,625

Annual Unsubsidized Limits:

- Dependent undergraduates whose parents can borrow PLUS = \$2,000
- 1st and 2nd year undergraduate dependent students whose parents cannot borrow PLUS and independent students = \$6,000
- Remaining undergraduate years for dependent students whose parents cannot borrow PLUS and independent students = \$7,000

### Direct Parent Loans for Undergraduate Students (PLUS)

PLUS loans are available to the parents of undergraduate students. A credit check is required for eligibility for the Parent PLUS loan. Parents may borrow amounts not to exceed the cost of attendance.

### Nursing Student Loans (NSL)

NSL are made by the university from funds provided by the federal government. These loans are included as part of the financial aid package. The amount of the loan is based on the student's need and availability of funds. Students may borrow up to \$2,500 per academic year.

### Pharmacy Health Profession Loans

Pharmacy Health Profession Loans are made by the university based on demonstrated financial need. Funds are provided by the federal government. Pharmacy students may borrow a maximum of \$2,500 plus the cost of tuition.

### Alternative Educational Loans

Student loans are available from private lenders. The majority of the lenders of these loans require the student borrower to have a credit worthy cosigner, and the interest rate is variable and determined by the credit score of the borrower and cosigner. These loans also require school certification, and the student must be enrolled at least half time and making satisfactory academic progress. Consult with the lender for specific eligibility requirements.

### Entrance/Exit Interviews

Federal law requires that every student borrowing from the programs listed above complete entrance counseling online at [www.studentloans.gov](http://www.studentloans.gov) (<http://www.studentloans.gov>) for first time borrowers at Temple University. An exit interview will be required just prior to graduation or if a student attends less than half time or takes a leave of absence. Direct loan funds will not be released without the entrance counseling requirement. Any student withdrawing from the university before graduation must complete an exit interview.

More information is available on the Bursar's Office web site at <http://bursar.temple.edu/loan-services/loan-counseling>.

### Other Programs

A number of Temple's schools and colleges have privately-sponsored scholarships available for students in their programs. Details may be found in the individual school or college descriptions.

In addition to the scholarships available through Temple University, a wide range of scholarships, fellowships, and internships are available on a competitive basis to students during and immediately after their undergraduate careers. The Office of the Senior Vice Provost for Undergraduate

Studies provides information about these opportunities and support for students interested in preparing applications. For more information, visit <http://www.temple.edu/vpus/fellowships/undergrad-opportunities/internal-scholarships-fellowships.html>.