

## Information for FINANCIAL AID RECIPIENTS



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# Doors of wisdom are never shut.

Benjamin Franklin

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# Congratulations

on your admission to Penn! On behalf of Student Registration and Financial Services, welcome to the University of Pennsylvania.

Your financial aid award was determined upon careful review of your financial aid application. I encourage you to read this material carefully to gain a good understanding of the terms of your award. In addition to explaining your award, this booklet outlines your next steps to finalize and disburse your aid. Information about payment options is also included.

To review your financial aid award online, log on to the Penn Applicant Portal: https://key.admissions.upenn.edu/status.

Should you need additional assistance, do not hesitate to contact us. Welcome to the Penn family!

Sincerely,

Elen Man

Elaine P. Varas Senior University Director of Financial Aid Student Registration and Financial Services



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## GRANT-BASED FINANCIAL AID PROGRAM

Penn is the nation's largest university with a program that enables full-time, traditional undergraduates to receive grant-based aid packages for eight academic semesters.

The grant-based aid program applies to dependent undergraduate students in the College of Arts and Sciences, the School of Nursing, the School of Engineering and Applied Science, and the Wharton School who are pursuing their first bachelor's degree.

The grant-based program demonstrates Penn's commitment to increase access for qualified students from all economic backgrounds.

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## cost of attendance

We based your financial aid award on the current year's cost of attendance, which represents the cost of attending Penn for an academic year and includes both direct costs that appear on your student bill and indirect costs that are not billed by Penn. You should consider your cost of attendance as your budget for each academic year. We will notify you when a revised aid notice is available that will be based on the 2021-2022 cost of attendance.

COST OF ATTENDANCE FOR ACADEMIC YEAR 2020-2021		
Tuition	\$53,166	
Fees	\$6,876	
Housing	\$11,014	
Meals	\$5,770	
Books and Supplies	\$1,358	
Transportation	\$922	
Personal Expenses	\$2,004	
Total Cost	\$81,110	

The cost of attendance for 2021-2022 will be posted on our website in Spring 2021.

### Direct Costs (Costs that appear on your student bill)

*Tuition and fees* are fixed costs. These mandatory fees include the general fee, the educational technology fee, and the student health clinical fee.

The *housing allowance* is based on the first-year room rate in the University College Houses. Students are required to live in on-campus housing during their first two years of enrollment.

The *meal allowance* represents the cost of the first-year dining plan through Penn Dining. Students are required to participate in a meal plan during their first two years of enrollment.

## Indirect Costs (Estimated costs not billed by Penn)

The books and supplies allowance provides for the annual cost of required textbooks and supplies.

The *transportation allowance* provides for local transportation costs. The approximate cost of two round-trips home may be added based on your permanent address. If relevant, this will appear on your award notice as "Undergraduate Travel."

Personal expenses include allowances for clothing, laundry, recreation, etc.

## **Other Expenses**

Other expenses include the New Student Orientation fee and student health insurance if you are not covered under your parents' plan. You may also wish to purchase a computer. Upon request, financial aid may be able to assist you with loan funding to cover these additional costs. For an explanation of fees, please visit **www.srfs.upenn.edu/undergraduate-fees**.

#### **Student Health Insurance**

All full-time students must submit health and immunization records and maintain comprehensive health insurance as a condition of enrollment. Students who do not have insurance, whose plans do not provide coverage in the Philadelphia area, or whose plans do not meet Penn's criteria for alternative insurance will automatically be enrolled in the Penn Student Insurance Plan (PSIP). For details, visit the Student Health Service's site at **www.vpul.upenn.edu/shs**.

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## how financial need is determined

Financial aid is awarded based on your evaluated financial need. To arrive at your financial need, we subtract your family contribution, as determined by Penn and the Department of Education, from Penn's cost of attendance.

### **Expected Family Contribution**

Penn's financial aid packaging philosophy is that a student's education is a shared investment between the student, their family, and the University. Therefore, Penn awards financial aid to supplement, not replace, your family's ability to pay. Our goal is to assist as many families as possible in a fair and equitable manner.

Your expected family contribution includes contributions from both you and your parents. Your parents' contribution is determined by considering income, assets, family size, all taxes paid, number of dependent children in college or private school and the cost of each school, and special circumstances. Cost of Attendance (COA)

- Expected Family Contribution
- = Financial Need

Your student contribution includes a portion of your current savings, a portion of dividend and interest income, and expected savings from summer of 2021 employment.

# financial aid funds

### **Eligibility for Federal Funds**

#### To be eligible for assistance from any of the following federal aid programs:

- > Federal Pell Grant
- > Federal Supplemental Educational Opportunity Grant (SEOG)
- > Federal Direct Loan (Subsidized and Unsubsidized)
- > Federal Direct PLUS Loan
- > Federal Work-Study (FWS)

#### You must:

- > File a FAFSA
- > Make satisfactory academic progress
- > Not be in default on a Federal Loan
- > Not owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (SEOG)

## **Eligibility for State Funds**

You may be eligible for a state grant. Please consult with your state grant agency.

## **Eligibility for Institutional Funds**

You will be considered for Penn funds based on your financial need as determined by Penn.

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# financial assistance in future years

Penn commits to providing you with grant-based financial aid packages for eight academic semesters. You should plan in advance for future years. Your financial aid eligibility for institutional funding should be similar throughout your undergraduate years, as long as your family's financial situation remains similar. **Remember, changes in sibling enrollment will have an impact on your financial aid package.** 

Summer savings expectations are higher for returning upperclass students than for entering freshmen since the summer break is typically longer for enrolled students.

To continue to receive aid, you must submit a financial aid application and tax returns each year. Financial aid applications, College Board Profile, and Free Application for Federal Student Aid (FAFSA) are available each year on October 1.

# sibling enrollment certification

If you indicated that you will have a sibling enrolled in college in 2021-2022, your financial aid was awarded based on this information. SFS may follow up with you to confirm this information at the start of the academic year. Your award may be adjusted in cases where sibling enrollment changes from what was previously reported on your financial aid application.

# federal verification process

The federal government randomly selects recipients of federal funding for verification of their tax and household information. If you are selected, you will be notified when to complete this process by both the federal processor of your FAFSA via your Student Aid Report and by Penn's financial aid office. Your federal funding will not disburse until you complete this process.

# satisfactory academic progress

Federal regulations require that all students be reviewed at the end of each term to determine satisfactory academic progress standing. In order to maintain eligibility in the federal aid programs (Pell, SEOG, Federal Work-Study, Direct Loans) you must be progressing satisfactorily toward your degree. The assessment is based on GPA, completion rate, pace, and maximum time frame. Visit the Policies section of the SRFS website for more details.

# summer financial aid program

Penn's commitment is to provide financial assistance during the fall and spring semesters. We have a very limited summer financial aid program consisting of loans. If you are considering enrolling in summer sessions, keep in mind that you may need to apply for federal educational loans. To be eligible for summer financial aid, students must be enrolled at least half time in coursework that will be applied toward their degree. Financial aid applications for summer sessions are available on our website during the spring semester.

# grant aid

## Penn Grant and University Named Scholarships

These awards are made from either general University funds or specific funds earmarked by the donor for financial aid. Penn Grant and named scholarships are awarded based on evaluated financial need. Some donors may have stipulated additional criteria (e.g. school, major, etc.). All institutional grants are awarded for a total of eight semesters to traditional undergraduates enrolled full-time in an undergraduate program.

## Federal Supplemental Educational Opportunity Grant (SEOG)

This federally funded grant is based on financial need as determined by your FAFSA.

## **Federal Pell Grant**

Eligibility for this federal grant is determined by the U.S. Department of Education, and is based on your FAFSA. The Federal Pell Grant on your financial aid award letter may be an estimate. Actual credit will be applied to your student account after your FAFSA information has been verified through the federal verification process. Enrollment in fewer than three credit units a semester may reduce the amount of your Pell Grant. University Grant/Scholarship is not available to replace a Pell Grant should you reduce credit units.

## State Grants

If you qualify for a state grant, we will include an estimate on your award notice. The amount will be adjusted based on what you actually receive from the state. The University grant will be adjusted accordingly.

Students from Delaware, Massachusetts, Ohio, Pennsylvania, Vermont, and West Virginia must submit a FAFSA by their state's deadline. Residents of Vermont must also submit a state application. Check with your state agency for details. University Grant/Scholarship is not available to replace state grant funds.

## **Taxability of Grants**

Students receiving grants should be aware that total grant aid in excess of tuition, fees, books and supplies required for courses of instruction is subject to federal income taxation. In some cases, the University is required by the Internal Revenue Code to withhold federal income tax on grant awards to non-resident students. Consult a tax professional if you have any questions.

# outside scholarships

Penn provides financial aid packages that cover 100% of your demonstrated financial need. If you receive an outside scholarship, we will consider it as part of your overall financial aid funding.

We will apply your outside scholarship funding to your package to reduce or replace some of the funds that you as a student are expected to contribute or earn. We will first apply the outside scholarship funds to reduce or eliminate the "summer savings" component of your financial aid package. If necessary, we will then reduce or eliminate the work study allotment you would be expected to earn throughout the year. If your outside scholarship is larger than the combined value of your summer savings expectation and your work-study allotment, the remaining amount will replace university grant funding. You are required to report to Student Financial Services all scholarships or grants awarded to you from any source outside the University. Scholarship checks and correspondence should be mailed to the address listed on page 10.

# federal work-study

Student Financial Services awards federal work-study to eligible students for the academic year. Federal work-study job earnings are not credited to your student bill; you will be paid directly each week based on the actual hours you work. For details, review the Student Employment website at www.srfs.upenn.edu/student-employment.

While we encourage you to use your work-study award, you may decide to replace part, or all, of this resource with a Federal Direct Loan. Review A Word About Loans on page 5 first, then contact our office if you need assistance.

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## a word about loans

Penn stands out as one of the few universities that does not include loans in aid packages for traditional, dependent undergraduate students. This means 100% of your demonstrated financial need is met with work-study funding and grants.

Students may still choose to borrow to help defray their expected family contribution. We recommend that you borrow only what you need, even if you are eligible for a higher amount, and only to accomplish a specific goal, such as:

- > in lieu of using your work-study funding
- > to replace all or part of your expected family contribution

## **Types of Loans**

#### **Federal Loans**

Federal loans (Direct Loan for students, which may be subsidized or unsubsidized, and the Direct PLUS Loan for parents) should be the first choice for U.S. citizens and permanent residents. They generally offer the best terms, as well as loan consolidation and flexible repayment options. See the next page for more information.

#### **Private Alternative Educational Loans**

A number of private lenders and other financial institutions offer education loans to students. These loans are not subsidized and may carry higher interest rates and fees than federal loans. A credit-worthy co-signer is usually required, especially for international students. If you think you need an alternative loan, consult with a financial aid counselor and visit the loans section of our website at **www.srfs.upenn.edu/loans**.

### **For More Information**

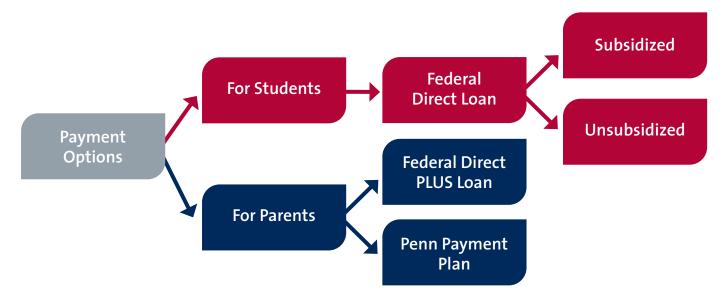
We urge you to educate yourself about student loans and repayment. These websites offer additional information that is helpful:

- > www.collegeboard.org
- > www.finaid.org
- > www.studentloans.gov

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## payment options

Your financial aid notice explains Penn's cost of attendance, your grant aid, and your expected family contribution for the academic year. There are several options to assist you with planning in advance to cover any existing balance.



## Federal Direct Loan

- > Available to U.S citizens and permanent residents who are enrolled at least half-time in a degree program.
- > First years can borrow up to \$5,500 per year (\$9,500 for independent students). Of that total amount, up to \$3,500 may be subsidized, depending on financial need.
- > Interest rate is 2.75% for loans disbursed between July 1, 2020 and June 30, 2021. Origination fee is 1.057%.\*
- > Repayment begins six months after graduation or withdrawal from the University. Consolidation, deferment (for grad school), and income-based repayment options are available.

## Federal Direct PLUS Loan

- > Available to parents of U.S. citizens and permanent residents who are enrolled at least half-time in a degree program. Borrowers must undergo a credit check.
- > Can borrow up to the student's Cost of Attendance minus other financial aid received.
- > Interest rate is 5.30% for loans disbursed between July 1, 2020 and June 30, 2021. Origination fee is 4.228%.\*
- > Repayment begins 60 days after final loan disbursement.

## **Penn Payment Plan**

- > Available to any Penn family.
- > Families can budget a semester's educational expenses over a four-month period.
- > Plans are interest-free. Families must pay a \$45 enrollment fee each semester.
- \* Interest rates are scheduled to change July 2021, fees will change October 1, 2021

**NOTE TO INTERNATIONAL STUDENTS:** If you choose to borrow, please visit our website to learn more about alternative loan options, as in most cases you will not be eligible for U.S. federal loan programs. Note that international borrowers generally need a U.S citizen or permanent resident co-signer.

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# your bill

### Penn.Pay

Penn.Pay is the University's electronic billing and payment system. Here you can view your account activity, make payments, and set up authorized users. Authorized users are able to view your bill and make payments on your behalf. In order for your parents to access Penn.Pay, you must invite them to be authorized users.

## **Receiving Your Bill**

Notification that your student account billing statement is available will be sent to your University email address, beginning with a July statement.

## **Billing Schedule**

The billing schedule will be posted to the SRFS website in the spring.

## **Paying Your Bill**

There are several ways to pay your bill:

Please note: Penn does not accept student account payments in cash.

#### Online via your U.S. bank

Use Penn.Pay to schedule both the payment date and amount to pay from your checking or savings account. Accounts must be with a U.S. financial institution.

#### Online using a Credit Card

Use Penn.Pay and pay with a credit card. A convenience fee will be assessed and will appear on your credit card billing statement. Note that Penn does not receive any compensation or portion of the convenience fee for providing credit card payment options.

#### Check

Pay from a U.S. checking or savings account. Payment remittance slips must accompany your payment and can be printed from Penn.Pay.

#### Wire Transfer

See the SRFS website for details at www.srfs.upenn.edu/billing-payment/wire-transfer.

A late payment penalty of 1.5% of any past-due balance will be assessed monthly. A past-due balance may result in your student account being placed on financial hold which can restrict future registration, receipt of your diploma, and transcript requests.



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## checklist for the next steps

Note: Check only those boxes that apply to you

		Deadlines
1. To Po	enn Admissions	
	Use the " <i>Reply!</i> " link on the Penn Applicant Portal to confirm your place in the class.	January 6, 2021
	Send your enrollment deposit per instructions on the <b>"checklist"</b> located on your Penn Applicant Portal	January 6, 2021
2. To S	tudent Financial Services (SFS)	
	r electronically upload documents using the enclosed SFS Cover Sheet	
	Parents' 2019 Federal Tax Return & W-2 Forms Include all pages and schedules	February 4, 2021
	Student's 2019 Federal Tax Return & W-2 Forms Include all pages and schedules	February 4, 2021
	<b>Cover Sheet and Tax I.D. Form</b> (enclosed) Submit with tax returns. If you or your parents did not file taxes in 2019, you must still sign and submit this form.	February 4, 2021
	<b>Outside Scholarships</b> Report all outside scholarships and grants promptly. Mail subsequent checks to the Outside Scholarship address	As soon as possible
3. To F	ederal Student Aid Programs	
	FAFSA: Apply online at www.fafsa.ed.gov	April 15, 2021
	SAR: Review your Student Aid Report (SAR) for accuracy	May 15, 2021
4. To C	Outside Agencies	
	State Grants	
	Residents of Delaware, Massachusetts, Ohio, Pennsylvania, Vermont, and West Virginia.	Consult your state grant agency
5. Payı	ment Options (if you choose to participate)	
	Apply for the Federal Direct Loan (for students)	June 15, 2021
	Apply for the Federal Direct PLUS Loan	June 15, 2021
	Apply for the Penn Payment Plan	July 10, 2021

**Note:** We will notify you when a revised aid notice reflecting the 2021-2022 cost of attendance is available.

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## other contacts

#### **Penn Websites**

Admissions Penn Applicant Portal https://key.admissions.upenn.edu/status

Campus Express www.campusexpress.upenn.edu Overview of key services for life at Penn

#### Office of the University Registrar

www.srfs.upenn.edu/registrar Transcripts, course offerings and descriptions, academic records

#### **Penn Portal**

https://portal.apps.upenn.edu/penn\_portal/portal.php Access campus information and manage transactions

#### Student Employment Office

**www.srfs.upenn.edu/seo** Posting for both work-study and non work-study jobs and work-study information

#### **Student Registration and Financial Service**

**www.srfs.upenn.edu** Forms, general information, and answers to commonly asked questions

#### **Student Health Service**

www.vpul.upenn.edu/shs Student health insurance and more

University of Pennsylvania

**www.upenn.edu** Penn's website

### **Other Useful Contacts**

College Board PROFILE www.collegeboard.com > (305) 829-9793 Penn PROFILE Code: 2933

FAFSA www.fafsa.ed.gov > (800) 433-3243 Penn Federal Code: 003378

Outside Scholarship Listings www.finaid.org > www.collegeboard.com

U.S. Dept. of Education www.ed.gov > (800) 4-FED-AID > (800) 433-3243

#### **FERPA**

The federal government views your educational information, both financial and academic, as yours, regardless of who pays your educational expenses. Therefore, federal guidelines require that students provide written permission before we can share financial information with any third party, including parents or spouses. A summary of University policy on the privacy of student records, which include rights under the Family Educational Rights and Privacy Act ("FERPA"), is available at Penn's Privacy site at **www.upenn.edu/privacy**.

#### POLICY ON EQUAL OPPORTUNITY AND AFFIRMATIVE ACTION

The University of Pennsylvania's special character is reflected in the diversity of the Penn community. Diversity is prized at Penn as a central component of its mission and helps create an educational and working environment that best supports the University's commitment to excellence in teaching, research, and scholarship. We seek talented faculty, students and staff who will constitute a vibrant community that draws on the strength that comes with a substantive institutional commitment to diversity along dimensions of race, ethnicity, gender, sexual orientation, age, religion, disability, veteran status, interests, perspectives, and socioeconomic status.

Grounded in equal opportunity, nondiscrimination, and affirmative action, Penn's robust commitment to diversity is fundamental to the University's mission of advancing knowledge, educating leaders for all sectors of society, and public service. The University of Pennsylvania prohibits unlawful discrimination based on race, color, sex, sexual orientation, gender identity, religion, creed, national or ethnic origin, citizenship status, age, disability, veteran status, or any other legally protected class.

Penn is committed to ensuring that its academic, social, recreational programs and services as well as opportunities for admission and employment are available on an equitable and nondiscriminatory basis without regard to an individual's legally protected class status. Penn also has written affirmative action programs to address any underrepresentation of women, minorities, people with disabilities, and qualified covered veterans. The Office of Affirmative Action and Equal Opportunity Programs, in collaboration with the Division of Human Resources and the Office of the Provost, oversees the implementation and administration of the University's equal opportunity, affirmative action, and nondiscrimination policies and programs.

The University recognizes the right of members of the community to raise questions and pursue complaints of discrimination and adheres to a strict policy that prohibits retaliation for doing so. Questions, complaints of alleged discrimination, or concerns regarding these policies or their implementation may be directed to the Executive Director, Office of Affirmative Action and Equal Opportunity Programs, Sansom Place East, Suite 228, 3600 Chestnut Street, Philadelphia, PA 19104-6106, (215) 898-6993 or Fax number (215) 746-7088.

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## how to contact student financial services

When contacting our office, please identify yourself as a member of the Class of 2025.

Website	www.srfs.upenn.edu	
Admissions Portal & Award Notice	key.admissions.upenn.edu/status	
Email	General Questions Penn Payment Plan Tuition Prepayment Plan Third Party Billing	sfsmail@pobox.upenn.edu budgetpl@pobox.upenn.edu stuaccts@pobox.upenn.edu thirdpartybilling@pobox.upenn.edu
Submit Documents Online	https://www.sfs.upenn.edu/forms/OnlineDocSubmitForm.php	
Fax	<b>215-573-5428</b> Please include an SRFS Cover Sheet, available on our website	
Telephone	215-898-1988	
Mailing Address	Student Financial Services         University of Pennsylvania         Franklin Building, Room 005, 3451 Walnut Street         Philadelphia, PA 19104-6270         We encourage you to submit documents electronically this year to expedite processing.	
Mailing Address for Outside Scholarships	<b>Outside Scholarship Office</b> University of Pennsylvania Franklin Building, Room 100, 3451 Walnut Street Philadelphia, PA 19104-6270	
Office Hours	Monday, Wednesday, Thursday & Friday Tuesday	9:00 a.m. – 5:00 p.m. 10:00 a.m. – 5:00 p.m.
Winter Break	<ul> <li>SRFS will close for winter break and reopen on Wednesday, January 6, 2021 at 9:00 a.m.</li> <li>Please check our website for updates.</li> <li>Should you have general questions during this time, please visit our website at www.srfs.upenn.edu.</li> </ul>	

## **Customer Service**

When you first call or email the SRFS Student Services Center, a customer service professional will likely answer your question or resolve your issue at first contact. If your question is more complicated or requires adjustments to your package, we will put you in touch with a financial aid counselor.

Every student at Penn is assigned a financial aid counselor. Visit **www.srfs.upenn.edu/contact** to see these assignments based on last name.



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Front Cover Photo by Steven Minicola, University Communications