

INFORMATION FOR

# FINANCIAL AID RECIPIENTS



**Penn**  
Student Registration  
& Financial Services



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# 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.

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.

## CONTACT

100 Franklin Building  
3451 Walnut Street  
Philadelphia, PA 19104-6270  
[sfsmail@pobox.upenn.edu](mailto:sfsmail@pobox.upenn.edu)  
[www.srfs.upenn.edu](http://www.srfs.upenn.edu)



**"DOORS OF WISDOM NEVER CLOSE."**

*Benjamin Franklin*



# 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 2022-2023

Tuition	\$56,212
Fees	\$7,240
Housing	\$11,754
Dining	\$6,134
Books and Supplies	\$1,358
Transportation	\$1,036
Personal Expenses	\$2,004
<b>Total Cost</b>	<b>\$85,738</b>

## Other Expenses

Other expenses include the New Student Orientation fee and student health insurance if you are not covered under your parents' plan. Upon request, financial aid may be able to assist you with loan funding to cover these costs. For an explanation of fees, please visit the SRFS website at [www.srfs.upenn.edu/undergraduate-fees](http://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](http://shs.wellness.upenn.edu).

## 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 *dining 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 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.

# How Financial Need is Determined

Financial aid is awarded based on your demonstrated 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 (if relevant), and expected savings from summer 2022 employment.

## Summer Financial Aid Program

Penn's commitment is to provide financial assistance during the fall and spring semesters. During the summer semester, loans are generally the only financial aid available to undergraduate students. 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 near the end of 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 students than for entering first-years 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.



**COST OF ATTENDANCE (COA)**



**EXPECTED FAMILY CONTRIBUTION**



**FINANCIAL NEED**

# 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.

### Federal Supplemental Educational Opportunity Grant (SEOG)

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

# Financial Aid Funds

## Grants continued

### 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.

### 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](http://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 SFA 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 14.

### 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 Aid 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](http://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](http://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.

## 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](http://www.srfs.upenn.edu/loans)
- › [www.studentloans.gov](http://www.studentloans.gov)
- › [www.collegeboard.org](http://www.collegeboard.org)
- › [www.fnaid.org](http://www.fnaid.org)

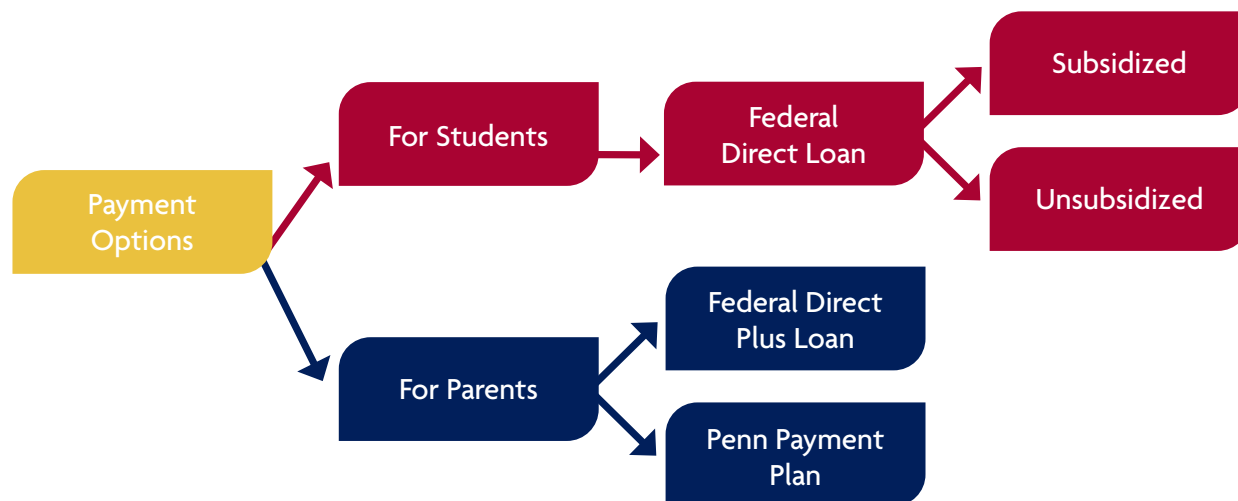
# 100%

of your demonstrated financial need is met with work-study funding and grants with Penn's Grant-Based Aid Program.



# 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 3.73% for loans disbursed between July 1, 2021 and June 30, 2022. 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.

\* Interest rates are scheduled to change July 2022, fees will change October 1, 2022

## Penn Payment Plan

- › Available to any Penn family.
- › Families can budget a semester's educational expenses over a four- or five-month period.
- › Plans are interest-free. Families must pay a \$45 enrollment fee each semester.

## 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 6.28% for loans disbursed between July 1, 2021 and June 30, 2022. Origination fee is 4.228%.\*
- › Repayment begins 60 days after final loan disbursement.

### 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."



## 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. You can review the most recent version of the billing schedule on the SRFS website at [www.srfs.upenn.edu/billing-payment/billing-schedule](http://www.srfs.upenn.edu/billing-payment/billing-schedule)

## 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](http://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](http://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.

\*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.

## 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.

# 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 Aid (SFA)

Submit documents securely using the online document upload portal

- **Parents’ 2020 Federal Tax Return & W-2 Forms**  
Include all pages and schedules
- **Student’s 2020 Federal Tax Return & W-2 Forms**  
Include all pages and schedules
- **Non-Tax Filer Form**  
Only submit this form if you or your parents did not file taxes in 2020.
- **Outside Scholarships**  
Report all outside scholarships and grants promptly.  
Mail subsequent checks to the Outside Scholarship address

## 3 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

### DEADLINES

May 1, 2022

May 1, 2022

As soon as possible

As soon as possible

As soon as possible

As soon as possible

June 15, 2022

June 15, 2022

July 14, 2022

# How to Contact Student Registration & Financial Services

## Website

[www.srfs.upenn.edu](http://www.srfs.upenn.edu)

## Admissions Portal & Award Notice

[key.admissions.upenn.edu/status](http://key.admissions.upenn.edu/status)

## Email

General Questions

[sfsmail@pobox.upenn.edu](mailto:sfsmail@pobox.upenn.edu)

Penn Payment Plan

[budgetpl@pobox.upenn.edu](mailto:budgetpl@pobox.upenn.edu)

Tuition Prepayment Plan

[stuloans@pobox.upenn.edu](mailto:stuloans@pobox.upenn.edu)

Third Party Billing

[thirdpartybilling@pobox.upenn.edu](mailto:thirdpartybilling@pobox.upenn.edu)

## Submit Documents Online

<https://hosted.apps.upenn.edu/PFDocUp/Applicants.aspx>

## Telephone

215-898-1988

## Mailing Address

Student Registration & Financial Services  
Franklin Building, Room 005  
3451 Walnut Street  
Philadelphia, PA 19104-6270

## Mailing Address for Outside Scholarships

Outside Scholarship Office  
Franklin Building, Room 100  
3451 Walnut Street  
Philadelphia, PA 19104-6270

## 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 the SRFS Student Service Center, a One-Stop Counselor 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](http://www.srfs.upenn.edu/financial-aid/counseling) to see these assignments based on last name. If your assigned counselor is not available, another counselor will be able to assist you.

# Other Contacts

## Penn Websites

### Campus Express

[www.campusexpress.upenn.edu](http://www.campusexpress.upenn.edu)

Overview of key services for life at Penn

### Office of the University Registrar

[www.srfs.upenn.edu/registrar](http://www.srfs.upenn.edu/registrar)

Transcripts, course offerings and descriptions, academic records

### Path@Penn

<https://path.at.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](https://portal.apps.upenn.edu/penn_portal)

Access campus information and manage transactions

### Student Employment Office

[www.srfs.upenn.edu/student-employment](http://www.srfs.upenn.edu/student-employment)

Student employment information

### Student Registration & Financial Service

[www.srfs.upenn.edu](http://www.srfs.upenn.edu)

Forms, general information, and answers to commonly asked questions

### University of Pennsylvania

[www.upenn.edu](http://www.upenn.edu)

Penn's website

## Other Useful Contacts

### FAFSA

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

(800) 433-3243

Penn Federal Code: 003378

### Outside Scholarship Listings

[www.finaid.org](http://www.finaid.org)

[www.collegeboard.org](http://www.collegeboard.org)

### U.S. Dept. of Education

[www.ed.gov](http://www.ed.gov)

(800) 4-FED-AID

(800) 433-3243

### PHEAA

[www.pheaa.org](http://www.pheaa.org)

