

# 2025 - 2026

## Law School Financial Aid Fact Sheet

### ACCEPTING YOUR FINANCIAL AID

- **Please review your Financial Aid Offer.** Your financial aid offer and any revisions to your initial aid package can be found by going to <https://tuportal.temple.edu> and clicking on the Costs and Aid tab.
- **Codes listed on your financial aid offer explain the status of your aid at the time it was produced.**

<i>A, WA = "Accepted"</i>	<i>AA = "Anticipated Aid"</i>	<i>O = "Offer/Estimate"</i>	<i>EX = "Expected"</i>
This is the amount (minus origination fees for Direct Unsubsidized or Graduate PLUS loans) that will be applied to your University account at the beginning of each semester – except Federal Work Study which you must work to earn.	This status is used for the Law School Grant. The status is updated to "A" once requirements are met for the grant. Please see the sections below on the Law School Grant.	This is an Offer/Estimate only. You must accept the offered amount in order to receive the funds.	Only used for Non-Temple funds. Please see Page 2.
<i>Note: Financial Aid funds will not be applied to your University account until all requested paperwork has been received.</i>			

- **Changes to your enrollment status will affect your financial aid offer.** If your enrollment status, (i.e., full or part time, resident, non-resident) or other information changes, your financial aid may require adjustment. Please contact the Law School Financial Aid Office with your updated information.
- **Report additional funding sources not listed on your financial aid offer, including Tuition Remission and non-Temple funds/scholarships.** These types of aid may affect your current financial aid package and eligibility for funding, (i.e.; University based grants and Federal Student Loans). If your financial aid package changes you will be notified via your TEmail account to view your updated financial aid offer on TUPortal.
- **Accepting your Financial Aid Offer** – If you do not have any changes to make you do not need to take any action other than accepting your offer online as instructed.
- **Making Changes** – Review each type of aid listed on your financial aid offer and notify the Law School Financial Aid Office if there is an aid source listed that you did not anticipate receiving, are not eligible to receive, or do not want. You can also make any changes/updates to your financial aid offer on-line at <https://tuportal.temple.edu>.
- **The financial aid listed on the financial aid offer is for the 2025 - 2026 academic year only.** You must reapply for financial aid each year by completing the Free Application for Federal Student Aid (FAFSA) [studentaid.gov](https://studentaid.gov) and the Temple Law School Financial Aid Request Form.

### FINANCIAL AID PROGRAMS & ELIGIBILITY

The following financial aid programs are awarded to eligible students who demonstrate financial need as determined by the 2025 - 2026 FAFSA. Each academic year a standard budget is developed which is designed to adequately cover tuition and fees, books and modest living expenses for the period of enrollment (August to May in most cases). A student may receive aid (from any source) up to the amount of this budget, also known as the Cost of Attendance (COA). The Student Aid Index (SAI) is the number that is used to determine your eligibility for need-based financial aid and this number results from the financial information you provided in your 2025-2026 FAFSA. The formula used to calculate the SAI was established by the Federal Government. Detailed information about the SAI calculation can be found at [studentaid.gov](https://studentaid.gov). A student's financial need is determined by subtracting the SAI from the amount of the cost of attendance.

## TYPES OF AID

- **Federal Work Study (FWS)** - FWS is offered to upper level law students who are enrolled at least half-time and demonstrate financial need. If FWS is part of your financial aid package, you must work in order to earn this funding and you will be paid on an hourly basis every two weeks up to the amount listed on your financial aid offer for each semester. The Federal Work Study amounts on your financial aid offer will be as offer ("O" status). Once you obtain work study employment, you must take the action of accepting the offered amount online at <https://tuportal.temple.edu>. You must also complete additional payroll paperwork with the university in order to be paid. If you are working off-campus, you can only receive the funds by obtaining an unpaid work study eligible position with an employer who has a valid Off-Campus Work-Study Agreement on file with the law school. Off-campus work study during the academic year (fall and spring terms) is limited based on funding availability.
- **Law School Grant** – Law School Grants are offered to incoming (1L) students with demonstrated need and funds are applied directly to the recipient's tuition. These grants are offered only to applicants with the highest financial need and you must borrow at least \$8,500 in a Direct Federal Unsubsidized loan in order to be eligible for a Law School Grant. Students who receive a full-tuition scholarship are not eligible for the Law School Grant.
- **Scholarships** – Any academic scholarship listed on your financial aid offer is based on the most recent information we have. The scholarship amount may be adjusted based on enrollment or tuition changes.
- **Non-Temple Funding** – Funds from non-Temple sources (i.e. Veterans Benefits, scholarships from outside organizations) will not be listed on your financial aid offer until the funds are received by the University. Most veterans benefits will not be listed on your financial aid offer, but will be paid directly to your tuition account. See **Student Loan Refund** below regarding the effect non-Temple funding can have on your student loan refund.
- **Federal Student Loans** –

Federal Direct Unsubsidized Loan	Direct Graduate PLUS
<p>The amount awarded for the Federal Direct Unsubsidized Loan is based on your FAFSA information and the amount you requested Federal Student Loan Request section of the Temple Law School Financial Aid Application. Eligible students may borrow up to \$20,500 through the Federal Direct Unsubsidized Loan program for each academic year.</p> <p>The full amount of the Federal Direct Unsubsidized Loan will accrue interest while the borrower is in school and throughout the loan grace period. Information about the current interest rate and loan fees can be found on the Federal &amp; Private Loans page on our website.</p> <p>You will be responsible for paying the interest which accrues on any unsubsidized loan amounts, but have the option of deferring any payments until you graduate or terminate your studies.</p>	<p>The Federal Direct Graduate PLUS loan is a federally guaranteed, credit-based loan that students can apply for after they exhaust their Stafford loan eligibility. Your eligibility for a Direct Graduate PLUS loan is based on a completed Graduate PLUS loan application that has been approved for credit. You are eligible to borrow up to the cost of attendance minus any aid that you are already receiving for the academic year.</p> <p>The full amount of the Graduate PLUS Loan will accrue interest while you are in school up until you enter repayment. Information about the current interest rate and loan fees can be found on the Federal &amp; Private Loans page on our website.</p> <p>You will be responsible for paying the interest which accrues on any Graduate PLUS loan amounts, but have the option of deferring any payments until you graduate or terminate your studies.</p> <p>If you have not been awarded a Graduate PLUS loan and would like to apply for one, please go to the Financial Aid page of the Law School web site, <a href="http://www.law.temple.edu">www.law.temple.edu</a> for detailed instructions on how to apply.</p>

The amount of Federal Direct Unsubsidized Stafford loan and/or Graduate PLUS Loan(s) will be listed as accepted ("A" status) per your request for student loan funds on the Law School Financial Aid Form. In addition, you must maintain at least half-time enrollment (5 credits) to retain Federal Student Loan eligibility. A loan reduction/return may be required if you reduce your credit hours.

**Student Loan Approval & Notification** – Temple Law School Financial Aid Office will originate your Federal Student Loan(s) electronically. Once the loan is approved, you will receive a notice of guarantee/approval from the US Department of Education.

**New Federal Student Loan borrowers must complete a Master Promissory Note and an Entrance Counseling** by going online to the [studentaid.gov](http://studentaid.gov). Graduate PLUS loan borrowers must also complete a separate MPN and an application for credit for the Graduate PLUS loan. For first time borrowers, these steps must be completed in order for loan funds to be disbursed to your tuition account.

**If you wish to reduce the amount of your Student Loan, please email the Law School Financial Aid Office directly at [lawFAO@temple.edu](mailto:lawFAO@temple.edu) to notify our office of the change you would like to make to your loan amount.** Temple Law School Financial Aid Office will reduce your approved amounts prior to disbursement if possible (at least two weeks notification necessary prior to disbursement). Otherwise, we can process a return to send all or part of the loan back to the lender. If you have already received a student loan refund, then will need to return the refund to the Law School Financial Aid Office or through TUPay.

## STUDENT LOAN REFUND

Once your loan proceeds have been credited to your tuition account, you are entitled to any funds in excess of your tuition and fees. If you expect to receive a refund from a non-Temple scholarship source or Veterans Benefits, please note that your refund may be delayed depending on when the funds are received and/or if the scholarship organization/agency requires enrollment verification. Refunds can be directly deposited into your individual checking or savings account. You can sign up for direct deposit through TU Portal. Click on Student Tools, then TUPay, then Manage Refunds and follow the instructions to sign up for Direct Deposit.

## DEFERRING PAYMENTS ON CURRENT STUDENT LOANS

If you are currently making payments on student loans you borrowed for undergraduate or graduate school, or if your payments will become due while you are enrolled at Temple Law School, you may apply to have your loans placed in deferment status. While your loans are in deferment you are not required to make any payments and will not be responsible for any interest on subsidized loans. Temple University participates in the National Student Loan Clearinghouse and we will automatically send enrollment information through the Clearinghouse to most Federal Student loan lenders/servicers. You should contact your federal loan lender/servicer to determine if you need to file a deferment form. If so, deferment forms from incoming first year students may be sent to the Admissions Office. We are unable to certify any deferment forms for first year students until after orientation in August. The Admissions Office will hold all deferment requests until that time and will then pass them along to the Law School Office of Academic Records for certification. Returning students should send all deferment forms directly to the Law School Office of Academic Records.

## PAYING YOUR BILL

- Financial aid will be applied to your bill just prior to the start of each semester (with the exception of Federal Work-Study).
- **Financial aid may not cover your total charges.** You must pay the amount due as indicated on your e-bill statement. For further information regarding of tuition & fees or to pay your e-bill, please go to [www.temple.edu/bursar](http://www.temple.edu/bursar).

Please contact our office if you have any questions.

Office of Admissions and Financial Aid

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1719 North Broad Street

Philadelphia, PA 19122

P: (215) 204-8943

E: [lawFAO@temple.edu](mailto:lawFAO@temple.edu)

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

