



Jefferson®

HEALTH IS ALL WE DO



2014 - 2015

# FINANCING YOUR EDUCATION



## CONTENTS

---

- 1** FINANCING YOUR EDUCATION
- 2** STUDENT EXPENSE BUDGET
- 4** APPLYING FOR FINANCIAL AID
- 6** PROGRAM DESCRIPTIONS
- 10** SCHOLARSHIPS AND LOANS
- 12** FREQUENTLY ASKED QUESTIONS
- 14** SAMPLE FINANCIAL AID PACKAGES

---

# Financing Your Education at Jefferson

At Jefferson, our knowledgeable financial aid staff is glad to advise you on ways to meet the costs of your education. In 2013–2014, more than \$50 million in financial aid was awarded to our graduate and undergraduate health professions students.

A combination of grants, loans, scholarships and work-study employment contributed to this amount. Approximately 64 percent of Jefferson students receive some form of financial assistance through federal, state, institutional and/or private sources.

---

Financial aid awards are based on the level of available funding and on each student's:

- financial need
- enrollment status
- housing status

All students interested in applying for financial aid should contact the University Office of Student Financial Aid or go to our website [Jefferson.edu/financial\\_aid](http://Jefferson.edu/financial_aid) for more information.

This office maintains a complete listing of financial aid resources including:

- federal, state and institutional aid
- grants, loan programs and work-study options
- competitive grants from area hospitals and healthcare institutions that pay full or partial tuition costs for selected students, in return for a commitment to work as a paid employee after graduation.

*After January 1, applications for admission and financial aid may be made at the same time. Applicants may begin the financial aid application process after January 1 by completing the Free Application for Federal Student Aid (FAFSA – school code 013549) after the applicable federal tax return(s) has been submitted to the IRS. Please do not wait until after you are accepted for admission to begin the financial aid application process as this may delay the award process.*

## Contact Us

**If you have questions or wish to schedule an appointment with a financial aid counselor, please contact:**

University Office of Financial Aid  
Thomas Jefferson University  
Curtis Building, Suite 115  
1015 Walnut Street, Philadelphia, PA 19107-5005  
Phone: 215-955-2867  
E-mail: [financial.aid@jefferson.edu](mailto:financial.aid@jefferson.edu)  
Visit our website at: [Jefferson.edu/financial\\_aid](http://Jefferson.edu/financial_aid)



# 2014–2015 Student Expense Budget



The student expense budget is an outline of the costs that a student can expect to incur during the school year. The following budgets are for full-time students. Budgets are adjusted according to the length of the academic program. Student expense budget will vary by major and academic level. Please check with the Financial Aid Office for exact costs.

Direct costs are paid directly to the university and are standard for each student. Indirect costs vary from student to student and are influenced by factors such as program of study, personal lifestyle and distance from home to campus.

## Sample Budget 1: Undergraduate

Below is a sample student expense budget for undergraduate students. This budget is typically assigned to students attending Jefferson for a nine-month period. The most current tuition information can be found on the University Office of the Registrar's website at [Jefferson.edu/registrar/tuition](http://Jefferson.edu/registrar/tuition).

### 2014 – 2015 BUDGET

DIRECT COSTS	RESIDENT	COMMUTER
TUITION/FEES	*	*
ROOM (Martin Residence, single occupancy)	\$ 6,300	0
<b>TOTAL DIRECT COSTS</b>	<b>\$ 6,300 (+ tuition)</b>	<b>0 (+ tuition)</b>
<b>INDIRECT COSTS** (9 MONTHS)</b>		
BOARD	\$ 3,915	\$ 3,195
BOOKS AND SUPPLIES	\$ 1,495	\$ 1,495
TRANSPORTATION	\$ 500	\$ 1,944
MISCELLANEOUS	\$ 1,125	\$ 1,125
<b>TOTAL INDIRECT COSTS**</b>	<b>\$ 7,035</b>	<b>\$ 7,759</b>
<b>TOTAL COSTS</b>	<b>\$ 13,335 (+ tuition)</b>	<b>\$ 7,759 (+ tuition)</b>

\* For the most recent tuition/fee information, visit [Jefferson.edu/registrar/tuition](http://Jefferson.edu/registrar/tuition)

\*\* The indirect costs are prorated according to the period of enrollment.

## Sample Budget 2: Graduate

Below is a sample student expense budget for graduate students. This budget is typically assigned to students attending Jefferson for a nine-month period. The most current tuition information can be found on the University Office of the Registrar's website at [Jefferson.edu/registrar/tuition](http://Jefferson.edu/registrar/tuition).

### 2014 – 2015 BUDGET

DIRECT COSTS	ON/OFF CAMPUS	COMMUTER
TUITION/FEES	*	*
<b>TOTAL DIRECT COSTS</b>	<b>\$ 0 (+ tuition)</b>	<b>\$ 0 (+ tuition)</b>
<b>INDIRECT COSTS** (9 MONTHS)</b>		
BOOKS AND SUPPLIES	\$ 1,740	\$ 1,740
TRANSPORTATION	\$ 1,719	\$ 1,944
MISCELLANEOUS	\$ 1,125	\$ 1,125
ROOM AND BOARD	\$13, 950	\$ 3,195
<b>TOTAL INDIRECT COSTS**</b>	<b>\$ 18,534</b>	<b>\$ 8,004</b>
<b>TOTAL COSTS</b>	<b>\$ 18,534 (+ tuition)</b>	<b>\$ 8,004 (+ tuition)</b>

\* For the most recent tuition/fee information, visit [Jefferson.edu/registrar/tuition](http://Jefferson.edu/registrar/tuition)

\*\* The indirect costs are prorated according to the period of enrollment.

# Applying for Financial Aid



## What You Need to Apply

Consideration for all forms of financial aid requires submission of the following documents to the University Office of Financial Aid:

1. **2015–2016 Free Application for Federal Student Aid (FAFSA).** The FAFSA may be completed via the web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) after January 1, 2015. Please note: The FAFSA may take up to two weeks for processing with the federal processor. The school code to be used when filing the FAFSA is **013549**. However, it is highly suggested that you complete your (student and parent if applicable) federal IRS Tax Return before completing the FAFSA so that tax information may be imported directly from the IRS. This process, called IRS Data Retrieval (IRS DRT), allows you, and if applicable, your parent(s) to upload data from your federal tax returns into your FAFSA. It may be used during the initial filing or when subsequent corrections are made to your 2015-16 FAFSA. This option will streamline and expedite the processing of your financial aid.
2. **Jefferson Federal Direct Stafford Loan application** (online at Banner Web for accepted applicants only).



## PRIORITY DEADLINES FOR APPLICATION MATERIALS

PROGRAMS THAT BEGIN IN FALL OR PRE-FALL **APRIL 1**

PROGRAMS THAT BEGIN IN SPRING **AUGUST 1**

STUDENTS RETURNING TO JEFFERSON **MARCH 15**

## The Federal Direct Stafford Student Loan Program

The Federal Direct Stafford Student Loan Program is your foundation for building a strong financial aid package. Here's what you need to know:

- Undergraduate students may apply for subsidized funding of up to \$5,500 per year. However, actual eligibility will be determined by the school based on cost of attendance, need and actual grade level. (See page 7 for more information.) Please note, per federal regulations effective with the 2012-2013 academic year, graduate students are eligible to borrow the Federal Direct Unsubsidized Stafford Loan only.
- All students applying for Federal Direct Stafford Loan funds must complete a Master Promissory Note (MPN) with the Federal Direct Student Loan Program. By signing the MPN, the student acknowledges the responsibility to repay the loan debt. The MPN is completed only the first year and will also be used to request loan funds in future years. Information about completing the MPN is available on the University Office of Financial Aid website, [Jefferson.edu/financial\\_aid](http://Jefferson.edu/financial_aid).

## Additional Sources of Aid

The chart on pages 6-9 lists a variety of financial aid sources, but there are many others to consider. Employers, healthcare agencies and private organizations often provide financial assistance to students. To access information regarding these programs and other outside scholarship information, go to our website at [Jefferson.edu/financial\\_aid/outside\\_info/](http://Jefferson.edu/financial_aid/outside_info/) and review information about outside scholarships. You should also investigate your public library, the Web, and local church, fraternal or service organizations to find additional sources of financial aid. Also see pages 10-11 in this booklet for a list of special scholarships and loans offered by the University.

# Program Descriptions

PROGRAM	ELIGIBILITY REQUIREMENTS
<b>FEDERAL GRANTS AND SCHOLARSHIPS (NO REPAYMENT REQUIRED)</b>	
<b>FEDERAL PELL GRANT</b>	<ul style="list-style-type: none"><li>• Undergraduates without a prior bachelor's degree</li><li>• Demonstrated financial need</li></ul>
<b>FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)</b>	<ul style="list-style-type: none"><li>• Undergraduates without a prior bachelor's degree</li><li>• Demonstrated financial need</li><li>• Priority given to Pell Grant recipients</li></ul>
<b>FEDERAL WORK STUDY PROGRAM (FWSP)</b>	<ul style="list-style-type: none"><li>• Demonstrated financial need</li></ul>
<b>FEDERAL LOAN PROGRAMS (REPAYMENT REQUIRED)</b>	
<b>FEDERAL PERKINS LOAN</b>	<ul style="list-style-type: none"><li>• Demonstrated financial need</li></ul>
<b>FEDERAL SUBSIDIZED AND UNSUBSIDIZED STAFFORD LOAN</b>	<ul style="list-style-type: none"><li>• Demonstrated financial need</li><li>• At least half-time enrollment</li><li>• Subsidized and unsubsidized Stafford loans are available. Subsidized Stafford loans are need-based; unsubsidized loans are not need-based. Please note, per federal regulations effective with the 2012-2013 academic year, graduate students are eligible to borrow the Federal Direct Unsubsidized Stafford Loan only.</li></ul>



INFORMATION AND APPLICATION	AWARD AMOUNTS AND CONDITIONS
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>Grants currently range from \$600 to \$5,730 per year for full-time students</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>Grant amounts are based on students' eligibility and availability of funding</li> <li>Maximum award is \$4,000 per year</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>Provides on-campus and community service employment</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>Loans up to \$5,500 per year for undergraduate students and up to \$8,000 per year for graduate students based on availability of funding</li> <li>5 percent interest rate; no interest accrues while student is enrolled; repayment begins 9 months after leaving school</li> <li>10 year repayment period maximum</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> <li>Complete Jefferson Federal Direct Stafford Loan application (online at Banner Web for accepted applicants only)</li> </ul>	<ul style="list-style-type: none"> <li>Dependent undergraduate students who have completed 2 years of college may apply for up to \$7,500 per year. Otherwise, the limit is \$5,500 to \$6,500</li> <li>Independent undergraduate students may borrow up to \$12,500; \$5,500 may be subsidized</li> <li>Graduate students may borrow up to \$20,500 per year; Pharmacy up to \$33,000 per year; all graduate Stafford Loan funding is unsubsidized</li> <li>Total aggregate borrowing may not exceed \$31,000 for dependent undergraduates, \$57,500 for independent undergraduates or \$138,500 for graduate students</li> <li>Interest rate for loans issued after July 1, 2013 will be a "variable fixed" rate determined each year based on the 10-year Treasury Note rate plus 2.05% or 3.6% respectively if an undergraduate or graduate student. The variable interest rate assigned to the loan will be a fixed rate for the life of that loan.</li> <li>Repayment begins 6 months after leaving school</li> </ul>

# Program Descriptions

PROGRAM	ELIGIBILITY REQUIREMENTS
<b>FEDERAL LOAN PROGRAMS (REPAYMENT REQUIRED)</b>	
<b>NURSING STUDENT LOAN PROGRAM</b>	<ul style="list-style-type: none"> <li>• Nursing students only, full or part-time</li> <li>• Demonstrated financial need</li> </ul>
<b>FEDERAL PLUS AND GRAD PLUS LOAN</b>	<ul style="list-style-type: none"> <li>• At least half-time enrollment</li> <li>• PLUS loans are for parents of dependent undergraduate students and GRAD PLUS loans are for graduate students</li> </ul>
<b>STATE GRANTS AND SCHOLARSHIPS (NO REPAYMENT REQUIRED)</b>	
<b>PENNSYLVANIA STATE GRANT</b>	<ul style="list-style-type: none"> <li>• For undergraduate students who are Pennsylvania residents with no prior bachelor's degree</li> </ul>
<b>THOMAS JEFFERSON UNIVERSITY GRANTS AND SCHOLARSHIPS (NO REPAYMENT REQUIRED)</b>	
<b>JEFFERSON HEALTH PROFESSIONS GRANT</b>	<ul style="list-style-type: none"> <li>• Demonstrated financial need</li> </ul>
<b>DEAN'S SCHOLARSHIP</b>	<ul style="list-style-type: none"> <li>• Incoming students in a full-time program, based on academic excellence</li> </ul>
<b>THOMAS JEFFERSON UNIVERSITY LOAN PROGRAMS (REPAYMENT REQUIRED)</b>	
<b>THOMAS JEFFERSON UNIVERSITY LOAN</b>	<ul style="list-style-type: none"> <li>• Undergraduate and graduate students</li> <li>• Demonstrated financial need</li> </ul>
<b>JEFFERSON HEALTH PROFESSIONS LOAN</b>	<ul style="list-style-type: none"> <li>• Undergraduate and graduate students</li> <li>• Demonstrated financial need</li> </ul>
<b>OTHER FINANCIAL AID PROGRAMS (REPAYMENT THROUGH SERVICE REQUIRED)</b>	
<b>AIR FORCE RESERVE TRAINING CORPS (AFROTC)</b>	<ul style="list-style-type: none"> <li>• Nursing students only</li> </ul>
<b>NAVY NURSING SCHOLARSHIP PROGRAM</b>	<ul style="list-style-type: none"> <li>• Nursing students only</li> </ul>

INFORMATION AND APPLICATION	AWARD AMOUNTS AND CONDITIONS
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>Loans up to \$4,000 per year for full-time students</li> <li>5 percent interest rate. Repayment begins 9 months after leaving school</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> <li>File a Federal PLUS or GRAD PLUS application, through the Federal Direct Loan Program</li> </ul>	<ul style="list-style-type: none"> <li>For PLUS and GRAD PLUS borrowers (parents and graduate students) the annual loan limit is cost of education minus financial aid</li> <li>Interest rate for loans issued after 7/1/13 will be a "variable fixed" rate determined each year based on the 10-year Treasury Note rate plus 4.6%. The variable interest rate assigned to the loan will be a fixed rate for the life of that loan.</li> <li>Interest begins to accrue upon disbursement</li> <li>Repayment begins 60 days after disbursement; in some cases it may be deferred</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>Grants currently range up to \$4,100 per year</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>Grant amounts are based on student's eligibility and availability of funding</li> </ul>
<ul style="list-style-type: none"> <li>Recipients selected by the Admissions Office</li> </ul>	<ul style="list-style-type: none"> <li>Average \$5,000 per year</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>5 percent interest rate; repayment begins 1 year after graduation</li> </ul>
<ul style="list-style-type: none"> <li>File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool</li> </ul>	<ul style="list-style-type: none"> <li>5 percent interest rate; repayment begins 1 year after graduation</li> </ul>
<ul style="list-style-type: none"> <li>Contact Saint Joseph's University, Philadelphia, PA or go to <a href="http://wordpress.sju.edu/afrotc/">wordpress.sju.edu/afrotc/</a></li> </ul>	<ul style="list-style-type: none"> <li>Scholarship application for tuition, books, and fees may be completed; contracted cadets, regardless of scholarship status, will receive a monthly non-taxable stipend of \$250 – \$400</li> </ul>
<ul style="list-style-type: none"> <li>Contact Navy Recruiting, Philadelphia, PA</li> </ul>	<ul style="list-style-type: none"> <li>Initial grant of \$10,000; \$1,000 per month for 24 months; repayment through service after graduation</li> </ul>

# Special Scholarships and Loans

The following competitive scholarships and loans are available to students who meet specific criteria. By completing the steps previously outlined in this booklet, you will be automatically considered for all of the special scholarships and loans listed here, with the exception of those marked with an asterisk (\*). Applications for those programs will be mailed directly to you from the University Office of Financial Aid.

## Jefferson School of Health Professions Loans

- **James M. Large Fund**  
Low-interest loans (at 5 percent) for students demonstrating financial need
- **Medical Technology Loan**  
Low-interest loans (at 5 percent) for junior or senior medical technology students demonstrating financial need
- **PNC Bank Loan Fund**  
Loan for deserving students
- **Development Office Loan**  
Low-interest loan (at 5 percent) for deserving students demonstrating financial need

## Jefferson School of Health Professions Scholarships

- **Isabel Miley McAlister Occupational Therapy Scholarship**  
Occupational Therapy student demonstrating financial need
- **Fox Scholarship for the Advancement of Geriatric Occupational Therapy in Memory of Margaret Sood**  
Occupational Therapy students demonstrating financial need
- **Fox Scholarship for the Advancement of Geriatric Physical Therapy**  
Physical Therapy students demonstrating financial need

- **Christopher Rivera Memorial Scholarship**  
Physical Therapy student demonstrating financial need
- **The Ethel Beard Burstein Scholarship Fund**  
Occupational Therapy students from Philadelphia, Bucks, Chester, Delaware, and Montgomery counties who demonstrate need
- **Joseph J. Darby Memorial Scholarship Fund**  
Scholarship assistance for Radiologic Science students
- **Joann M. Ludwig '67 Scholarship**  
Scholarship assistance for Radiologic Science students

## Jefferson School of Nursing Aid Funds

(All funds are only for Nursing students)

- **McGovern Fund**  
Scholarship assistance for a student demonstrating financial need
- **Revelle Brown Student Aid Fund**  
Scholarship and/or loan assistance for students demonstrating financial need
- **Wilmer Bryer Nursing Scholarship**  
Students demonstrating financial need
- **The Mollie M. and Abraham D. Caesar Foundation**  
Students demonstrating financial need and exhibiting high academic achievement
- **Dorothy Wayne Davis Memorial Nursing Scholarship**  
Students with outstanding academic achievement

- **Vera Gitlin Haberer Memorial Scholarship**  
Students having financial difficulties in meeting the university tuition
- **Margaret Fetsko Herbut, RN Nursing Scholarship Fund**  
First year students who have demonstrated financial need, academic competence and compassion for others
- **Debra Bloom Lenhart Memorial Scholarship**  
Students, with preference given to graduates of Cheltenham High School
- **Murdoch Family Scholarship**  
Students with high financial need
- **Nurses Alumni Association Scholarship Fund**  
Students pursuing nursing as a second career
- **Helyn Long Romberg Scholarship**  
Students with high financial need who have had a unique educational, career or life experience
- **Daniel L. Shaw Jr., MD'47 and Arlene D. Shaw, DN'44 Scholarship Fund**  
Students who make academic progress and exhibit the greatest financial need
- **Nora E. Shoemaker Nurses Scholarship**  
Students demonstrating financial need
- **Dorthea W. Walton Memorial Fund\***  
Full-time student who demonstrates academic and leadership potential
- **Ruby Wilwerth Memorial Nursing Scholarship**  
Students demonstrating financial need
- **100th Anniversary of Nursing Scholarship**  
Students demonstrating financial need
- **Mabel C. Prevost Scholarship (funded by the Jefferson Nurses' Alumni Association)**  
Varying award amounts available to graduate students only †
- **The Friends of West Park Hospital Scholarship**  
Varying award amounts available to graduate students only †
- **U.S. Public Health Service Traineeship**  
Varying award amounts available to graduate students only †
- **Maryellen Horlacher Oldt Scholarship**  
Deserving students from central Pennsylvania (Union, Snyder and Northumberland counties)
- **Marian B. Coutts Scholarship**  
Merit-based scholarship awarded to students
- **Carl and Evelyn Ay Sempier Scholarship**  
Merit-based scholarship awarded to students
- **Dorothy Boehret Scholarship Fund**  
Need and merit-based scholarship to students
- **Debra Brent Foster Fund**  
Need and merit-based scholarship to students
- **Janet E. Maurer, DN '47 Scholarship Fund**  
Need and merit-based scholarships for BSN students
- **Stella J. Wawrynowic Scholarship, DN '39 Scholarship**  
Merit-based scholarships for BSN students

## Jefferson School of Nursing FACT and Senior Student Scholarships

- Scholarship assistance to students from Jefferson and affiliated hospitals in return for post-graduation employment †, \*\*

## General TJU Scholarships

- **Jefferson Alumni Scholarship**  
Students in any program, demonstrating financial need, who are active on campus
- **Samuel and Lois Wolf Education Fund**  
Scholarship for students demonstrating financial need in any program
- **Hamilton-New Jersey Student Aid Fund**  
Loan and grant assistance for students demonstrating financial need; preference given to New Jersey residents
- **Mrs. Samuel M.V. Hamilton Student Aid Fund**  
Scholarship and/or loan assistance to a student demonstrating financial need in any program of study; recipients must be New Jersey residents
- **William Randolph Hearst Scholarship for Minority Students\***  
Minority students demonstrating financial need who exhibit high academic achievement
- **Eakins Scholarship**  
Students in any program, demonstrating financial need

\* APPLICATIONS FOR THESE PROGRAMS WILL BE MAILED DIRECTLY TO YOU FROM THE UNIVERSITY OFFICE OF FINANCIAL AID.

\*\* FUNDING IS DEPENDENT ON AVAILABILITY AND MAY NOT BE OFFERED EVERY YEAR.

† TO APPLY, CONTACT DEAN, JEFFERSON SCHOOL OF NURSING, THOMAS JEFFERSON UNIVERSITY, 901 WALNUT STREET, SUITE 805, PHILADELPHIA, PA 19107.



# Frequently Asked Questions

The following are answers to common questions we receive from our students.

## When should I apply for financial aid?

Beginning in December/January, accepted students will be emailed instructions as to how to complete the Jefferson Financial Aid Application online. Certain applications, such as the FAFSA, can be completed starting as early as January 1, providing that your federal IRS tax return has been filed. Awards are processed on a date-order basis, so the earlier your application is complete, the earlier you will be notified about your eligibility for assistance. Please see our website for more immediate application process information at [Jefferson.edu/financial\\_aid/process](http://Jefferson.edu/financial_aid/process).

## Does my application for financial aid affect the admission decision?

Your application for financial aid in no way influences the admissions decision.

## I've already earned a bachelor's degree.

### What aid can I apply for?

You can apply for all sources of aid except the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant and the Pennsylvania State Grant. With other financial aid programs (Federal Perkins and Federal Stafford), your award may be limited by the amounts you have previously borrowed.

## As a part-time student, am I eligible to apply for financial assistance?

Yes, as long as you are a matriculated student in a degree or certificate program and are taking at least 6 credits (undergraduate) or 5 credits (graduate) per term. The amount of aid you receive will be determined by the number of credits taken and tuition costs of each term. Most aid is not available to students taking fewer than 5–6 credits per semester. Part-time students need to complete an Educational Plan, which is available online or from the University Office of Financial Aid, in addition to other required forms.

## What is the University's course withdrawal policy?

To withdraw from a course, a student must complete the Course Withdrawal form from the University Office of the Registrar. Students who stop attending classes without filing the required form will be responsible for the full payment of tuition and will receive a grade of "F." Verbal notification to the course instructor does not constitute an official course withdrawal. Withdrawal may impact eligibility for aid, eligibility for future aid or deferments on payment of student loans.

If the withdrawal is authorized, the student will receive the following grade, based on the date of withdrawal and performance in the course at the time of withdrawal.

- If withdrawal is authorized prior to the date published in the Academic Calendar, the student will receive a grade of "W."
- After that date, a grade of "WP" (Withdrew-Passing) or "WF" (Withdrew-Failing) will be assigned.

- A grade of “WF” is calculated in the grade point average in the same manner as a failing grade.

*Please note: the withdrawal policy is subject to change. For the most up to date and complete details, please refer to your school’s catalog.*

## When will I know if I have received financial aid?

The University begins announcing award decisions in early spring for September enrollment and in early fall for January enrollment. Federal and state funding procedures may influence the date when awards can be made. Financial aid status for accepted students may be viewed on Banner Web.

## Does the University offer a tuition payment plan?

Yes. Thomas Jefferson University participates in the Tuition Management Systems plan. This program allows full-time students to pay tuition costs over a 10-month period. For more information, contact the Office of Student Accounts at 215-503-7669 or Tuition Management Systems (TMS) at 800-722-4867 or [www.afford.com](http://www.afford.com).

## What is the tuition refund policy?

A student who withdraws or takes a leave of absence may be eligible for a pro-rated tuition refund. The refund is based on the number of weeks the student was in attendance during the prevailing term covered by the **tuition payment period**. A student who is dismissed or suspended because of a violation in School and/or University policy is not eligible for a refund. Excerpted information on each school’s specific tuition refund policy information is listed below. **However, for complete details of each school’s policy, you must consult the individual school handbook/catalog.**

### Jefferson School of Health Professions

[Jefferson.edu/content/dam/tju/jsHP/files/jsHP\\_catalog.pdf](http://Jefferson.edu/content/dam/tju/jsHP/files/jsHP_catalog.pdf)

Full-Time Students – Effective Date	Applicable Refund
First and second week of classes of prevailing term	100 percent
Third and fourth week of classes of prevailing term	50 percent
Fifth and sixth week of classes of prevailing term	25 percent
Seventh week (and thereafter) of classes of prevailing term	0 percent

### Jefferson School of Nursing

[Jefferson.edu/content/dam/tju/jsn/files/jsn-catalog.pdf](http://Jefferson.edu/content/dam/tju/jsn/files/jsn-catalog.pdf)

Full-Time Students – Effective Date	Applicable Refund
First and second week of classes of prevailing term	100 percent
Third and fourth week of classes of prevailing term	50 percent
Fifth and sixth week of classes of prevailing term	25 percent
Seventh week (and thereafter) of classes of prevailing term	0 percent

### Jefferson School of Pharmacy

[Jefferson.edu/content/dam/tju/jSP/files/jSP\\_student\\_handbook.pdf](http://Jefferson.edu/content/dam/tju/jSP/files/jSP_student_handbook.pdf)

Students who withdraw from JSP prior to the start of a semester will be eligible to receive a full refund of tuition paid in advance. Students withdrawing prior to the end of the drop-add period will be eligible for a refund of 80 percent of tuition. Those withdrawing after the end of the drop-add period will be considered individually but will receive no more than a 50 percent refund of tuition. A student withdrawing from JSP may petition the Dean for a higher refund in the case of extenuating circumstances.

## What if I have additional questions?

Contact the University Office of Financial Aid with your questions or to schedule an appointment. Office hours are Monday - Friday, 8:30 a.m. to 5 p.m. Contact us at 215-955-2867, e-mail: [financial.aid@jefferson.edu](mailto:financial.aid@jefferson.edu) or visit our website: [Jefferson.edu/financial\\_aid](http://Jefferson.edu/financial_aid).

# Sample Financial Aid Packages

These examples show some of the many ways a financial aid package can be tailored to suit individual needs.\*

## Sample Package 1: Michael

Michael is a first-year Doctor of Physical Therapy student from northeastern Pennsylvania who lives on campus in the dormitory. He has two younger sisters at home. His parents' adjusted gross income is \$41,500.



FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN	\$ 20,500
FEDERAL PERKINS LOAN	\$ 2,500
FEDERAL WORK STUDY	\$ 3,000

**MICHAEL'S TOTAL AID** **\$ 26,000**



## Sample Package 2: Meg

Meg is an undergraduate Bachelor of Science in Nursing student from Delaware who lives with her husband and two children. They own their own home and have an adjusted gross income of \$41,420.

FEDERAL DIRECT SUBSIDIZED STAFFORD LOAN	\$ 5,500
FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN	\$ 7,000
FEDERAL NURSING LOAN	\$ 4,000
JEFFERSON HEALTH PROFESSIONS GRANT	\$ 1,500
THOMAS JEFFERSON UNIVERSITY LOAN	\$ 4,000

**MEG'S TOTAL AID** **\$ 22,000**

## Sample Package 3: John

John commutes to school from his apartment in the suburbs. He is independent, has a BA degree from another college and is seeking a PharmD degree in the School of Pharmacy. His adjusted gross income is \$13,528.



FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN	\$ 33,000
THOMAS JEFFERSON UNIVERSITY LOAN	\$ 2,000

**JOHN'S TOTAL AID** \$ 35,000



## Sample Package 4: Emily

Emily is a dependent undergraduate Radiologic Science major who lives on campus. She and her parents have no assets, and their total income is \$25,000. Emily's brother is also enrolled in college. She is a dependent undergraduate student and therefore her parents may opt to apply for a Federal Direct PLUS (Parent Loan for Undergraduate Students) to help supplement her package.

FEDERAL DIRECT SUBSIDIZED STAFFORD LOAN	\$ 5,500
FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN	\$ 2,000
THOMAS JEFFERSON UNIVERSITY LOAN	\$ 7,500
FEDERAL PELL GRANT	\$ 5,730
FEDERAL SEOG GRANT	\$ 1,000
FEDERAL WORK STUDY	\$ 2,500

**EMILY'S TOTAL AID** \$ 24,230

\* NOTE: THESE SCENARIOS ARE SAMPLE PACKAGES. THE STUDENTS PICTURED ARE NOT THE ACTUAL STUDENTS DESCRIBED IN THE SCENARIOS.

# NOTES

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



Thomas Jefferson University is committed to providing equal educational and employment opportunities for all persons without regard to race, color, national or ethnic origin, marital status, religion, sex, sexual orientation, gender identity, age, disability or veteran's status. Thomas Jefferson University complies with all relevant local ordinances and state and federal statutes in the administration of its educational and employment policies and is an Affirmative Action Employer.

Inquiries may be directed to the Manager of Employee Relations or to the University's Affirmative Action Officer at 833 Chestnut Street, Suite 900, Philadelphia, PA, 19107-5595. Phone: 215-503-7758.

All information contained in this booklet is accurate at the time of publication (October 2014) and is subject to change at any time.



**Jefferson**<sup>®</sup>

HEALTH IS ALL WE DO

**If you have questions or wish to  
schedule an appointment with  
a financial aid counselor, contact:**

Office of Financial Aid

Thomas Jefferson University

College Building, Suite 115

1015 Walnut Street

Philadelphia, PA 19107-5005

215-955-2867

[financial.aid@jefferson.edu](mailto:financial.aid@jefferson.edu)

[Jefferson.edu/financial\\_aid](https://jefferson.edu/financial_aid)