

Congratulations

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

We are pleased to provide the enclosed financial aid award, which was determined upon review of your financial aid application.

This booklet explains your financial aid award. You should 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 in to your Penn Applicant Portal. We will post the latest version of your award here, including notification of any outstanding documents we may need to complete your package.

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

Sincerely,



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



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.

100 FRANKLIN BUILDING • 3451 WALNUT STREET • PHILADELPHIA, PA 19104-6270 • FAX 215-573-5428 • SFSMAIL@POBOX.UPENN.EDU • WWW.SRFS.UPENN.EDU



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Cost of Attendance

We based your financial aid award on next 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.

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	\$984
Personal Expenses	\$2,004
Total Cost	\$81,172

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 year of enrollment.

Indirect Costs (Estimated costs not billed by Penn)

The *books and supplies allowance* provides for the annual cost for 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, recreation, etc.

Cost of Attendance

Other Expenses

Other expenses are: the New Student Orientation fee and student health insurance if you are not covered under your parents' plan. Upon request, financial aid, including loans, may be available to assist you with these costs. For an explanation of fees, please visit the SRFS website at 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 shs.wellness.upenn.edu.

How Financial Need is Determined

How Financial Need is Determined

Financial aid is awarded based on your evaluated financial need. Your need is calculated by subtracting your family contribution, as determined by Penn and the U.S. Department of Education, from Penn's cost of attendance.

Expected Family Contribution

Penn's 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 to 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.

Your student contribution includes a portion of your current savings, a portion of dividend and interest income, and expected savings from summer 2020 employment.

Cost of Attendance (COA)

– Expected Family Contribution

= Financial Need

Financial Aid

To Finalize Your Financial Aid Award

To finalize your award, please submit the following:



Submit Any Missing Documents

Student Financial Services will inform you if you are missing any documents necessary for finalizing your financial aid award. Please submit any requested documents as soon as possible, and note that your financial aid eligibility may be adjusted if new information you provide reflects a significant change in your family's financial situation.



Certification of Sibling Enrollment

If you indicated that you will have a sibling enrolled in college in 2020-2021, your financial aid was awarded based on this information. SFS will follow up with you to confirm this information at the start of the academic year. *Your award will be adjusted in cases where sibling enrollment changes from what was previously reported on your financial aid application.*

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 or alternative 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.

Financial Assistance In Future Years

Penn commits to providing you with grant-based financial aid packages for eight undergraduate 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 October 1 each year.

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 (FSEOG)
- › Federal Direct Loan (Subsidized and Unsubsidized)
- › Federal Direct PLUS Loan (requires credit check)
- › 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 (FSEOG)

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. Students must complete the CSS Profile and the Penn Financial Aid Supplement to be considered for institutional aid.

Federal Verification Process

The federal government randomly selects recipients of federal funding for verification of their tax and household income 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 continue 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 SRFS website for more details.

Grants

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. Both Penn Grant and Named Scholarships are awarded based on evaluated financial need; however, some donors may stipulate additional criteria (i.e. school, major, etc.).

Federal Pell Grant

Eligibility for this federal grant is determined by the U.S. Department of Education and is based on your FAFSA data. 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 according to federal regulations.

Enrollment in fewer than three credit units a semester may reduce the amount of your Pell Grant.

University Grant/Scholarship will not be available to replace a Pell Grant should you reduce credit units.

Federal Supplemental Educational Opportunity Grant (SEOG)

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

Financial Aid Funds

State Grant Programs

The amount of the state grant shown on your financial aid notice is an estimated amount. The amount will be adjusted based on what you actually receive from the state. Your University grant funding will be adjusted accordingly.



If you are a resident of the states of Delaware, Massachusetts, Ohio, Pennsylvania, Vermont, or West Virginia, you must apply for a state grant by submitting your FAFSA before your state's deadline. Vermont residents must complete a separate Vermont grant application. Eligibility for these grants is based on your FAFSA. *University Grant will not be available to replace state grant funds if you miss the deadline.*

Mayor's Scholarships

These awards from Penn funds are offered annually to outstanding high school seniors who are Philadelphia residents and who attend schools in Philadelphia or contiguous Pennsylvania counties. The scholarship amount varies according to financial need as determined by Penn and is renewable for the upper class years if the recipient continues to demonstrate financial need. Financial aid recipients who meet the residency and high school requirements will be notified if they have been selected as a Mayor's Scholar. Learn more at www.srfs.upenn.edu/financial-aid/mayors-scholarship

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 SFS 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 12.

Taxability of Grants

Students receiving financial assistance should be aware that total grant aid in excess of tuition, fees, books and supplies required for courses of instruction is subject to U.S. federal income taxation. International students should keep in mind that a portion of the grant funding you receive may be subject to U.S. taxes. You will see a charge on your student account indicating any taxes that Penn has paid on your behalf. Note that these taxes cannot be covered by additional grant funding from Penn. You may be able to recoup some of this funding by filing an annual tax return. Consult a tax advisor if you have any questions.

Student Employment

Federal Work-Study

Student Financial Services awards federal work-study to eligible students for the academic year (fall/spring). Work-study "credit" is not applied to your student account 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 it with a Federal Direct Loan if eligible. Review *A Word About Loans* on the next page, then contact our office if you want to replace your work-study job with a loan.

NOTE TO INTERNATIONAL STUDENTS: Because you are generally not eligible for U.S. federal aid, your financial aid package will consist of institutional grants and work-study.

A Word About Loans

Penn's Grant-Based Aid Program

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

If You Decide To Borrow

Students choose to borrow to help defray their expected family contribution or other expenses. 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 job
- › 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 your first choice. 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 co-signer is usually needed. If you think you need an alternative loan, visit the loans section of our website at www.srfs.upenn.edu/loans.

Student Loan Interest Deduction

Federal tax law allows a deduction for interest paid on educational loans when borrowers are below certain income levels. Additional information on the deduction is available in the Special Policies section of our website.

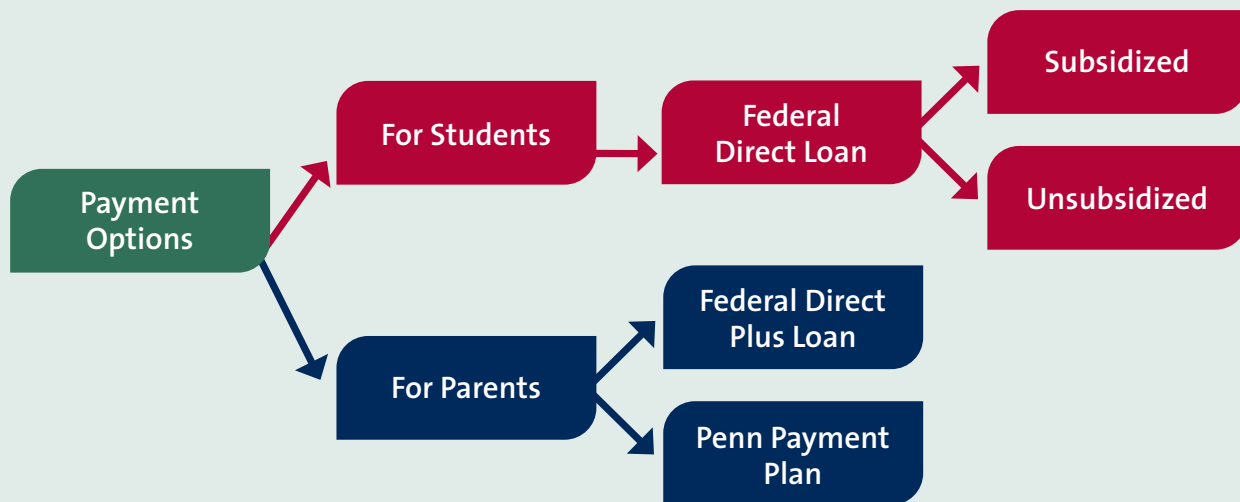
For More Information

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

- › www.srfs.upenn.edu/loans
- › www.studentloans.gov
- › www.collegeboard.org
- › www.finaid.org

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.
- › Freshmen can borrow up to \$5,500 per year (\$9,500 for independent students). Of that total amount, up to \$3,500 may be subsidized.
- › Interest rate is 4.53% for loans disbursed between July 1, 2019 and June 30, 2020. Origination fee is 1.059%.*
- › 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 7.08% for loans disbursed between July 1, 2019 and June 30, 2020. Origination fee is 4.236%.*
- › 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.

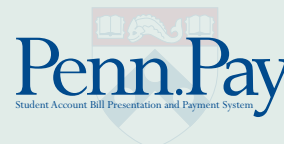
** Interest rates are scheduled to change July 2020, fees will change October 1, 2020*

NOTE TO INTERNATIONAL STUDENTS: If you choose to borrow, please visit our website to learn 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.

Receiving and Paying 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. In order for your parents to access Penn.Pay and make payments on your behalf, you must invite them to be "authorized users." Review the "MUST DO" List on page 10 for instructions.



Receiving Your Bill

Notification that your student account billing statement is available will be sent to your University email address, beginning with the Fall Term July statement. See the billing schedule below for details.

Paying Your Bill*

There are several ways to pay your bill:

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

Penn Payment Plan

The Penn Payment Plan allows you to budget your payments over four months each semester. Visit www.srfs.upenn.edu/payment-plan for more information.

Online using ACH

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.

Billing Schedule

	E-Bill Sent	Due Date	Bill Type
Fall Term	July 7, 2020	July 30, 2020	E-bill only
Spring Term	December 1, 2020	January 4, 2021	E-bill only
Monthly Bills	You will be notified when your bill is available on Penn.Pay	Approximately 3 weeks after you receive notification	E-bill only

For additional information about Penn.Pay, visit the SRFS website at www.srfs.upenn.edu/pennpay.

*Note that information on this page is accurate at time of publication. Please check the SRFS website for the most up-to-date information.

Legal Statements

Student Statement of Responsibility

I AGREE to report to Student Financial Services any additional resources that become available to me from any source during this academic year, and I understand that any additional resources will result in an adjustment of my financial aid award in accordance with University policy.

I AGREE to report promptly to Student Financial Services any beneficial or adverse changes in my or my family's financial circumstances for this academic year as soon as they occur. Examples of such changes are reemployment or loss of employment for a parent, change in college plans for another family member, and changes in residency status (from resident to commuter). Should the calculation of my financial need change, I understand that the funds awarded to me may be adjusted accordingly.

I AGREE that if I withdraw or cease to carry the required number of course units I will report to Student Financial Services to arrange for repayment of aid advanced to me for which I am no longer eligible.

I UNDERSTAND that in order to continue to receive the assistance listed on my financial aid notice, I must maintain satisfactory progress in the course of study I am pursuing according to the standards and practices of the University of Pennsylvania.

I am not in default on any loan made, insured, or guaranteed under federal student assistance programs. I agree to notify Student Financial Services in writing if I am in default of any federal student assistance program.

I have carefully read this agreement and the information in this booklet and agree to the conditions stipulated. I understand that failure to comply with these provisions could result in cancellation of my financial aid award.

FERPA

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. Your educational information, both financial and academic, is yours regardless of who pays your educational expenses. The law requires that students provide written permission before we can share either financial or academic information with any third party, including parents or spouses.

To stipulate with whom SRFs can speak about your student billing account and academic record, review *"Share Academic/Financial Information"* on the "MUST DO" List on page 10.

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.

SRFS “Must Do” List

Note: To complete this list, login to **Penn InTouch**, using your secure **PennKey** and password, which will be sent to you in May. **Penn InTouch** is your secure gateway to academic, financial, and personal information.



➤ Provide your Emergency Contact Information

Penn's Division of Public Safety encourages you to provide personal emergency contact information for use with the UPennAlert Emergency Notification System & Penn Guardian. Providing current information is the best way to ensure you will be reached in the event of an emergency. Partner with Penn by providing a phone number (preferably a cell phone) where you can best be reached. You may also register other contacts such as parents or guardians, so that University officials can communicate with them as well.

UPenn Alert: From **Penn InTouch**, select “Profile, Privacy & Emergency,” then “Emergency Contact” to enter your information to register for UPennAlert.

Penn Guardian: To learn more, and register for, Penn Guardian, visit www.publicsafety.upenn.edu/pennguardian/.

➤ Give Permission to Share Academic/Financial Information

By federal law (FERPA), the University generally cannot discuss your academic or financial records with a third party, including your parents. To authorize Penn to share academic and/or financial data with a parent, guardian, sponsor, or other third party, you must designate them explicitly. Read more about FERPA on the previous page.

From **Penn InTouch**, select “Profile, Privacy & Emergency,” then “Share Academic/Financial Information.”

➤ Set up Penn.Pay Users and Payment Accounts for your Student Bills

Penn.Pay is Penn's online billing and payment system. As a student, you can access Penn.Pay with your **PennKey**. To enable others (such as parents) to also receive/pay your bill, you must invite them as an authorized user.

From **Penn InTouch**, select “Student Billing Account,” then “Paying Your Bill/Penn.Pay.”

➤ Enroll in Direct Deposit

Enroll in Direct Deposit, as you may receive financial aid funds via a student account refund or wages from a work-study job or other campus employment. Direct Deposit ensures your funds will be deposited into your personal U.S. bank account. Refer to our link for a list of local banks at www.srfs.upenn.edu/billing-payment/local-banks

You can enroll in direct deposit for student wages after you are hired into a job. At that point, you can go to **Penn InTouch** and click on “Student Employment” and then “Direct deposit for pay.”

For student account refunds, you will need to enroll in Direct Deposit within the Penn.Pay site.

Checklist for the Next Steps

1. To the Admissions Office

- Use the **“Reply”** link on your Penn Applicant Portal to confirm your place in the class.
- Send your Enrollment Deposit per instructions on **“My Checklist”** in your Penn Applicant Portal.

2. To Student Financial Services (SFS)

Submit document(s) using the enclosed SFS Cover Sheet

- Parents’ 2018 Federal Tax Return & W-2 Forms**
Include all pages and schedules
- Student’s 2018 Federal Tax Return & W-2 Forms**
Include all pages and schedules
- Cover Sheet and Tax I.D. Form** (enclosed)
Submit with tax returns. If you or your parents did not file taxes in 2018, you must still sign and submit this form.
- Outside Scholarships**
Report all outside scholarships and grants promptly.
Mail subsequent checks to the Outside Scholarship address

3. To Federal Student Aid Programs

- FAFSA:** Apply online at www.fafsa.ed.gov
- SAR:** Review your Student Aid Report (SAR) for accuracy

4. To Outside Agencies

- State Grants**
Residents of Delaware, Massachusetts, Ohio, Pennsylvania, Vermont, West Virginia

5. Payment Options (if you choose to participate)

- Apply for the Federal Direct Loan (for students)
- Apply for the Federal Direct PLUS Loan after May 15 (for parents)
- Enroll in the Penn Payment Plan

6. College Board CSS Profile

- Apply online at www.collegeboard.org

Deadlines

May 1, 2020

May 1, 2020

As soon as possible

As soon as possible

As soon as possible

As soon as possible

April 15, 2020

June 30, 2020

see page 5

June 15, 2020

June 15, 2020

July 14, 2020

How to Contact Student Financial Services

Website	www.srfs.upenn.edu	
Admissions Portal & Award Notice	key.admissions.upenn.edu/status	
Email	General Questions	sfsmail@pobox.upenn.edu
	Penn Payment Plan	budgetpl@pobox.upenn.edu
	Tuition Prepayment Plan	stuloans@pobox.upenn.edu
	Third Party Billing	thirdpartybilling@pobox.upenn.edu
Submit Documents Online	https://www.srfs.upenn.edu/forms/onlinedocsubmitform.php	
Fax	215-573-5428 Please include the enclosed SFS Cover Sheet	
Telephone	215-898-1988	
Mailing Address	Student Financial Services University of Pennsylvania Franklin Building, Room 005 3451 Walnut Street Philadelphia, PA 19104-6270	
Mailing Address for Outside Scholarships	Outside Scholarship Office University of Pennsylvania Franklin Building, Room 100 3451 Walnut Street Philadelphia, PA 19104-6270	
Campus Address for Walk-in Service	Franklin Building, Room 100 3451 Walnut Street A Financial Aid Counselor is available during office hours	
Appointments	Call in advance if you wish to schedule an on-campus appointment Telephone appointments are also available during office hours	
Office Hours	Monday, Wednesday, Thursday & Friday	9:00 a.m. – 5:00 p.m.
	Tuesday	10:00 a.m. – 5:00 p.m.

Customer Service

When you first email or call Student Financial Services, 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/financial-aid/counseling** to see these assignments based on last name.

Other Contacts

Penn Websites

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 InTouch > <https://pennInTouch.apps.upenn.edu>

Your secure gateway to academic, financial and biographical information

PennKey > <https://pennkeysupport.upenn.edu>

Your individual identity key that provides access to many of Penn's networked systems and services.

Admissions Portal & Award Notice > <https://key.admissions.upenn.edu/status>

Review the most up-to-date version of your award notice.

Penn Portal > https://portal.apps.upenn.edu/penn_portal

Access campus information and manage transactions

Student Employment Office > www.srfs.upenn.edu/student-employment

Student employment information

Student Registration & Financial Service > www.srfs.upenn.edu

Forms, general information, and answers to commonly asked questions

University of Pennsylvania > www.upenn.edu

Penn's website

Other Useful Contacts

FAFSA > www.fafsa.ed.gov > (800) 433-3243

Penn Federal Code: 003378

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

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

