

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

Office of Financial Aid
Thomas Jefferson University
Curtis Building, Suite 115
1015 Walnut Street
Philadelphia, PA 19107-5005

215-955-2867
financial.aid@jefferson.edu

jefferson.edu/financial_aid

Thomas Jefferson University is accredited by:

Middle States Commission on Higher Education (MSCHE)
3624 Market Street, 2nd Floor West
Philadelphia, PA 19104

267-284-5000
info@msche.org
Spanish: espanolinfo@msche.org

www.msche.org

For Regional, National & Specialized Accreditors, please see the Consumer Information Disclosure webpage.



FINANCING
YOUR EDUCATION
CENTER CITY CAMPUS



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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 2019–2020, more than \$65 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 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 October 1, applications for admission and financial aid may be made at the same time. Applicants may begin the financial aid application process after October 1 by completing the Free Application for Federal Student Aid (FAFSA – school code 013549) using your prior prior tax return information. 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

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Visit our website at: Jefferson.edu/financial_aid

Cost of Attendance Budget



Cost of attendance budget is an outline of the estimated 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. The cost of attendance 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 Center City for a nine-month period. Keep in mind that some undergraduate programs are 10, 11 or 12 months in length. The most current tuition information can be found on the Tuition Information website at Jefferson.edu/tuition-and-financial-aid/tuition-information.

2019 – 2020 BUDGET

DIRECT COSTS	RESIDENT	COMMUTER
TUITION/FEES	*	*
ROOM (Martin Residence, single occupancy approximate)	\$ 8,000	0
TOTAL DIRECT COSTS	\$ 8,000 (+ tuition)	0 (+ tuition)
INDIRECT COSTS** (9 MONTHS)		
BOARD	\$ 3,438	\$ 3,438
BOOKS AND SUPPLIES	\$ 1,525	\$ 1,525
TRANSPORTATION	\$ 500	\$ 1,944
MISCELLANEOUS	\$ 1,125	\$ 1,125
TOTAL INDIRECT COSTS**	\$ 6,588	\$ 8,032
TOTAL APPROXIMATE COSTS	\$ 14,588 (+ tuition)	\$ 8,032 (+ tuition)

* For the most recent tuition/fee information, visit Jefferson.edu/tuition-and-financial-aid/tuition-information

** 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 Center City for a nine-month period. Keep in mind that some graduate programs are 10, 11 or 12 months in length. The most current tuition information can be found on the Tuition Information website at Jefferson.edu/tuition-and-financial-aid/tuition-information.

2019 – 2020 BUDGET

DIRECT COSTS	ON/OFF CAMPUS	COMMUTER
TUITION/FEES	*	*
TOTAL DIRECT COSTS	\$ 0 (+ tuition)	\$ 0 (+ tuition)
INDIRECT COSTS** (9 MONTHS)		
BOOKS AND SUPPLIES	\$ 1,740	\$ 1,740
TRANSPORTATION	\$ 1,836	\$ 1,944
MISCELLANEOUS	\$ 1,125	\$ 1,125
ROOM AND BOARD	\$ 14,580	\$ 3,438
TOTAL INDIRECT COSTS**	\$ 19,281	\$ 8,247
TOTAL COSTS	\$ 19,281 (+ tuition)	\$ 8,247 (+ tuition)

* For the most recent tuition/fee information, visit Jefferson.edu/tuition-and-financial-aid/tuition-information

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

Applying for Financial Aid



How to Apply

Consideration for all forms of financial aid requires submission of the Free Application for Federal Student Aid (FAFSA.)

Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed via the web at studentaid.ed.gov/sa/fafsa after October 1. 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**. The FAFSA uses your prior year tax information so that tax information may be imported directly from the IRS. This process, called IRS Data Retrieval Transfer (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 FAFSA. This option will streamline and expedite the processing of your financial aid.

For financial aid eligibility and consideration for a specific year, please complete the applicable FAFSA for the school year. For example, complete the 2020-2021 FAFSA for 2020-2021 academic year enrollment.



PRIORITY DEADLINES FOR APPLICATION MATERIALS

PROGRAMS THAT BEGIN IN FALL OR PRE-FALL	March 1
PROGRAMS THAT BEGIN IN SPRING	September 1
STUDENTS RETURNING TO JEFFERSON	March 1

The Federal Direct Loan Program

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

- Undergraduate students may only 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.
- All students applying for Federal Direct 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 at Jefferson.edu/financialaid and at studentaid.ed.gov.

Additional Sources of Aid

The chart on pages 8-11 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, visit Jefferson.edu/financialaid 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 guide for a list of special scholarships and loans offered by the University.

Program Descriptions

FAFSA: Free Application for Federal Student Aid

PROGRAM	ELIGIBILITY REQUIREMENTS	INFORMATION AND APPLICATION	AWARD AMOUNTS AND CONDITIONS
FEDERAL GRANTS AND SCHOLARSHIPS (NO REPAYMENT REQUIRED)			
FEDERAL PELL GRANT	<ul style="list-style-type: none"> Undergraduates without a prior bachelor's degree Demonstrated financial need 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> Grants currently range from \$600 to \$6,195 per year for full-time students
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)	<ul style="list-style-type: none"> Undergraduates without a prior bachelor's degree Demonstrated financial need Priority given to Pell Grant recipients 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> Grant amounts are based on students' eligibility and availability of funding Maximum award is \$4,000 per year
FEDERAL WORK STUDY PROGRAM (FWSP)	<ul style="list-style-type: none"> Demonstrated financial need 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> Provides on-campus and community service employment
FEDERAL LOAN PROGRAMS (REPAYMENT REQUIRED)			
FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOAN	<ul style="list-style-type: none"> Demonstrated financial need At least half-time enrollment Subsidized and unsubsidized loans are available. Subsidized 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 Loan only. 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> 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 Independent undergraduate students may apply for up to \$12,500; \$5,500 may be subsidized Graduate students may apply for up to \$20,500 per year; Pharmacy up to \$33,000 per year; all graduate Loan funding is unsubsidized Total aggregate borrowing may not exceed \$31,000 for dependent undergraduates, \$57,500 for independent undergraduates or \$138,500 for graduate students other than Pharmacy. 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. Repayment begins 6 months after leaving school 10 to 25 year repayment plans available

Program Descriptions

FAFSA: Free Application for Federal Student Aid

PROGRAM	ELIGIBILITY REQUIREMENTS	INFORMATION AND APPLICATION	AWARD AMOUNTS AND CONDITIONS
FEDERAL LOAN PROGRAMS (REPAYMENT REQUIRED)			
NURSING STUDENT LOAN PROGRAM	<ul style="list-style-type: none"> Nursing students only, full or part-time Demonstrated financial need Maximum award is \$4,000 per year 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> Loans up to \$4,000 per year for full-time students 5 percent interest rate. Repayment begins 9 months after leaving school
FEDERAL DIRECT PLUS AND GRADUATE PLUS LOAN	<ul style="list-style-type: none"> At least half-time enrollment PLUS loans are for parents of dependent undergraduate students and GRADUATE PLUS loans are for graduate students 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool File a Federal PLUS or GRADUATE PLUS application, through the Federal Direct Loan Program 	<ul style="list-style-type: none"> For PLUS and GRADUATE PLUS borrowers (parents and graduate students) the annual loan limit is cost of education minus financial aid 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. Interest begins to accrue upon disbursement Repayment begins 60 days after disbursement; deferment may be available.
STATE GRANTS AND SCHOLARSHIPS (NO REPAYMENT REQUIRED)			
PENNSYLVANIA STATE GRANT	<ul style="list-style-type: none"> For qualifying undergraduate students who are Pennsylvania residents with no prior bachelor's degree 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> Grants currently range up to \$4,122 per year
THOMAS JEFFERSON UNIVERSITY GRANTS AND SCHOLARSHIPS (NO REPAYMENT REQUIRED)			
JEFFERSON HEALTH PROFESSIONS GRANT	<ul style="list-style-type: none"> Demonstrated financial need 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> Grant amounts are based on student's eligibility and availability of funding
DEAN'S & MERIT SCHOLARSHIP	<ul style="list-style-type: none"> Incoming students in a full-time program, based on academic excellence 	<ul style="list-style-type: none"> Recipients selected by the Admissions Office 	<ul style="list-style-type: none"> Grant amounts are based on student's eligibility and availability of funding
THOMAS JEFFERSON UNIVERSITY LOAN PROGRAMS (REPAYMENT REQUIRED)			
THOMAS JEFFERSON UNIVERSITY LOAN	<ul style="list-style-type: none"> Undergraduate and graduate students Demonstrated financial need 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> 5 percent interest rate; repayment begins 1 year after graduation
JEFFERSON HEALTH PROFESSIONS LOAN	<ul style="list-style-type: none"> Undergraduate and graduate students Demonstrated financial need 	<ul style="list-style-type: none"> File a FAFSA using the IRS Data Retrieval Transfer (DRT) Tool 	<ul style="list-style-type: none"> 5 percent interest rate; repayment begins 1 year after graduation
OTHER FINANCIAL AID PROGRAMS (REPAYMENT THROUGH SERVICE REQUIRED)			
AIR FORCE RESERVE TRAINING CORPS (AFROTC)	<ul style="list-style-type: none"> Nursing students only 	<ul style="list-style-type: none"> Contact Saint Joseph's University, Philadelphia, PA or visit Sites.sju.edu/afrotc/ 	<ul style="list-style-type: none"> 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
NAVY NURSING SCHOLARSHIP PROGRAM	<ul style="list-style-type: none"> Nursing students only 	<ul style="list-style-type: none"> Contact Navy Recruiting, Philadelphia, PA 	<ul style="list-style-type: none"> Initial grant of \$10,000; \$1,000 per month for 24 months; repayment through service after graduation

Special Scholarships and Loans

The following competitive scholarships and loans are available to students who meet specific criteria. Please note that this list is subject to change.

Jefferson Colleges of Health Professions and Rehabilitation Sciences Scholarships and Loans

- **James M. Large Fund**
Low-interest loans (at 5 percent) for students demonstrating financial need
- **PNC Bank Loan Fund**
Loan for deserving students
- **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

- **Medical Technology Loan**
Low-interest loans (at 5 percent) for junior or senior medical technology students demonstrating financial need
- **Development Office Loan**
Low-interest loan (at 5 percent) for deserving students demonstrating financial need

Jefferson College of Nursing Scholarships

(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
- **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
- **Anna Kuba Scholarship Fund**
Students with high financial need
- **Mary Webb Hulick RN'72 Scholarship**
Need-based scholarships for Pennsylvania nursing students pursuing a BSN, with the first preference for students enrolled in the FACT-1 Year Program
- **Richard E. and Sara G. Kessler Scholarship Fund**
Students with high financial need
- **Maryelln Horlach Oldt Scholarship**
Need based scholarships for nursing students from the Central Pennsylvania area
- **John Ekarius Scholarship**
For Nursing students with financial need from an underrepresented, military, or abused background.
- **Lyn Sobolewski Scholarship**
For Nursing students with financial need of an underrepresented demographic population who also espouse the qualities that Lyn embodied as the Director of Special Projects for the Jefferson College of Nursing.



Frequently Asked Questions

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

When should I apply for financial aid?

The FAFSA can be completed starting as early as October 1. Awards are processed on date-order basis, so the earlier your application is complete, the earlier you will be noticed about your eligibility for assistance. Please visit Jefferson.edu/financialaid for more immediate application process information.

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 the Federal Direct Loan Program, 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 an eligible degree or certificate program and are taking at least a half-time credit load per term. The amount of aid you will 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 term.

When will I know if I have received financial aid?

The University begins announcing award decisions as early as November for September enrollment and in early summer 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 students to pay tuition costs over a 10-month period. For more information, contact the Tuition Management Systems (TMS) at 1-800-722-4867 or www.afford.com.

What is the tuition refund policy?

A student who withdraws, is dismissed for academic reasons or who is granted a leave of absence from the University may be eligible for a tuition refund in accordance with the policy that is applicable to the corresponding academic year enrollment associated with their program. For more information on this policy, please see the Tuition and Fee Webpage or the Students Affairs webpage.

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 or visit Jefferson.edu/financialaid.

- **Aim High-Aimee Girard Scholarship**

Students with high financial need who espouse the qualities that Ms. Aimee Girard espoused as a compassionate caregiver and alumna of the College of Nursing.

- **Drs. Theresa and Charles Yeo Scholarship**

Scholarships for graduate level members of Delta Rho chapter of Sigma Theta Tau International Nursing Honor Society.

- **Kathleen Webster Long Scholarship**

Need-based scholarships to students pursuing nursing as a second career

- **Robert and June Eyerly Scholarship**

Students with financial need who have served in the military or are descendants of veterans.

- **Kathleen Munda McNamara, DN '76 Scholarship**

Traditional track BSN students with financial need and exemplify caring and compassion.

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

- **General Scholarship**

Students demonstrating financial need

- **Phi Theta Kappa Scholarship**

For students who are an active member of Phi Theta Kappa Honor Society

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. As a graduate student, he may opt to borrow a Federal Graduate PLUS Loan.



FEDERAL DIRECT UNSUBSIDIZED LOAN	\$ 20,500
THOMAS JEFFERSON UNIVERSITY LOAN	\$ 2,500
FEDERAL WORK STUDY	\$ 3,000

MICHAEL'S TOTAL AID \$ 26,000



Sample Package 2: Meg

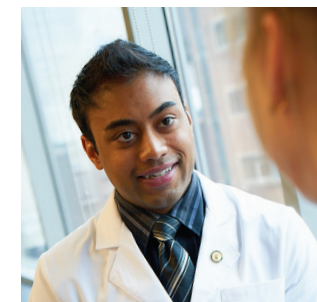
Meg is an undergraduate Bachelor of Science in Nursing student from Delaware who lives with her husband and two children. They own their own home and have an adjusted gross income of \$41,420.

FEDERAL DIRECT SUBSIDIZED LOAN	\$ 5,500
FEDERAL DIRECT UNSUBSIDIZED LOAN	\$ 7,000
FEDERAL NURSING LOAN	\$ 4,000
JEFFERSON NURSING 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 College of Pharmacy. His adjusted gross income is \$13,528. As a graduate student, he may opt to borrow a Federal Graduate PLUS Loan.



FEDERAL DIRECT UNSUBSIDIZED 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 LOAN	\$ 5,500
FEDERAL DIRECT UNSUBSIDIZED 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.

