Financial Aid

Student Financial Services
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https://sfs.temple.edu/
sfs@temple.edu

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 https://studentaid.gov/h/apply-for-aid/fafsa. The federal code for Temple University is 003371. Locations and phone numbers for Temple University's SFS offices are listed at https://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. For the 2021-22 aid year, the FAFSA filing priority deadline will be February 1st.

Verification and Financial Aid Requirements
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.

More information on all financial aid requirements and the Federal Verification process is available at https://sfs.temple.edu/apply/steps-financial-aid/eligibility-determination/federal-verification.

Submission of requested requirements 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 financial aid offer.

Your financial aid eligibility will be outlined in the financial aid offer. All students (new, transfer, and continuing) will receive an e-mail notification when the financial aid offer is available to review online via the Costs and Aid Tab located within the student's TUportal.

International Students

Please contact the Office of International Student and Scholars Services for more information (www.temple.edu/isss/).

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 Federal Direct Loan, or a parent may apply for a Federal Parent Loan on behalf of a dependent student, for coursework that is documented as a prerequisite for admission into a degree-seeking Temple University program. If enrolled at least half time in these prerequisite courses, the student may be 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 https://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, stfs@temple.edu, 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. Financial need is determined by the following U.S. Department of Education formula:

\[
(\text{Estimated cost of attendance}) - (\text{Expected Family Contribution}^1) - (\text{Expected Financial Aid}) = \text{Financial Need}
\]

^1 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 offered by the university may be adjusted.

**Independent Student Definition**

Federal Financial Aid regulations define a student as independent if they meet 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)).

**Estimated Financial Aid Cost of Attendance**

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 an estimate for undergraduates attending Main Campus. Financial aid offers 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.

**Estimated Undergraduate Financial Aid Cost of Attendance for the 2020-2021 Academic Year**

<table>
<thead>
<tr>
<th></th>
<th>In-state</th>
<th>Out-of-state</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees (Estimated)</td>
<td>$17,372</td>
<td>$30,607</td>
</tr>
<tr>
<td>Housing and Meals (Estimated)</td>
<td>$14,889</td>
<td>$14,889</td>
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<tr>
<td>Books/Supplies (Estimated)</td>
<td>$1,515</td>
<td>$1,515</td>
</tr>
<tr>
<td>Living Expenses/Transportation/Personal/Miscellaneous (Estimated)</td>
<td>$3,038</td>
<td>$3,969</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$36,814</td>
<td>$50,980</td>
</tr>
</tbody>
</table>

NOTE: Sample above is meant for a student living on campus in a dorm or off campus in an apartment paying rent. A student living at home or with family/friend will have a lower financial aid cost of attendance. Actual rates will vary depending on school/college, program, housing selection and meal plan option. All rates are estimates.

**Financial Aid Notification and Refund Policy**

Applicants are notified of aid eligibility by e-mail after applications have been reviewed. Financial aid may consist of a combination of scholarship, grant, loan, or a work study opportunity.

A refundable credit balance may result on your student account because of financial aid / loan payments, over-payments and/or account adjustments. If the credit balance is created because of an overpayment made by check or electronic check, the refund will not be processed for at least ten (10) business days to allow time for the check payment to clear the bank.

If the credit balance results from a credit card payment made within the last 90 days, the credit card will be refunded up to the amount of the payment first. Any remaining credit card balance will be refunded through direct deposit or paper check.
Refunds caused by financial aid and loan payments are issued after the initial disbursement of financial aid, which generally occurs a few days prior to the start of the semester. Refunds are processed continually during the semester as aid is credited to the student account.

Students can access Student Choice Refunds within TUpay and select their refund option as soon as they pay a deposit to the University. TUpay is located in the Cost and Aid Tab of a student’s TUportal account.

**Using Title IV Financial Aid Refunds to Pay Prior Year Charges**

Because of U.S. federal financial aid regulations, Temple University can only automatically apply a maximum of $200 from the current academic year to pay any outstanding prior year charges.

In these cases, you will be sent the refund, along with an e-mail notification when this occurs.

To resolve the outstanding balance, you can return the check to the Bursar's Office and have the monies applied towards your balance. If you are receiving your refund via direct deposit, you can make a payment by e-check in TUpay or bring a check to the Bursar's Office.

A financial hold will remain on your student account until the outstanding balance is resolved. This hold will restrict all University services.

**Parent PLUS Refunds**

Refunds are issued to the student. However, if the credit balance is the result of a Parent PLUS loan and the parent checked the option on the loan application to receive the refund rather than the student and provided a valid address on the loan application, then the refund for the Parent PLUS refund will be sent to the parent.

It is very important to note that parents are not always sent the refund from a Parent PLUS loan because the Parent PLUS refund MUST be the payment that causes the credit balance on the student account.

If you are an Authorized Payer in TUpay, you may elect to receive your Parent Plus refund via direct deposit. To sign-up for direct deposit for Parent PLUS refunds, select ‘Student Choice Refunds’ from the TUpay menu and follow the instructions. If you do not sign-up for direct deposit, your Parent PLUS refunds will be issued via paper check to the address you provided on the FAFSA.

If you are not an Authorized Payer on your student's account, the default refund method is paper check and there is no action you need to take. However, if you wish to become an Authorized Payer and sign-up for direct deposit, your student must create your access.

**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. 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 web site.

Off-campus positions are posted on the 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 (meet Satisfactory Academic Progress after spring term).
- Students must have unmet financial need. This is determined by Student Financial Services.
- 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 Need-based Grants

Eligibility

• Temple University Grants (TUG) are University-funded, need-based grants for full-time (12 credits or more) undergraduate students pursuing their first bachelor's degree.

• 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 Expected Family Contribution (EFC) from the FAFSA changes year to year, or as other grants and scholarships are added to your financial aid funding offer.

• Students may receive a maximum of 8 full-time semester grants.

• To apply for the Temple University grant a student must submit the Free Application for Federal Student Aid (FAFSA) and have it completed with a calculated EFC each year by the priority deadline. NOTE: The FAFSA filing priority deadline was March 1 for the 2020-21 financial aid year, but has changed to February 1 for the 2021-22 financial aid year.

• Continuing students must meet the Temple University's Satisfactory Academic Progress standards each semester to retain eligibility.

• Temple University employee dependents receiving Tuition Remission are not eligible to receive the Temple University grant (TUG).

• You must report additional funding sources not listed on your financial aid offer, including Tuition Remission, University or non-University scholarships and grants such as Academic Merit scholarships, outside Scholarships, and Grants from all sources to Student Financial Services (SFS). These additional sources of funding can impact your current financial aid funding offer and eligibility (i.e., Temple University Grant, Federal, and State Grants and Federal Student Loans).

• Temple University Grant (TUG) will be reduced or eliminated if we learn of outside scholarship after you are initially packaged. If your financial aid offer does change you will be notified via your Temple University e-mail account when the revised aid offer is ready to view in Self-Service Banner.

• Enrollment changes during the first few weeks of the semester (drop/add) can affect a student's Temple University grant eligibility. Notify the Student Financial Services office if you are considering reducing your enrollment.

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.

Fly in 4 grant renewal criteria (for up to 4 full-time, continuously enrolled years):

- meet all designated Fly in 4 checkpoints
- meet financial aid Satisfactory Academic Progress (SAP) guidelines
- attend full-time each fall and spring semester
- continue to file and complete the annual FAFSA by the priority filing deadline (was March 1 for 2020-21, but has changed to February 1 for 2021-22 aid year)
- continue to show documented financial need on the annual FAFSA
- submit all financial aid paperwork by required deadlines

Temple University Academic Merit Scholarships

Eligibility

- To be considered for an academic undergraduate scholarship, submit a complete undergraduate admission application by the February 1 deadline. Late applicants might be considered for an academic scholarship based on fund availability.
- For scholarship purposes, a freshman applicant is defined as a current high school student who will graduate prior to the start of the fall semester and will not earn any college credits after graduation.
- Scholarship notification will be made no later than March 1 on TUportal.
- The nonrefundable undergraduate tuition deposit must be submitted by May 1 in order to secure a scholarship. A deposit made later will cancel the scholarship.
- Academic merit scholarships for undergraduate students are limited to eight consecutive undergraduate semesters of full-time enrollment. The scholarship is guaranteed for the first four consecutive undergraduate semesters, at the end of which a minimum cumulative GPA must be achieved and maintained in order to renew the scholarship annually. Merit scholarships are designated for undergraduate tuition only. Specific details will be provided in the student’s undergraduate scholarship notification letter from the Office of Undergraduate Admissions. Information on the renewal criteria can be found in the SFS Policies.
- Students awarded our full-tuition undergraduate scholarship, the President’s Scholar Award, may also apply for one $4,000 summer educational enhancement stipend, to be used toward approved study away, research, internship or other academic activity.
- Temple University Academic Merit undergraduate scholarships are tuition only.

Amount

Academic scholarships for undergraduate students range from $2,000 to full undergraduate tuition. The availability of funding and the size, quality and characteristics of the overall applicant pool will determine the number and the value of academic scholarships awarded.

Application/Selection

No separate application required. Recipients are selected by the Office of Undergraduate Admissions.

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

See Military Science in the Academic Opportunities section of this Bulletin.

ROTC tuition scholarship, Temple University Academic Merit scholarship and tuition remission funding (and/or any other tuition restricted funding) combined cannot exceed the total cost of tuition per term.

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 https://www.pheaa.org/grants/state-grant-program/index.shtml.
Basic Eligibility Criteria

- Grant amounts are dependent upon enrollment and classroom and/or online credit hours per semester.
- Be enrolled in a program of study where at least 50 percent of the total credit hours needed for completion of the program are earned through classroom instructions. Funding may be reduced if student's enrollment mode does not meet the PA State grant standard.
- Students must maintain PHEAA state grant satisfactory academic progress which is different from Federal Title IV financial aid satisfactory academic progress. PHEAA state grant progress is reviewed annually after the spring semester, and is defined as successfully completing a minimum of 12 new credits for each full-time semester of PHEAA grant received (6 new credits for each half-time semester grant received) during the preceding academic year. Students may receive a maximum of 8 full-time semester grants (or its equivalent).

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 https://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.

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 financial aid offer.

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 funding is limited.

Student Loans

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.

All PLUS loans are processed for the full year, and are split evenly between the fall and spring semesters.

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.

All alternative/private loans are processed for the full year, and are split evenly between the fall and spring semesters.

More information is available at https://sfs.temple.edu/financial-aid-types/educational-loans/private-alternative-loans
Entrance/Exit Interviews

Federal law requires that every student borrowing from the programs listed above complete entrance counseling online at https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance 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 https://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 Undergraduate Studies Office 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.