Financial Aid
NEW STUDENT UNDERGRADUATE BULLETIN
SCHOLARSHIPS, GRANTS, LOANS and JOBS
Application Procedures  
Please read these instructions carefully before completing the financial aid application. We will not be able to consider you for financial aid if these forms are not completed properly or submitted on time. Our preferred filing deadline is December 15, 2020.

Thomas Jefferson University requires that all students applying for aid from the University file the Free Application for Federal Student Aid (FAFSA). Please use the FAFSA code 013549 to ensure that we receive your FAFSA information.

You can fill out your FAFSA at fafsa.gov after October 1, 2020. If you provide a paper application, call 1-800-4-FED-AID to obtain one.

We recommend you and your parents use the Internal Revenue Service Data Retrieval Tool when filing your FAFSA.

You and your parents will each need to have a Federal Student Aid (FSA) ID available to fill out the FAFSA. If you or your parents need to apply for an FSA ID or you have forgotten your FSA ID, you can obtain the necessary information by going to fafsa.gov.

Financial aid, regardless of its source, may not be automatically renewable. It is your responsibility to submit a FAFSA once each academic year.

Deadlines  
We recommend that you submit your Free Application for Federal Student Aid (FAFSA) by our priority filing date for new students, which is December 15, 2020. The FAFSA must be submitted to the federal processor by April 15, 2021.

Aid applications will be processed on a first come, first served basis.

Applications received after the deadline will be processed only if funds are available.

Questions?  
If you have any questions regarding the Jefferson East Falls Campus financial aid application process, please call the Financial Aid Office at 215-951-2940 to speak with our staff.

General Information  
1. UNIVERSITY ADMISSION  
Admission to the University requires a separate application available from the Office of Admissions. Early completion of the admissions process is recommended since need-based financial aid will not be offered until the student has been accepted. The Early Action admission deadline is November 1, 2020 and the Regular Decision admissions deadline is March 1, 2021.

You must have a high school diploma or GED to receive financial aid at Jefferson.

2. ACADEMIC PROGRESS REQUIREMENTS  
Students receiving aid from the Federal PELL Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study Program, Federal Direct Loan, Federal Direct PLUS Loan, Jefferson Grant, Faculty Scholarship, Honors Scholarship and/or Faculty Grant must maintain satisfactory academic progress in their course of study, as well as fulfill the eligibility requirements of each program.

Students are expected to earn at least 75 percent of their cumulative enrolled credits each semester in school to fulfill the academic progress requirements.

If you are a recipient of the PA State Grant, there are also academic progress eligibility guidelines that you must follow. The major requirements are printed on the back of your PHEAA award notification. It is your responsibility to review these conditions carefully.

In addition, you must have at least a C average, or grades consistent with the University’s graduation requirements, to continue receiving aid.

Some financial aid programs are restricted to full-time students. Students who choose to drop a course are responsible for determining the impact, if any, that the change will have on their financial aid.

Please refer to our website for our complete academic progress policy.

3. TUITION REFUND POLICY  
(Refer to our website for up-to-date information.)

Effective Date of Withdrawal Refund Amount
0-7 calendar days ............................................ 100%
8-14 calendar days ....................................... 75%
15-21 calendar days .................................... 50%
22-28 calendar days .................................. 25%
29+ calendar days ...................................... 0%

Contact the Student Accounts Office for additional information.

4. RETURN OF TITLE IV REunding POLICY  
Federal regulations mandate that students attending Thomas Jefferson University who are federal financial aid recipients be re-evaluated if they withdraw before the 10th week of the semester.

Please refer to our website at EastFalls.Jefferson.edu/financialaid/Undergraduate/returnoftitleivfunds.html to review our refund policy in its entirety or contact the Financial Aid Office for a paper copy of the policy.

5. FINANCIAL AID REunding POLICY  
Financial aid will be applied to tuition first. Any remainder must be applied to all other University charges before a refund be processed. Students who are credited with a refund in excess of their tuition and other charges will receive a refund from Student Accounts after the second week of classes. Contact the Student Accounts Office at EastFalls.Jefferson.edu/StudentAccounts for additional information.

6. INTERNATIONAL STUDENTS  
International students applying for, or currently holding, student visas or any type of non-immigrant visa, are not eligible for federal funds, including FEDERAL PELL, FEDERAL SEOG, FEDERAL WORK STUy, FEDERAL DIRECT PLUS or FEDERAL DIRECT LOAN, PHEAA and Jefferson Grant.

7. SELF-SUPPORTING STUDENTS (INDEPENDENT)  
Legislation defines an independent student as an individual who is at least 24 years old by December 31 of the academic year for which aid is sought. If the student will not be at least 24 years old, then he/she must meet at least one of the criteria in Step 3 of the 2021–22 FAFSA or be a student for whom the financial aid officer makes a documented determination of independence by reason of other unusual circumstances to be considered independent.

8. DEPENDENT STATUS  
Students who do not comply with the requirements for self-supporting status may apply as dependent students.

9. STUDY ABROAD  
Students who are considering study abroad through another college or university will need to contact the Financial Aid Office to request information about the additional financial aid procedures necessary to transfer their aid abroad.

Types of Financial Aid Available  
1. JEFFERSON GRANT  
Jefferson Grants are offered to full-time undergraduates who have demonstrated financial need. Eligibility is determined annually. The selection is made by the Financial Aid Office.

2. FACULTY SCHOLARSHIPS, FACULTY GRANTS AND HONORS SCHOLARSHIPS  
Scholarships and grants are awarded to students based on academic performance. These awards are renewable each year of full-time undergraduate enrollment in the pre-professional phase of your program as long as all of the requirements specified in your original letter are met.

3. FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)  
Federal SEOG is a grant program administered by the University. Awards are based on need and other grant eligibility. You must maintain satisfactory progress to renew your grant.

4. FEDERAL PELL GRANT  
A Federal PELL Grant is a grant administered by the U.S. Department of Education. Grants may range up to $6,345 per year for undergraduate students with financial need.

All undergraduate students applying to the University for financial assistance are required to apply for a Federal PELL Grant. In computing financial need, the Financial Aid Office will assume that every student has applied for a Federal PELL grant and will calculate his/her eligibility accordingly.

A Federal PELL Grant application is part of the Free Application for Federal Student Aid (FAFSA). Notification of awards will be sent directly to the student by the Federal PELL Grant program.

The federal government may require that the Financial Aid Office verify the information submitted on your FAFSA. Therefore, the Financial Aid Office may request, at a later date, supporting documentation such as an IRS tax transcript, sources of non-taxable income, enrollment information concerning other dependents in post-secondary institutions, etc.

5. FEDERAL WORK-STUy PROGRAM  
The Federal Work-Study Program is designed to stimulate and promote the part-time employment of University students who have demonstrated financial need and who require the wages from the employment to pursue their studies. Students in the Federal Work-Study Program are employed by the University. Students are paid bi-weekly for the hours worked during the preceding pay period. Federal Work-Study is not deducted from the student’s tuition invoice. Employment under the Federal Work-Study Program is awarded as part of your “financial aid package.”

The Financial Aid Office will attempt to match you with a job based on your job application form, information about accessing the online job application will be sent with your award letter. You must maintain satisfactory academic progress to renew your employment.

6. PA STATE GRANT  
PA State Grant is a program for undergraduate Pennsylvania residents who will be enrolled at least half-time (six or more credit hours per semester) during the 2020-21 academic year. To apply for PA State Grant, you must complete a FAFSA by May 1, 2021.

If you are renewing your PA State Grant, you must fulfill the academic progress requirements specified by the state grant program. The successful completion of the required number of credits is based upon the number and type (full- or part-time) of state grants received in the most recent academic year. (Please refer to your state grant notification letter for more information.) Transfer students must submit a copy of their most recent academic transcript from their previous college to verify academic progress.
7. ENDED AND GIFT SCHOLARSHIPS
Each year the University receives funds for a limited number of scholarships from alumni, foundations, and industry donors. Partial or full scholarships may be awarded to students who are the first in their family to attend college, academic achievement, and financial need are the primary factors to be considered in determining scholarship eligibility. A separate application for these scholarships, other than the FAFSA, is not required.

Scholarships include:
- American Apparel Manufacturers Association: Awarded to freshmen students studying apparel.
- Thomas M. Bagley Scholarship: Awarded to a needy, male student studying Fashion Design from the Greater Philadelphia Region.
- Becker Endowed Scholarship: Awarded to students who have demonstrated a strong work ethic in life and in their studies indicated by holding a job or participating in extra-curricular activities/athletics while maintaining a 3.0 GPA or higher.
- Burlington Industries Scholarship: Established to provide support to dependent employees of International Textile Group. If there are no eligible students, then students from North Carolina, South Carolina or Virginia who are studying Textile Design, Textile Engineering Technology, Fashion Industry Management, Fashion Design or Fashion Merchandising will be considered.
- Joseph Catagnus Scholarship: Awarded to a needy student. Preference to a visually impaired student or to a veteran.
- Howard C. Cole Memorial Scholarship: Awarded to a student enrolled in the textile engineering curriculum.
- Edward M. Copeland Memorial Scholarship: Awarded to ‘a soccer player based on need; first priority is given to a student who has displayed high levels of excellence in an ethnic group or religion, academic major, parental student fraternal affiliation.
- John J. Kaufmann Memorial Scholarship: Awarded to a student enrolled in a textile major demonstrating academic excellence and financial need.
-ロックヤーFamily Scholarship: Awarded to a needy student from the greater Philadelphia region.
- Ruth and Morris Nissman Scholarship: Awarded to a freshman student who demonstrates creativity and empathy and the resolve to build a better world. Special consideration will be given to a student who has challenges to overcome.
- John 70 and Barbara Pierantozi Scholarship: Established by John’s fellow alumni, colleagues and friends in honor of his service to the University in a variety of leadership roles from 1974 until his retirement in 2011. The scholarship will be awarded annually to a freshman student with demonstrated financial need as determined by the University’s Office of Financial Aid. First preference will be given to residents of the City of Philadelphia.
- Rockin’ Christmas Endowed Scholarship: Awarded to a student who has displayed high levels of excellence in academics and athletics, and/or math, science, music, chemistry, biology or architecture, and/or who lost a parent due to illness or sudden death. Preference is given to residents of Lee County, Florida.
- Thomas R. Shirley, Sr. Scholarship: Awarded to a needy student with a 3.0 GPA from the Roxborough, Manayunk or East Falls section of Philadelphia.

The Florence Stewart Endowed Scholarship: Preference to a student with a 3.0 GPA and from Asia, especially from the Republic of Singapore or from the Republic of Indonesia. Please refer to our website for a complete listing of our scholarships.

8. ATHLETIC SCHOLARSHIPS
Athletic scholarships are available in 17 men’s and women’s varsity sports. The number of scholarships, the requirements, standards and awards are controlled by Jefferson and by the NCAA regulations for men’s and women’s varsity sports. For further information, please contact the Athletic Department.

9. FEDERAL DIRECT LOAN
Loans are available to students enrolled for at least six credit hours per semester. You may borrow up to $3,500 per academic year for the freshman year, $4,500 per academic year for the sophomore year and $5,500 per academic year for the junior and senior years. The total amount outstanding that you may borrow for undergraduate study is $23,000.

The annual interest is a fixed rate of 2.75% for 2020–21. The rate will be set annually by the federal government and announced in June of each year. The government will pay this interest until six months after you have terminated your studies or dropped below half-time status, at which time you must begin repayment of principal and interest. The interest paid toward your Federal Direct Loan in 2020 and beyond may be deductible from the taxpayer’s income. Check with your accountant to determine your eligibility.

There is a 0.15% loan origination fee deducted from the face value of the loan.

Under current regulations, all applicants must pass a “needs test” to qualify for this loan. A Free Application for Federal Student Aid (FASA) must be filed prior to certification of a loan application by the school. You must maintain satisfactory progress to renewal your loan.

Further information will be sent to you with your original financial aid award letter. Applications can be submitted electronically at studentloans.gov. Sample payment plans for Federal Direct Stafford Loans are available at EastFalls.Jefferson.edu/financialaid.

Entrance and Exit Counseling
Federal law requires that when you borrow through the Federal Direct Stafford Loan Program for the first time, you must complete counseling. In addition, when you graduate, withdraw, or enroll less than half-time, you must complete counseling. The entrance counseling session can be accessed at studentloans.gov and the exit counseling sessions can be accessed at nslds.ed.gov.

10. FEDERAL UNSUBSIDIZED DIRECT LOAN
The Federal Unsubsidized Direct Loan provides students not qualifying for all or part of the Federal Direct Loan due to need restrictions, the opportunity to borrow a low interest loan. The annual limits a student can borrow are identical to the Federal Direct Loan program. Under new legislation, all undergraduate students are eligible to borrow an additional $5,000 per year through the Federal Unsubsidized Direct Loan program. Interest rates for the Federal Unsubsidized Direct Loan are 2.75% for 2020–2021. The rate will be set annually by the federal government and announced in June of each year. In addition, the interest must be paid by the student, on a quarterly basis, while the student is enrolled in school. Deferment of interest payments is available. Information will be enclosed with your financial aid package. The interest paid toward your Federal Unsubsidized Direct Loan in 2020 and beyond may be deductible from the taxpayer’s income. Check with your accountant to determine your eligibility. Principal payments start six months after the student leaves school or drops below half-time status. Application procedures are identical to those for a Federal Direct Loan.

11. FEDERAL PLUS LOANS
Parents of dependent undergraduates may borrow up to the student’s cost of attendance minus any estimated financial aid and resources. The interest rate is a fixed rate of 5.3% for 2020–21. Interest rates for 2021–22 will be announced in June.

Repayment of principal and interest begins 60 days after the loan is disbursed. All PLUS borrowers have the option of deferring the payments of the PLUS Loan interest and principal until after the student graduates or drops to less than half time status. The interest paid toward your PLUS loan in 2020 and beyond may be deductible from the taxpayer’s income. Check with your accountant to determine your eligibility. Information about a PLUS Loan will be sent with your initial financial aid award letter. You can apply at studentloans.gov.

12. PRIVATELY SPONSORED SCHOLARSHIPS
Most libraries have books and brochures that list hundreds of scholarships and loan programs. You can also apply using free internet sites. Many of these awards are given to students meeting special conditions such as membership in an ethnic group or religion, academic major, parental employment or labor union association and parent or student fraternal affiliation.

13. VETERANS AND VETERANS’ DEPENDENTS BENEFITS
The Post 9/11 GI Bill® is for individuals with at least 90 days of aggregate active service on or after September 11, 2001. This new bill also has a housing component allowing service members to transfer unused education benefits to immediate family members. For additional information regarding the Post 9/11 GI Bill® go to gibill.va.gov. Veterans who served on continuous active
duty for 181 days or more after January 31, 1955, may be eligible for educational benefits under the Montgomery GI Bill. If you are the dependent of a veteran who died or is permanently disabled as a result of service in the Armed Forces, or if you are serving in the reserves, you may be eligible for educational benefits. For further information, contact the Veteran’s Administration at 1-800-827-1000 or visit our website at jefferson.edu/university/academic-affairs/iju/academic-services/financial_aid/veterans-benefits.html.

14. OTHER STATE GRANT PROGRAMS
The states of Delaware, Connecticut, Maine, Maryland, Massachusetts, Michigan, Ohio, Rhode Island, Vermont and West Virginia, along with some other states, offer state grant awards to students who are residents of these states. Contact your respective state grant agencies for more information.

15. FEDERAL INCOME TAX CREDITS
The American Opportunity Tax Credit: The American Opportunity Tax Credit offsets the cost of tuition, fees, course-related books, supplies, and equipment for higher education by reducing the amount of income tax for which you are liable. In addition, the credit is partially refundable — meaning that you may be able to claim the tax credit and receive a check from the IRS even if you owe no income tax. The amount of the credit can be up to $2,500 per student and income restrictions apply. For more information contact the Internal Revenue Service at irs.gov.

Lifetime Learning Credit: The Lifetime Learning Credit is for qualified tuition and related expenses paid for eligible students enrolled in an eligible educational institution. This credit can help pay for college courses. There is no limit on the number of years you can claim the credit. It is worth up to $2,000 per tax return. Income restrictions also apply. For more information contact the Internal Revenue Service at irs.gov.

Resources
The concept of “need analysis,” as defined by the U.S. Department of Education, is used by the University’s financial aid counselors to determine the amount of monetary support each family should contribute toward the student’s education. This amount, called a parental contribution, is derived from the financial information submitted on the Free Application for Federal Student Aid (FAFSA). In addition, a contribution is expected from the student’s income and from his/her savings.

In the case of self-supporting students, the information from the FAFSA is used to determine a student’s contribution. This figure includes all monetary sources available, such as student earnings, savings and spouse’s earnings.

Other resources, such as child support, are considered in the determination of financial need. Other forms of outside assistance, such as sponsored scholarship programs, are available to help students meet educational costs. In all cases, the amount of these forms of outside assistance will reduce the student’s financial need.

Tuition Payment Plans
Jefferson—East Falls Campus participates in a deferred payment plan to help families pay university costs in monthly installments. There is no interest charged, but there is a small annual fee. Enrollment for the payment plan begins in July preceding the academic year and payment begins soon after. You may contact Tuition Management Systems at 1-800-722-4867 or at jefferson.afford.com for additional information.

Cost of Attendance/Educational Budgets
It is the responsibility of the student to plan ahead, anticipate costs, budget resources and request aid for the entire academic year. The basic budget for a year at Jefferson, East Falls includes the following items: tuition, fees, books and supplies, living expenses and transportation. Tuition shown in the following examples is for the 2020–21 academic year.

Cost of Attendance Budgets for Academic Year 2020–21*
Single Student (9 months)

<table>
<thead>
<tr>
<th></th>
<th>Commuter</th>
<th>Dormitory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$40,680</td>
<td>$40,680</td>
</tr>
<tr>
<td>Fees</td>
<td>1,036</td>
<td>1,036</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Dormitory-Room &amp; Board</td>
<td>0</td>
<td>13,869</td>
</tr>
<tr>
<td>Misc. Expenses &amp; Transportation</td>
<td>6,217</td>
<td>4,443</td>
</tr>
<tr>
<td></td>
<td>$48,933</td>
<td>$61,028</td>
</tr>
</tbody>
</table>

* These figures are subject to change at any time. The 2021–22 rates will be available in late fall 2020. Refer to our website for the updated cost of attendance figures.

Financial Aid Package
The amount of aid offered by the Financial Aid Office is determined by the applicant’s financial need. Financial need is determined by subtracting financial resources from the educational budget. A combination of awards called the financial aid package strives to meet the resulting need.

The information contained in this application is subject to change at any time.

Thomas Jefferson University is an Affirmative Action, Equal Opportunity Institution.

Important East Falls Campus Phone Numbers

<table>
<thead>
<tr>
<th>Admissions</th>
<th>215-951-2800</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athletics</td>
<td>215-951-2720</td>
</tr>
<tr>
<td>Student Accounts</td>
<td>215-951-5988</td>
</tr>
<tr>
<td>International Student Programs</td>
<td>215-951-2660</td>
</tr>
<tr>
<td>AES/PHEAA Grant</td>
<td>800-692-7392</td>
</tr>
<tr>
<td>Registrar</td>
<td>215-951-2990</td>
</tr>
<tr>
<td>Residence Life (Housing)</td>
<td>215-951-2741</td>
</tr>
<tr>
<td>Veterans Benefits</td>
<td>215-503-8734</td>
</tr>
</tbody>
</table>
FOR MORE INFORMATION,
call 215-951-2940,
email FinancialAid@Jefferson.edu
or visit EastFalls.Jefferson.edu/FinancialAid.

Please list the Thomas Jefferson University federal school code 013549

File FAFSA online at: fafsa.ed.gov