At the start of a new semester, we want to remind you of the many different administrative services that are available to help you as you are busy with your studies. The Office of Student Academic Services, which includes the University Office of the Registrar (Graduation and Space Management) and the University Office of Financial Aid, is located on the first floor of the Curtis Building in Suite 115. Our office strives to provide you with the support necessary to fulfill the administrative requirements of your academic career. We hope to be your source of information on topics including class registration, financing options, student organization and study room reservations, as well as applying for graduation and commencement related matters. Please visit us on the web and at the emails noted below:

**University Office of Student Financial Aid**
**Registrar’s Office**

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**Financial Aid and Registrar Contact and Walk-in Hours**

Monday through Friday: 8:30 a.m. to 5:00 p.m.

**Financial Aid**
215-955-2867
financial.aid@jefferson.edu

**Registrar**
215-503-8734
university.registrar@jefferson.edu

**Commencement/Graduation**
graduation@jefferson.edu

**Room Reservations**
roomrequest@jefferson.edu

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**Student Academic Services Newsletter**

*Spring 2015*
General Announcements

Weather Emergency Procedures

Weather emergency information is available via Pulse, the Jefferson hotline at 800-858-8806, and the TJUH Intranet.

Give us your Feedback

How has your experience been with our office? Please let us know by completing a short survey (anonymously) on Survey Monkey. Each survey consists of 5 questions and a free form section for any information you wish to include. We take your feedback seriously and appreciate your comments and suggestions.

Important Dates and Deadlines

Online Registration for Summer/Pre-Fall/Fall 2015
(Please note these are anticipated dates.)

<table>
<thead>
<tr>
<th>Course</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>JGSBS (Summer &amp; Fall) *</td>
<td>March 23, 2015</td>
</tr>
<tr>
<td>SKMC *</td>
<td></td>
</tr>
<tr>
<td>JSPH (Summer) *</td>
<td>February 26, 2015</td>
</tr>
<tr>
<td>JSPH (Fall) *</td>
<td>July 2, 2015</td>
</tr>
</tbody>
</table>

*Please note that students should continue to check important dates on their College/School's academic calendar located at: [http://www.jefferson.edu/university/academic-affairs/tju/academic-services/registrar/calendars/academic.html](http://www.jefferson.edu/university/academic-affairs/tju/academic-services/registrar/calendars/academic.html).

2015 Graduation/Commencement Ceremonies

- **Jefferson School of Health Professions and Jefferson School of Pharmacy**
  - Date: Wednesday, May 27, 2015
  - Time: 10:00 a.m.
- **Jefferson School of Nursing**
  - Date: Wednesday, May 27, 2015
  - Time: 2:30 p.m.
- **Sidney Kimmel Medical College, Jefferson Graduate School of Biomedical Sciences, and Jefferson School of Population Health**
  - Date: Thursday, May 28, 2015
  - Time: 10:30 a.m.

Priority Deadline to Apply for Financial Aid 2015-2016

<table>
<thead>
<tr>
<th>Course</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>SKMC</td>
<td>March 2, 2015</td>
</tr>
<tr>
<td>JGSBS &amp; JSPH</td>
<td>May 1, 2015</td>
</tr>
<tr>
<td>SKMC Rising third- and fourth-year students</td>
<td>April 1, 2015</td>
</tr>
<tr>
<td>SKMC Incoming students and rising second-year students</td>
<td>April 1, 2015</td>
</tr>
<tr>
<td>JGSBS &amp; JSPH Returning students</td>
<td>March 16, 2015</td>
</tr>
<tr>
<td>JGSBS &amp; JSPH Incoming students</td>
<td>April 1, 2015</td>
</tr>
</tbody>
</table>

Financial Aid Office survey

Registrar Office survey

Adopt-a-Family Update

We would like to extend a warm thank you to everyone who helped with the Adopt-a-Family Gift Drive! The 8th consecutive year of the drive collected more than 600 gifts for 60 families at My Sister’s Place, Interim House and the Juvenile Justice Center. The successful drive was coordinated by the Office of Academic Services, Committee of Student Advisors (CSA), and the TJUH Volunteer Office.
Financial Aid Announcements

Financial Planning Series
For the 31st consecutive year, the University Office of Student Financial Aid is sponsoring a series titled “Building a Financial Plan for School and the Future.” A Q&A session will follow each presentation. These are free sessions, so please take advantage of the opportunity. Short bios on each speaker can be found at http://www.jefferson.edu/content/dam/tju/Academic_Affairs/files/financial_aid/Seminar%20Series%202015.pdf.

First Session: February 17, 2015 – 6:15 p.m. to 7:30 p.m.
“Managing Educational Debt”
Susan McPadden, University Director of Financial Aid
Room 101 Bluemle Building

Second Session: February 24, 2015 – Noon to 12:50 p.m.
“What You Should Know about Insurance”
Richard D. Scott, CLU, Insurance Planning Group, Inc.
DePalma Auditorium – Thompson Building

Third Session: March 11, 2015 – 12 Noon to 12:50 p.m.
“Practical and Legal Considerations of Planning Your Professional Future”
Joseph R. Pozzuolo, ESQ., Pozzuolo Rodden, P.C.
Solis Cohen Auditorium – Jefferson Alumni Hall

Fourth Session: April 1, 2015 – 6:15 p.m. to 7:30 p.m.
“What Everyone Should Know about Personal and Professional Financial Planning”
Timothy Valente, Sr. Vice President, Financial Advisor, Accredited Wealth Manager, RBC Wealth Management
Herbut Auditorium College Building

Fifth Session: April 6, 2015 – 12 Noon to 12:50 p.m.
“What You Should Know about Mortgages”
Joan Kofsky, Sr. Loan Officer, Gateway Funding
Room 218 Curtis Building

Sixth Session: April 13, 2015 – 12 Noon to 12:50 p.m.
“Taking Control of Credit - Building a Foundation”
David Wheeler, Credit Plus, Inc.
Solis Cohen Auditorium • Jefferson Alumni Hall

Refreshments will be served starting 15 minutes before the start of each presentation. Registration emails will be sent to all students and hospital residents two weeks prior to each presentation.

Graduating Students – Exit Interview Update
All students who have borrowed through the Federal Stafford, Federal Perkins, NSL, PCL, Grad PLUS, institutional and/or private alternative loan programs while enrolled at Jefferson are required to complete an Exit Interview prior to graduation. Through the Exit Interview, students are provided a comprehensive view of their educational debt and repayment responsibilities. Note that you may not be cleared for graduation and will not receive your diploma until this requirement has been met.

SKMC Graduates
All SKMC students must complete the online Exit Interview at www.nslds.ed.gov and attend a small group in-person Exit session. The dates for the in-person small group sessions are:
February 4, 2015, 3:00 – 5:00 p.m., Curtis, Room 218
March 4, 2015, 5:00 – 7:00 p.m., Curtis, Room 218
March 24, 2015, 5:00 – 7:00 p.m., College, Foerderer
April 6, 2015, 5:00 – 7:00 p.m., College, Herbut
April 21, 2015, 5:00 – 7:00 p.m., College, Room 203

JGSBS, JSHP, JSN, JSPH, JSP Graduates
Students graduating from the above schools in May or August must complete an online Exit Interview. The process is expected to be available no later than March 15. Emails will be sent to all students when the process is available.

If you have any questions regarding the Exit Interview, please contact the Financial Aid Office.

File IRS Tax Return Before Completing Your FAFSA for 2015 – 2016 Year
For the 2015-16 financial aid application process, applicants and parents of dependent applicants will be required to complete the FAFSA after their Federal Income Tax Returns have been filed. This is to allow students and parents to transfer their IRS tax data directly into their FAFSA. The IRS Data Retrieval Tool will be available to use one to two weeks after the federal income tax return is filed if the return is filed electronically and six to eight weeks after filing a paper return. If the applicant allows the data to be transferred from the IRS Data Retrieval Tool to the FAFSA without modification, the transferred data will not be subject to verification. This will reduce the likelihood that the applicant’s FAFSA will be selected for verification, potentially saving the applicant time.

In rare instances, some students and/or parents may not be eligible to utilize the IRS Data Retrieval Tool process. In these cases, an IRS Tax Transcript must be submitted. The Financial Aid Office will work with students individually when special circumstances arise. Please note that your financial aid award cannot be finalized (processed or disbursed) until the Verification Process is complete.

We highly recommend you file your Federal taxes first, wait 10 days and then use this IRS Data Retrieval tool for reasons listed below:
• It’s the easiest way to provide your tax data.
• It’s the best way of ensuring that your FAFSA has accurate tax information.
• You may not need to provide a copy of your or your parents’ tax returns.

• If you do not use the IRS Data Retrieval Tool to provide tax information, you will be required to obtain an official tax transcript from the IRS which can add 4-6 weeks to the processing of your application.

For more information about the FAFSA IRS Data Retrieval process or the method to request a Tax Transcript from the IRS, please see check out our webpage at http://www.jefferson.edu/financial_aid, and review the “Featured Questions” box.

### Legislative Update

#### New Federal Grad PLUS Loan Credit Requirements

Effective March 29, 2015, federal regulations provide that a PLUS loan applicant (either a parent or a graduate or professional student) has an adverse credit history if, in addition to other conditions (e.g., bankruptcy, foreclosure, tax lien, or a default determination), the applicant has one or more debts that are 90 or more days delinquent or that are in collection or have been charged off during the two years preceding the date of the applicant’s credit report, but only if the total combined outstanding balance of those debts is greater than $2,085. Therefore, absent any other adverse credit history finding a PLUS Loan applicant whose credit check shows that the total of any debts that are 90 or more days delinquent or that have been placed in collection or charged off is $2,085 or less will not be considered to have adverse credit and therefore, will be eligible for a PLUS Loan.

Effective March 29, 2015, the Department of Education will implement new regulatory provisions that require special loan counseling for any PLUS Loan applicant who has an adverse credit history but who qualifies for a PLUS Loan through the process for reconsideration due to extenuating circumstances or by obtaining an endorser for the loan. While the counseling is mandatory only for these borrowers, the Department will offer voluntary counseling for all PLUS Loan borrowers. Note that this special PLUS Loan counseling is separate and distinct from the PLUS Loan entrance counseling that all graduate and professional student PLUS Loan borrowers must complete.

The new standards and procedures relating to adverse credit history will apply to all PLUS Loan credit checks conducted on or after March 29, 2015, regardless of the loan period of the PLUS Loan or which Common Origination and Disbursement (COD) System version is used by an institution to originate the PLUS Loan.

#### Interest Rate Change on Federal Loans

On August 9, 2013, President Obama signed into law The Bipartisan Student Loan Certainty Act of 2013, which puts into effect a new interest rate calculation for federal loans disbursed on or after July 1, 2013 and going forward.

The new interest rates are based on the final auction of the 10-year Treasury Note rate prior to June 1st of a given year plus a statutory defined “add-on” percentage. The add-on percentage differs depending on the type of loan and the student’s grade level/dependency status. Each loan also has an interest rate ceiling or cap. The interest rate for a loan (established upon disbursement) will apply for the life of that loan, thus becoming a fixed interest rate loan.

As a result of this new interest rate calculation structure, it is likely that many borrowers will have a set of fixed-rate loans, each with a different interest rate, including the 3.4%, 6.8%, and/or 7.9% interest rates for federal student loans issued prior to July 1, 2013.

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The Financial Aid Office is here to assist you with creating repayment strategies that best suits your needs in light of these recent changes.

The interest rates for loans made on or after July 1, 2014 through June 30, 2015 are indicated below:

<table>
<thead>
<tr>
<th>LOAN TYPE</th>
<th>LEVEL</th>
<th>fixed interest rate for loans issued 7/1/14 to 6/30/15</th>
<th>INDEX</th>
<th>&quot;ADD-ON&quot; PERCENTAGE</th>
<th>LOAN CEILING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Stafford Loan</td>
<td>Undergraduate</td>
<td>4.66%</td>
<td>10-year Treasury note average auction price (e.g., 2.61% for the 7/1/14 to 6/30/15 period)</td>
<td>2.05%</td>
<td>8.25%</td>
</tr>
<tr>
<td>Federal Direct Stafford Loan</td>
<td>Graduate</td>
<td>6.21%</td>
<td>10-year Treasury note average auction price (e.g., 2.61% for the 7/1/14 to 6/30/15 period)</td>
<td>3.60%</td>
<td>9.50%</td>
</tr>
<tr>
<td>Federal Direct PLUS Loan</td>
<td>parents and graduate students</td>
<td>7.21%</td>
<td>10-year Treasury note average auction price (e.g., 2.61% for the 7/1/14 to 6/30/15 period)</td>
<td>4.60%</td>
<td>10.50%</td>
</tr>
</tbody>
</table>
Space Management and Room Reservations

Students, do you need a room for your student organization meetings or events? Do you need a study space?

Here is information that will help to make your room request experience easy. You can find additional info, view space availability, see image shots, and more, at the Room Reservation Web site [http://www.jefferson.edu/university/academic-affairs/tju/academic-services/registrar/room_rsvp.html](http://www.jefferson.edu/university/academic-affairs/tju/academic-services/registrar/room_rsvp.html).

Student Organization Meetings and Event Space

Submit your completed event request to the Office of Student Life and Engagement (StudentLife@Jefferson.edu) for event approval at least seven business days in advance of your event. Requests must include: student organization, requestor’s name/number/Jefferson email, College/School, event name, date, actual event start/end time, desired space, expected number of attendees. Rooms will not be assigned by Space Management without approval from the Office of Student Life and Engagement.

The Office of Student Life and Engagement will respond to the requestor and Space Management with an “event” approval.

You will receive an e-mail Confirmation from Space Management within two to four business days. Last minute requests are subject to available resources and may not be processed.

The following rooms are available for Student Organization events:

- Bluemle Life Sciences Building (BLSB): Rooms 101 and Lobby, 105, 107
- Jefferson Alumni Hall (JAH): Rooms 207, 307, 407; Cafeteria, Eakins Lounge; The Courtyard; Solis-Cohen Auditorium; Brent Auditorium; and Rooms M-21, M-23, M-24, M-25 (Monday to Friday, 8:00 a.m. to 5:00 p.m. only).

Hamilton rooms are not available for student organization events.

Special Note: The JAH Cafeteria, open Mezzanine and Eakins Lounge are in the midst of on-going construction and may not available. Watch for the full opening of the newly renovated JAH later in the fall of 2015!

Other Student Hosted Events

Students submitting requests on behalf of Faculty for academic needs must submit requests to roomrequest@jefferson.edu. Requests must include student’s and faculty’s name, phone number/Jefferson email, College/School affiliation, date, actual event start/end time, desired space, event name, expected number of attendees. Please allow two to four business days to receive your room confirmation via email.

Student Study Space

Specific rooms have been repurposed to enhance study space options for all students.

As Jefferson’s academic and space needs continue to transition, we continuously monitor the needs and use of all study space on campus to ensure that adequate study space is available to all TJU students. Study space needs will be amended as required; and we will distribute study space updates to all students via e-mail as they become available.

Special Note: Students are expected to courteously leave all areas when asked to do so to allow cleaning. Students are then allowed back in and are always responsible for the room being ready for classes the next day. This includes but is not limited to erasing boards, replacing tables and chairs to the proper order, and disposing of all trash in the containers. No trash should be left in the classrooms. If there are three or more complaints about rooms being left in disarray and not ready for classes the next day, then providing classrooms as study space will be re-evaluated and may be discontinued.

Student Study Spaces Available Now

Jefferson Alumni Hall M Rooms

M21, M23, M24 and M25 (on the Mezzanine of Jeff Hall) are available via card swipe between the hours of 5:00 p.m. until 2:00 a.m. Monday through Friday. On Saturday and Sunday these rooms are available via card swipe between 8:00 a.m. and 2:00 a.m.

We would like to remind you that these are shared open study spaces and all students are required to swipe even if there is someone already in the room. Your swipe will help us to manage safety and security, and monitor space usage.

JAH Study Room
**Hamilton Rooms**
Rooms 212, 213, 214 and 215 will be unlocked and available for open study space between 8:00 a.m. and Midnight unless otherwise in use for a class or meeting. Availability of these rooms can be checked online at [https://emscal.jefferson.edu/virtualems/BrowseForSpace.aspx](https://emscal.jefferson.edu/virtualems/BrowseForSpace.aspx).

Students using the Hamilton classrooms as study space must show their Jefferson ID, sign-in at the Security Desk with their name and Campus Key, indicate in which room they will be studying and sign-out when they leave. Students who do not sign-out maintain responsibility for the condition of that room.

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**Scott Building Collaborative Study Rooms**
If you like studying alone or with a group, the Student Collaboration Rooms in the Scott Memorial Library are the rooms for you!

**Second Floor Student Collaboration Rooms**
- There are ten individual study rooms along the East and West walls of the second floor.
- The six student collaboration rooms along the west side of the second floor of Scott Library are unlocked and available any time between 8 am and 2 am.
- Like to plan ahead? Jefferson students may make reservations for the four rooms along the East side of the second floor. View the reservation policies at [http://library.jefferson.edu/Services/SmallGroupReservations/smallgroup-room-policy.cfm](http://library.jefferson.edu/Services/SmallGroupReservations/smallgroup-room-policy.cfm)

Go here to reserve a room [http://jeffline.jefferson.edu/Services/SmallGroupReservations/](http://jeffline.jefferson.edu/Services/SmallGroupReservations/)

**Third Floor Individual/Pair Study Rooms**
There are six small rooms available for individual use or pairs. These rooms are not reserved and are available on a first come, first served basis for up to four hours.

More information about study space on campus can be found in the Insiders Guide to Study Space PDF at [http://jdc.jefferson.edu/cgi/viewcontent.cgi?article=1058&context=help](http://jdc.jefferson.edu/cgi/viewcontent.cgi?article=1058&context=help)

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**Lobbies and Open Common Areas**
These spaces are available for study according to the building’s operation hours unless otherwise in use for other events.

Students using general areas such as the lobby areas on the first, second and fourth floors of Hamilton as study space must show their Jefferson ID, sign-in at the Security Desk with their name and Campus Key, indicate in which area they will be studying and sign-out when they leave.

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Happy Studying!