



# TEMPLE FINANCIAL AID & STUDENT ACCOUNT BALANCE OVERVIEW

# ANNOUNCEMENTS



- Please do NOT put any sensitive information in the Chat or Q&A. Any questions that contain personal information should be sent directly to [sfs@temple.edu](mailto:sfs@temple.edu) with your 9 digit TU ID.
- This webinar will be recorded and available on our website, <https://sfs.temple.edu/about/sfs-webinars>, shortly after the presentation.
- Question and Answer session after the presentation - please type your question into the Q&A tool through Zoom.

# TU PORTAL COST & AID TAB OVERVIEW



- View any Financial Aid requirements.
- Upload any requested documents securely through TU Portal or the Temple Dashboard.
- Missing requirements will halt disbursements of Federal Aid so it is important to submit any requirements early to allow time for processing.
- Students can download an **Account Statement** for the semester.
- Access to TU Pay.
- Access to financial wellness platform iGrad.
- Students can also utilize **TUSafesend** via **TUApplications** in the portal to submit documents securely to our office.

# COST & AID TAB OVERVIEW



- <
- ☰ My Courses
- 💰 Costs and Aid
- 🎓 Student Tools
- 🕒 Staff Tools
- 📄 Banner
- 🗨️ Career Center
- 📊 Budget and Finance
- 🖨️ Research
- 🔍 Help

TUportal / Costs and Aid

## STUDENT ACCOUNT



### DISCLAIMER

Tuition and fees are set annually each summer, regardless of the method of instruction. For the 2020-21 academic year, some or all instruction may be delivered remotely. Tuition, the University Services Fee and certain other fees are required to be paid in full and will not be refunded regardless of the mode of instruction, the inability to access university-maintained facilities, or any disruption to or cancellation of activities, events, services or programs during the academic year. By registering for classes, the student and anyone paying on their behalf acknowledges and accepts these terms.

[Read Temple's refund policy](#)



### YOUR CURRENT BALANCE

**\$0.00**

You do **NOT** owe a balance at this time.



### TUPAY

View your student account (including current balance and due date), make a payment by e-check or credit card, authorize a payer, sign-up for direct deposit for student refunds and check your refund status.



### PRINTABLE STUDENT ACCOUNT STATEMENT

Select term and transaction type(s) below to print an official Temple University student account statement to provide to an employer, state agency, etc.

## STUDENT FINANCIAL SERVICES

AID YEAR: 2021-2022

AID YEAR: 2020-2021

### FINANCIAL AID REQUIREMENTS



#### Need to Submit / Resubmit

You have **4** requirement(s) that have not been submitted or have been deemed incomplete.



#### Satisfied

You have satisfied **2** requirement(s).



### FINANCIAL AID OFFER



[View your current financial aid offer](#)

### SELF SERVICE BANNER



[Financial Aid Package](#)



[College Financing Plan](#)



# AID OFFER OVERVIEW



## View Your Financial Aid Offer tool

- Estimated Cost of Attendance on financial aid offer is NOT your actual bill, it is just an estimate for financial aid planning purposes.
- Financial Aid is outlined as follows:
  - Gift Aid- Funding that does not need to be repaid or accepted.
  - Work-study- Grant that is earned by bi-weekly payroll once a position is secured. Must be accepted via TU Portal.
  - Loans- Has to be repaid- Must be accepted via TU Portal.

Your Financial Aid Offer for 2021-2022

Select Aid Period

Revised

Dear [Student Name],

Temple University is able to offer you the following financial aid as of [Date] 2021 to assist you in planning for the 2021-2022 academic year. The aid estimate is based on the information you and your family provided on the Free Application for Federal Student Aid (FAFSA), the assumption of full-time enrollment and the components of your Student Profile. Let us know as soon as possible about any changes in your information so we can review and update your eligibility accordingly. Please carefully review the information provided to gain a better understanding of the funding listed, as well as the estimated financial aid cost of attendance for the year. We look forward to helping you finance your education.

### Student Profile

Name	
Tuition	
College	First School of Business
Campus	Main
Level	Undergraduate
FAFSA Status	Dependent
Housing	Campus Housing
Residency	Pennsylvania Resident
Aid Period	Fall and Spring Semesters

### Aid Offer Summary

#### Your Gift Aid

This is gift aid (grants, scholarships and/or resources) that does not require repayment. Visit [Understanding Your Aid Offer](#) for the terms and details of the funding. Your gift aid may include funding from federal, state or institutional sources.

Your gift aid is offered based on Fall and Spring Semesters

Fed Grant	\$8,435.00
Federal SSOB Grant	\$599.00
Pennsylvania State Grant	\$4,280.00
<b>TOTAL GIFT AID</b>	<b>\$11,374.00</b>

#### Temple's Estimated Financial Aid Cost of Attendance for 2021-2022

Your financial aid cost of attendance includes both billable charges from the University and indirect costs to assist you in planning your budget. Billable charges are invoiced by Temple University, whereas indirect costs are not billed by the University. Indirect costs are meant to provide you with an estimate of the educational expenses you might incur while attending. Please note housing and meals are only charged to your student account if you choose to live on-campus and/or select a meal plan.

We encourage you to utilize the [University's Tuition Calculator](#) to develop your own budget. This calculator allows you to view the different tuition, housing and meal plan options.

This is not your Temple University bill. This is an offer of financial aid that includes an estimate of the cost to attend the University for planning purposes. For information regarding official billing notifications and the due date schedule, visit the [Bursar's Office website](#).

Any full tuition scholarship offer amounts remain estimated until the University's Board of Trustees meets in July to confirm the upcoming year's tuition rates. All full tuition scholarship amounts will be loaded towards the beginning of each semester, and all Temple Academic Merit scholarship funding is restricted to tuition only.

Temple's estimated financial aid cost of attendance is calculated based on Fall and Spring Semesters

Tuition and University Fees	\$22,034.00
Housing	\$11,980.00
Meals	\$4,088.00
<b>Billable Charges</b>	<b>\$37,102.00</b>
Books	\$1,180.00
Supplies	\$380.00
Transportation	\$1,444.00
Other	\$1,840.00
<b>Indirect Costs</b>	<b>\$4,214.00</b>
<b>TOTAL ESTIMATED COSTS</b>	<b>\$41,776.00</b>

# ACCEPT OR DECLINE AID: SELF SERVICE BANNER FINANCIAL AID



## STUDENT FINANCIAL SERVICES

AID YEAR: 2021-2022

AID YEAR: 2020-2021

### FINANCIAL AID REQUIREMENTS



#### Need to Submit / Resubmit

You have **3** requirement(s) that have not been submitted or have been deemed incomplete.



#### Satisfied

You have satisfied **3** requirement(s).



### FINANCIAL AID OFFER

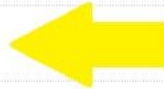


View your current financial aid offer

### SELF SERVICE BANNER



Financial Aid Package



College Financing Plan



Need Help?



# Federal Student Loans

Subsidized  
Unsubsidized

- Direct Subsidized & Unsubsidized Loans must be accepted via TUPortal.
- Graduate students are not eligible for the subsidized loan.
- These loans will require completion of a Master Promissory Note and Entrance Counseling Session.
- Students must be registered at least half-time enrollment (6 credit hours for Undergraduates, 4.5 credits for graduate students).
- Loan limits for the year are based on Federal Guidelines.

# Federal Direct Parent Loan for Undergraduate Students ( PLUS)

- The Federal Direct Parent Loan for Undergraduate Students (PLUS) is available to parents of dependent undergraduate students who apply and meet the minimum credit requirement.
- Graduate students have the option to apply for the Federal Direct Graduate PLUS Loan.
- All loans are certified for the full academic year- Fall & Spring
- *We recommend waiting until you receive your Fall 2021 balance notification before requesting a loan to ensure you are requesting the funding you need for both Fall 2021 and Spring 2022 semester.*



# Private/Alternative Loan Funding

- Private student alternative loans are managed through private lenders, issued in the student's name, and require a credit-worthy co-signer.
- Eligibility, rates, terms, and conditions vary. Approval and interest rates are based on the borrower's and co-signer's credit ratings.
- Temple certifies all private/alternative loans for the full academic year.
- *We recommend waiting until you receive your Fall 2021 balance notification before requesting a loan to ensure you are requesting the funding you need for both Fall 2021 and Spring 2022 semester.*

# Private/Alternative Loan Funding

- SFS will certify the loan application. This process can take at least 2-3 weeks to process depending on the volume of certification requests we receive.
- The disbursement date outlined is the date funding will be sent by the lender to private loan servicer ELMONE.
- It then will take an additional 3-4 business days for the funding to be applied at Temple.
- Once funding is applied to Temple, it will first go towards any remaining account balance.

# Federal Work-Study

- Federal Work Study is a need-based Federal Grant that allows students to earn funding via a bi-weekly paycheck to help cover non-billable educational expenses.
- *Work-study does not pay towards tuition & fees.*
- Students must accept the Work-Study grant via TUPortal to utilize.
- Students can apply for Federal Work-Study positions via:
  - TUPortal
    - TUApplications
    - careers@temple

# Outside Scholarships

- Students must report any outside scholarship funding to SFS.
- Students can send confirmation letter of any outside scholarship funding to SFS through TU Safe Send.
- Outside scholarship checks should be made payable to Temple University and mailed to Outside Scholarship Payment Processing ([address listed here](#)).
  - Student's full name and TU ID must be included in the memo section of the check.
  - If a check is made payable to the student and Temple University, the student must endorse the check before it can be deposited.

# CALCULATING ADDITIONAL LOAN FUNDING FOR THE ACADEMIC YEAR



- Use TU Pay or Temple's Tuition Calculator to help calculate additional loan funding needed.
- With the Tuition Calculator, enter in your academic program, residency status, and any on-campus and meal plan options.
  - After inputting calculator selections, click 'Calculate.'
  - Enter in any anticipated aid for the academic year.
  - Students can also enter any expected 529 payments or estimated personal contributions through this section.

# TU PAY EXAMPLE



Residency Status: Pennsylvania Resident

Current Balance: \$10,713.00

Current Account Activity			
Date	Term	Description	Amount
<b>Charges and Adjustments</b>			
07/07/2021	Fall 2021	Tuition	10,572.00
07/07/2021	Fall 2021	Matriculation Fee	218.00
07/07/2021	Fall 2021	University Services Fee	445.00
07/07/2021	Fall 2021	Diamond Dollars	50.00
07/07/2021	Fall 2021	Residence Hall Charge	6,212.00
07/07/2021	Fall 2021	Meal Plan	2,076.00
<b>Payments and Credits</b>			
04/30/2021	Fall 2021	Housing Deposit - VISA/MC	250.00
03/23/2021	Fall 2021	Tuition Deposit - VISA/MC	200.00
			<b>Total: 19,123.00</b>

Anticipated Aid			
Date	Term	Description	Credits
07/08/2021	Fall 2021	Direct Unsubsidized Loan	990.00
07/08/2021	Fall 2021	Direct Subsidized Loan	1,732.00
07/08/2021	Fall 2021	Pheaa Grant	2,140.00
07/08/2021	Fall 2021	Pell Grant	3,248.00
07/08/2021	Fall 2021	Federal S.E.O.G. Grant	300.00
			<b>Total: (8,410.00)</b>

In this example, this student's remaining fall balance is \$10,713 (after their financial aid listed below is taken into account). This does not include books and supplies for semester.

If this is dependent student, and parent would like to apply for Parent Plus loan, they need to apply for both Fall and Spring (and take origination fee into account). In this example, parent can apply for at least \$22,372 (which is \$10,713 remaining balance \* 2 and taking 4.228% origination fee into account).

# FINANCIAL AID REQUIREMENTS



- Common Federal Flags:
  - Citizenship
  - USCIS
  - Federal Verification
  - Close to the loan limit
  - For a full list of federal student aid requirements, please visit [studentaid.gov](http://studentaid.gov).
- If you are appealing based on a change in financial circumstances, this can prevent aid from disbursing until all appeal documentation has been fully reviewed.
- Loan requirements:
  - Master Promissory Note (MPN) for subsidized and unsubsidized loans.
  - Entrance Counseling for subsidized and unsubsidized loans.
  - Master Promissory Note for Parent/Graduate Plus loan
  - PLUS Credit Counseling is required for Endorsed Plus loan applications, or approved applications that required an appeal with the Dept. of Education.

# DISBURSEMENT OF FINANCIAL AID



- Fall 2021 Financial Aid will disburse to Temple right before classes begin as long as all requirements have been met.
  - The earliest date fall 2021 aid will begin to disburse is after close of business on 8/18/21.
- Missing requirements will delay disbursement of aid. Review the Cost & Aid tab in TUPortal to ensure you have submitted all requirements.
- Private Loan funding & Outside Scholarships will disburse once the funding is received by Temple.
  - Some scholarship disbursements are pending until after the drop/add date.
- Some funding will require full time enrollment in order to disburse.
  - If a student is not registered for at least 12 credit hours that may delay the disbursement of certain types of aid funding or disqualify a student's eligibility for certain type of funding if full time enrollment is a required.



# REFUNDS FROM FINANCIAL AID



- Refunds from financial aid will be processed via NELNET.
- Students can sign up for **Direct Deposit** via Student Choice Refunds in TUPay within the TUPortal.
- **Authorized Payer parents** can also sign up to have their **Parent Plus Loan balance refunds sent via Direct Deposit.**
- If Direct Deposit is not set up the refund will be sent via paper check.
- Private Loans are disbursed from the Lender to ELMONE loan servicer. Temple will then receive that funding within 3-4 business days. After that we will start to process any student refunds.
- SFS recommends students budget for any expenses in August or early September now, as refund processing may vary based on the student account situation.



# WHAT HAPPENS IF YOU STILL OWE A BALANCE AFTER ALL AID IS APPLIED?

- Fall 2021 Balance due notifications began to go out **July 19th for registered fall students.**
- The account balance will be due by: **September 9th, 2021.**
  - [Link for Bursar Due Date Schedule](#)
- Students with an outstanding account balance after September 9th, 2021 will be automatically enrolled in Temple's Deferred Payment Plan.
- [Deferred Payment Plan](#): student account is assessed a \$50 payment plan fee and the Fall 2021 account balance due date is extended to October 14th, 2021.
- October 14th, 2021 is the final account balance due date for Fall 2021.
- More information on the Bursar's Payment Plan options can be found [here](#).

# WHAT HAPPENS IF YOU STILL OWE A BALANCE AFTER AID IS APPLIED?



- Students/Families that still owe a balance after all aid has been processed can reach out to Student Financial Services to discuss other options such as:
  - Parent Plus Loan for Undergraduate Students
  - Private/Alternative Loan Options
  - Scholarships
    - Most scholarships have application deadlines months prior to Fall start.
    - Students can view scholarship opportunities via **iGRAD** located in the Cost & Aid Tab of TUportal.

# HOW TO MAKE A PAYMENT



Options for paying your bill include:

- Online via TUPay with Credit Card or Electronic Check
  - 2.75% non-refundable service charge with credit card.
  - No additional fee for electronic check payment.
- In the Bursar's office with Cash or Check
- Via mail with Check
  - For this option please include your TUID on the memo line and include the remittance found on the bottom of the printable statement.

# SIGNING UP AUTHORIZED PAYERS



- An Authorized Payer is someone that a student grants access to TUpay on his/her behalf. They have the same TUpay functions as students.
- All account balance notifications will go to the student's Temple email account and to Authorized Payer's email accounts.
- Students can sign up to 10 people as Authorized Payers.
- Authorized Payers access TUPay at <http://tupay.temple.edu>.
- Instructions on how to create an Authorized Payer available at <https://bursar.temple.edu/how-to-videos>
- Authorized Payer Parents can add direct deposit as refund method of choice for any refund resulting from a Parent PLUS loan.



## Contact The Bursar Office for questions regarding:

- Military Benefits & ROTC payments
- 529 Payments
- Third Party Billing
- Tuition Remission for Temple University & Temple Hospital Employees, Tuition Remission for Outside Employers.
- TIPP Payments

# iGrad

iGrad is the financial literacy platform that Temple uses to educate students about how to effectively manage their finances.

## Features include:

- Scholarship Search
- Student Loan Snapshot
- Courses
- Articles
- Webinars
- Quizzes
- Games

The platform is available for all admitted students and their families.

The screenshot shows the Temple University iGrad website. At the top, the Temple University logo is on the left, and navigation links for 'Topics', 'Courses', 'Tools', and 'Community' are on the right. Below this is a secondary navigation bar with links for 'All Tools', 'Scholarship Search', 'Student Loan Snapshot', 'Job Search', 'Your Money Personality', 'Budget', 'Calculators', 'GPS to Success', 'Financial Aid Coach', 'Games', and 'More'. The main content area features a large banner for 'Scholarship Search' with the text 'Find hand-picked, quality scholarships to help pay for school. [Read our promise to you.](#)' Below the banner is a 'Refine by' sidebar with filters for MONTH, EDUCATION, ELIGIBILITY, REQUIREMENTS, and AMOUNT. The main results area shows a 'Scholarship results' section with a search bar and a 'Sort' dropdown. The first result is the 'Bob Fryer Memorial Scholarship' from The Press Club of Western Pennsylvania, valued at \$5,000. It includes details on required GPA (Any) and application requirements (Essay(s), Recommendation(s)), a 'Save' button, and a 'Closing today' badge with a 'Deadline: Today' note.

# To-Do List

*Check your TUmail regularly!*

- Create an Authorized Payer
- Set-up Direct Deposit
- Complete all Financial Aid Requirements
- Accept, Reduce or Decline Loans and Work Study
- Sign-up for iGrad
- Search for scholarships
- Apply for Work Study Jobs
- Apply for any additional loan funding



# RESOURCES



- [Incoming Student and Family Handbook](#)
- [Bursar Due Date Schedule](#)
- [Payment Plan Options](#) through the Bursar
- SFS Webinar site: <https://sfs.temple.edu/about/sfs-webinars>
- <https://studentaid.gov/> - Information on federal student aid eligibility, federal student loan information, Parent Loan for Undergraduate Students application, and more.
- Student Financial Services site: <https://sfs.temple.edu/> for key financial aid dates and policies.
- Step by step [Understanding Your Aid Offer](#)
- Instructions on how to register for Orientation [here](#)
- Temple Registrar
  - [Residency questions or updates](#)
  - [Enrollment Verification](#)
- [Veterans Benefits](#)

# QUESTIONS?

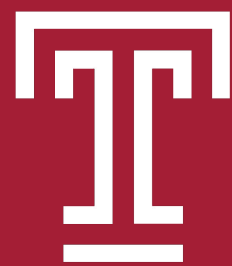
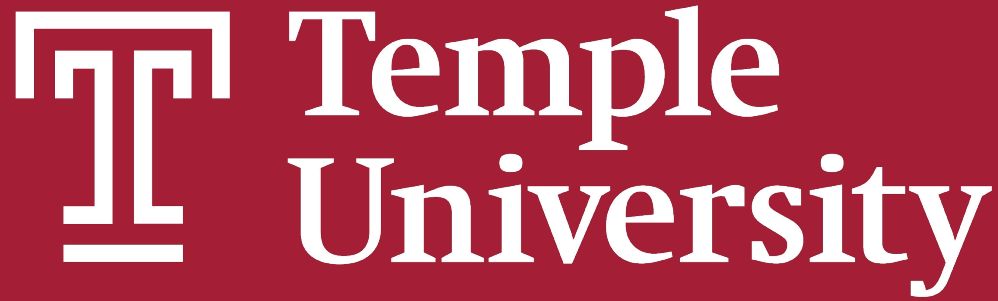


## Contact SFS

- Email: [sfs@temple.edu](mailto:sfs@temple.edu)
- Please include your 9 digit TU ID on any email correspondence.
- We utilize a ticketing system when you contact us and will create a ticket at the time of your call or email. We will then have a professional staff member get back in touch.

## Join our virtual line:

- QLESS
  - Download the QLESS app.
  - Available on both iPhone and Android devices.
  - Enter through the link listed on <https://sfs.temple.edu/about/appointments>.
- Family Education Rights and Protection Act Waiver
  - In order to provide a waiver of FERPA rights to a specific person, students should follow instructions listed on <https://sfs.temple.edu/policies/family-education-al-rights-and-privacy-act>.



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