

**Penn**  
Student Registration  
& Financial Services

# Financing a Graduate/Professional Education

Academic Year 2011 - 2012



- The Annenberg School for Communication
- The College of Liberal and Professional Studies - Graduate Programs
- The Graduate School of Education
- The School of Design
- The Graduate School of Nursing
- School of Social Policy & Practice
- The School of Arts and Sciences, Graduate Division
- The Graduate School of Engineering and Applied Sciences



Use our self-service tool **askBEN**,  
to answer your questions 24/7  
[www.sfs.upenn.edu](http://www.sfs.upenn.edu)

Student Financial Services is pleased to partner with Penn's graduate school's to provide you with the following educational financing information.

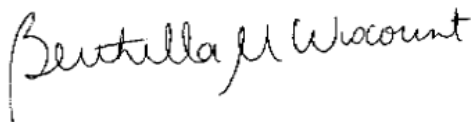
Obtaining your education at an Ivy League university is an expensive endeavor. Knowing this, Penn is committed to providing access to graduate and professional students from all backgrounds and financial circumstances. Maintaining such diversity not only contributes to Penn's lively community, but it also provides educational value as a broad range of students live and learn together.

This booklet contains Penn's financial aid policy and offers suggestions for developing a financial plan, applying for financial aid, and exploring resources to fund your education. A checklist in the back summarizes the steps to complete your plan.

If you have any questions going forward, you can visit the Student Financial Services website at [www.sfs.upenn.edu](http://www.sfs.upenn.edu), or contact our office, or your school.

We wish you every success with your academic career, and we look forward to helping you find the resources to pay for your Penn education.

Sincerely,



Berthilla M. Wisount  
Director of Graduate and Professional Financial Aid Programs

**Diversity Statement**

The University of Pennsylvania values diversity and seeks talented students, faculty and staff from diverse backgrounds. The University of Pennsylvania does not discriminate on the basis of race, sex, sexual orientation, gender identity, religion, color, national or ethnic origin, age, disability, or status as a Vietnam Era Veteran or disabled veteran in the administration of educational policies, programs or activities; admissions policies; scholarship and loan awards; athletic, or other University administered programs or employment. Questions or complaints regarding this policy should be directed to: Executive Director, Office of Affirmative Action and Equal Opportunity Programs, Sansom Place East, 3600 Chestnut Street, Suite 228, Philadelphia, PA 19104-6106 or by phone at (215) 898-6993 (Voice) or (215) 898-7803 (TDD).

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# Before You Start

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The decision to attend graduate/professional school is not one that should be taken lightly. It is perhaps one of the most important decisions you will make in your life. Further complicating this decision is the rising cost of graduate/professional education coupled with limited grant and need-based loans available in many schools and programs. This means that students and their parents are being called upon to increasingly finance their graduate educational pursuits with personal resources and/or loans.

The following section will offer some advice on how to translate your educational goals into reality from a financial standpoint.

## Credit Evaluation and Establishing Good Credit

Most private loan programs, along with the Direct Graduate PLUS Loan program, require some form of credit evaluation of you, and your co-signer if applicable. At some point in your academic career, it may be necessary for you to rely on those financing mechanisms. Therefore, it is critical that you review your credit report and clear up any discrepancies before you even start the financial aid process. Credit bureaus may have inaccurate information on you; transmitting that data to a lender could adversely affect your loan eligibility.

The credit evaluation for educational loans is handled in two ways:

- 1) It considers the student's current financial ability to repay the loan. Since most students are not working during enrollment, a creditworthy co-signer may be necessary.  
or
- 2) It views the student's future potential earnings after graduation as collateral.

Your credit history is the most important factor used in determining your eligibility for a loan. All credit reports are reviewed to determine if there are indications of bad credit. The accounts on your credit record include credit cards, loans (personal or educational), mortgages, and any reported billing account. If you have adverse credit, even a credit-worthy cosigner may not be sufficient in securing a Direct Graduate PLUS or alternative loan.

We recommend that you obtain a copy of your credit report as soon as possible to get a full understanding of your credit-worthiness and have time to correct any errors. To receive a free copy of your credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call them at (877) 322-8228. You may receive a free credit report from each of the three major reporting agencies, Equifax, Experian, and Transunion, once every 12 months; you may either receive all three at once or over the course of the year. If you elect to receive them at the same time you will be able to compare reports from all three agencies. However, requesting one every three or four months will allow you to track and troubleshoot credit issues more frequently.

## Defaulted Loans and Loan Rehabilitation

If you have defaulted on a previous educational loan it will remain on your credit history and limit your ability to secure additional educational loans, unless that loan is rehabilitated. Rehabilitation for federal loans generally requires 12 consecutive monthly payments and possibly the reselling of the loan to a new servicer. Educational loan defaults on private loans will also negatively affect your ability to borrow. You should contact your loan servicer for information on rehabilitating these loans.

## Recommendations for establishing good credit.

- 1) Pay all bills by the due date.
- 2) Notify all creditors of any name and/or address change.
- 3) Keep the number of credit cards to a minimum. Ironically, credit card companies inundate students with offers. Lenders then calculate the total credit line on all credit cards, even if they are paid in full. Therefore, you should cancel or refuse any unneeded credit cards to reduce the potential amount you can use. Stay within 30% of your credit limit to maintain a good credit score and manage your balances.
- 4) Manage your checking and savings accounts well. Pay special attention to electronic transactions and automatic bill payments, and review your statements each month. Finally, explore overdraft protection with your bank.
- 5) Periodically review your credit report to correct any errors and to keep yourself informed.

# Developing Your Financial Plan

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## Budget

Remember the old adage: If you live like a professional while you're in school, you'll live like a student once you've graduated. Once you have checked your credit history, begin your financial plan by constructing a realistic budget. Budgeting is not just a skill that will help you finance your educational pursuits, but it is one which will aid you long after you have graduated.

Most school budgets are based on a standard nine-month academic calendar, and a typical graduate school budget for 2010-11 is shown below. These budgets may vary dramatically based on your individual school/program. Contact your school for additional information as your budget should include the standard educational costs of your program and other anticipated living expenses you may incur as a student.

Tuition & General Fee (4 courses per term)*	\$40,056	<i>*If you are enrolled for less than 4 courses per term, or are on dissertation status, your tuition and general fee will be less, and your financial aid will be reduced.</i>
Room & Board	15,400	
Books & Supplies	1,600	
Miscellaneous	6,060	
<b>Total</b>	<b>\$63,116</b>	

The budget you create may differ from the one used by Penn when evaluating your eligibility for institutional financial aid and the one used by the federal government and banks for student loans. For example, federal regulations dictate that only certain educational expenses, such as room and board, can be included in a budget, while other lenders may consider those educational expenses plus related expenses, like transportation, when determining student loan eligibility.

Penn's standard educational budget assumes a modest, yet manageable, allowance for your living expenses, which includes allowances for room and board, books and supplies, and miscellaneous expenses such as health insurance, travel, and laundry. Reviewing your housing choices and sharing a residence with a roommate will minimize your costs. Note: It is extremely important to develop a budget that closely mirrors the Penn-assigned budget. While Penn can increase your budget for extraordinary circumstances, the reasons and amounts of increases are limited by federal or lender regulations (i.e., some circumstances are viewed as a lifestyle choice and not a requirement for your educational pursuits).

Often married students and students with dependents have additional expenses. Your standard educational budget does not factor in these unique circumstances, Penn can review your budget on an individual basis, though federal guidelines may prevent us from certifying educational loans for certain expenses or for expenses greatly exceeding your standard cost-of-attendance budget.

## Assessing Personal Resources

Penn expects you to use available personal resources to help fund your education. When assessing your own resources, consider the following:

### Earnings

If you (or your spouse) work during the academic year, net earnings should be considered as a resource.

### Assets

Review assets that can be used for your expenses. These may include:

- Checking and savings accounts
- CDs/Money Market funds
- Mutual fund investments
- Trust funds
- Home equity
- Business equity
- IRAs, KEOGHs, 401Ks and other retirement accounts

### Relatives

Parents or other relatives are often willing to help with educational costs in the form of a gift or a low-interest loan.

### Other

Consider ongoing benefits from programs such as the G.I. Bill, Veteran's Educational Assistance Program, Social Security and Disability Benefits.

## Evaluating Your Financial Requirements

Subtract the total amount of your available personal resources (except home and/or business equity) from the budget you created. The balance is the amount you need to fund your Penn education.

If you apply for financial aid, an expected student contribution will be determined based on your FAFSA information. This result may differ from your result if you included expenses not included in Penn's budget. Therefore, it is important for you to explore all possible financial resources to meet your actual educational needs.

## Final Tips on Financial Planning

1. Minimize the amount you borrow. Check your financial credit history (see page 1). Plan a conservative but realistic budget and stick to it. **It is tempting to borrow the maximum amount of the loans available to you. Keep in mind that you are committing a portion of your future income to loan repayment every time you borrow.**
2. Schedule an appointment with, or email a Penn financial aid administrator. These experienced individuals are available to help you with questions about financial issues. See the front cover for contact information.
3. Keep records and copies of all financial documents you complete and sign. These are your official records. You are the best source of information about your loans.

## How Penn Will Meet Your Need

Depending upon the amount of your financial need you will be considered for the following sources of federal and institutional aid: (see pages 4 and 5).

- Direct Loan (subsidized and unsubsidized)
- Federal Work-Study Job
- Federal Perkins Loan/Institutional Loan

Depending upon the amount of your financial need and/or other factors set by your school, you may also be considered for: funding from your school and/or alternative loans (see pages 4 and 5).

## Financial Aid Information

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Many federal and institutional aid programs are need based, i.e. eligibility for them depends on a determination that the applicant has financial need. In order to be considered for federal and Penn financial aid, you must submit a FAFSA (Free Application for Federal Student Aid), which requires information from you and your spouse, if applicable.

**Note: Your University of Pennsylvania school may require additional documents to determine your eligibility for grant funding. Check with your school for their requirements.**

To receive federal and institutional administered funding, you must meet the following eligibility requirements:

- Have financial need (except for the Direct Loan)
- Complete 6 course units with passing grades to progress to the next academic level and receive additional Direct Loans.
- Be a U.S. citizen or a permanent resident
- Enroll at least half-time in a degree program
- Not be in default on a previous educational loan to be eligible for the following federal funds: Work-Study Job, Federal Perkins or Direct Loans, or any educational loan administered by the University of Pennsylvania

## How to Apply for Financial Aid

### **Submit a 2011-2012 FAFSA or Renewal FAFSA to the U.S. Dept. of Education**

- File online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- We recommend that you file by **March 15**  
(If you are a continuing student and file after this date, your chances of receiving University-based aid will be significantly reduced.)
- Include Penn's Federal School Code **003378** where requested
- Information on the FAFSA is based on your 2010 tax return. Consider filing your taxes early in order to have accurate figures.

### **If you are selected for verification, submit your 2010 complete federal income tax return, W2(s), and verification worksheet to SRFS**

After you file your FAFSA, the federal processor will send you a Student Aid Report (SAR), which will indicate if you have been selected for verification. If so, Penn will mail you a verification worksheet and request your tax return. Attach the enclosed Tax I.D. Form to your tax return and return all documents to SRFS in the enclosed envelope. Tax I.D. forms are also available in the Forms section of the SRFS website.

## Notification

- Financial aid eligibility letters will be mailed on a rolling basis beginning early May, 2011. Letters are mailed to your permanent address on file with the Registrar.

# Exploring Funding Sources

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Exploring financial resources is a time consuming process, but it can have a large payoff either in limiting your loan borrowing by securing grants/scholarships, or by helping to ensure you select loans with the most preferential terms and benefits. We have outlined three funding sources for you to review: Grant/scholarships, loans, and employment.

## Grant/Scholarship Funding

### School Grants / Scholarship Funding

At Penn, each of the 12 graduate and professional schools provides limited assistance in the form of grants. Many schools award grant funds based on financial need. Some schools award grants based on academics or in return for service. Contact your school for information on its policies and application procedures for grants and scholarship funding.

### Outside Scholarships

There are many outside scholarships for students with financial need. Outside scholarship donors often use different criteria than Penn or the federal government (to determine need). We encourage you to apply to these outside agencies and to contact federal, state or local agencies, clubs, churches/synagogues, corporations and local businesses to inquire about possible sources of funding. You should also explore grant programs through your school/department: or log on to

[http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp) and [www.finaid.org](http://www.finaid.org).

## Loan Funding

Not all budget and financing payment options are based on financial need. Some programs not tied to need include the Unsubsidized Direct Loan, the Direct Graduate PLUS Loan, private (alternative) educational loans, and home equity loans or lines of credit.

A no-interest Penn Monthly Budget Plan and a tuition prepayment plan may also assist you in financing your education. See pages 6-8 for details.

### Federal Perkins Loan

This subsidized loan with a 5% fixed interest rate may be awarded to you if you demonstrate a certain level of financial need as determined by a review of your financial aid application. If you are eligible to receive this loan it will be included in your financial aid notice.

### Direct Loan Program (Subsidized & Unsubsidized):

As a Penn graduate student you may borrow up to \$20,500 each academic year through the Direct Loan Program, up to an aggregate of \$138,500. Up to \$8,500 of your Direct Loan each year may be subsidized, and this amount is based on your financial need. These loans have a fixed 6.8% interest rate, and there is a fee of 0.5%.

### Direct Graduate PLUS Loan\*

As a Penn graduate student you may also borrow up to your cost-of-attendance budget less any aid, (e.g., Direct Loans, Perkins Loans, school department awards), through the unsubsidized Direct Grad PLUS Loan Program. The Grad PLUS Loan allows you to borrow your expected student and/or parent contribution. These loans have fixed interest rates of 7.9% and origination fees of 2.5%. If you are eligible, you should borrow the maximum Direct Loan first because it has more favorable rates and benefits.

### Alternative Loans\*

These are educational loans from private sources that require the borrower to demonstrate a satisfactory financial credit history. Provided you qualify for credit, you may be eligible to borrow the difference between your educational expense budget and other financial assistance. These loans have varying interest rates and fees, depending on your credit. Interest on alternative loans begins to accrue at the time the funds are disbursed. Borrow conservatively from these loan sources.

**Note:** The University of Pennsylvania works with lenders to provide information on alternative loan programs. You can find additional information, including a sample list of lenders participating in each program, at [www.sfs.upenn.edu/loans](http://www.sfs.upenn.edu/loans). Keep in mind you are not obligated to use one of these lenders on the lists and won't be penalized or disadvantaged for selecting a different lender.

\* If you have an adverse credit history you may be denied an alternative loan and not have the sufficient funding for your educational expenses. It is important to maintain good credit to assure your continued access to educational loans. See page 1, "Credit Evaluation and Establishing Good Credit", for additional information.

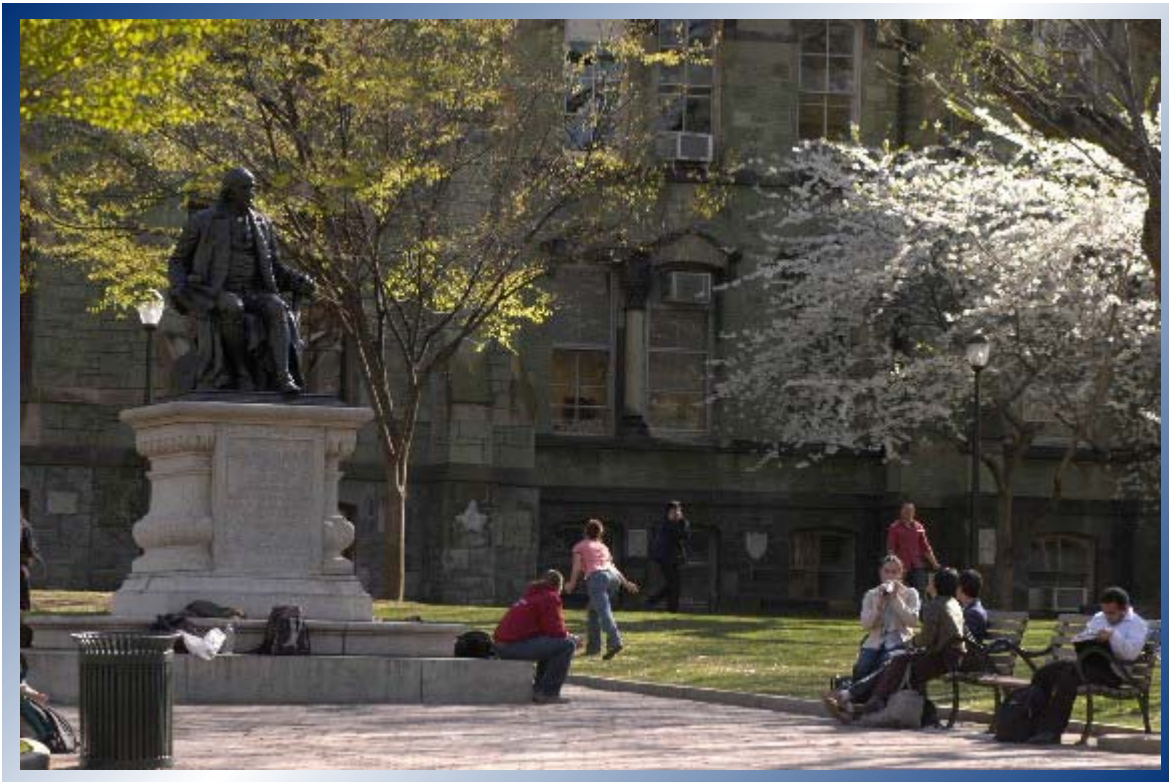
## Employment

### Job Referral Service

This service assists non-financially aided students and their spouses/partners in locating part-time work during the academic year. A listing of jobs is available on the Student Employment Office website at [www.sfs.upenn.edu/seo](http://www.sfs.upenn.edu/seo).

### Federal Work-Study

Federal Work-Study funds may be available in your financial aid award or by contacting your school or Student registration & Financial Services. This award offers you an opportunity to work in University offices or for off-campus agencies approved by the Student Employment Office. While we understand your time constraints, this option is generally available as an alternative to additional borrowing.



# Federal Funding Programs

	<b>Direct Loan</b> Subsidized/Unsubsidized	<b>Perkins Loan</b>
<b>Features</b>	Graduate students may borrow up to \$20,500 per year, \$138,500 aggregate including undergraduate borrowing. The maximum subsidized loan is \$8,500 per year. Unsubsidized loan is non-need based and can be used to replace student's and parents' contribution. Cannot exceed the cost of attendance.	For students with demonstrated exceptional financial need; annual maximum is \$8,000 based on funding levels; maximum aggregate is \$60,000 including undergraduate borrowing.
<b>Interest Rate</b>	<b>6.8% Fixed Rate in school and in repayment</b> For eligible borrowers, up to \$8,500/yr is interest-subsidized until repayment For unsubsidized loans, interest is capitalized once at repayment	<b>5% Fixed Rate</b> Interest does not accrue until repayment begins.
<b>Fees</b>	Origination fee of 1.5% with a rebate of 1.0% for a total of .5%	None
<b>Eligibility</b>	At least half-time student in a degree program; FAFSA is required to determine eligibility; U.S. citizen or permanent resident; Not in default on prior educational loan.	Full-time in a degree program; FAFSA and aid application required to determine eligibility; U.S. citizen or permanent resident; Not in default on prior educational loan.
<b>Repayment</b>	6-month grace period following graduation/leaving school; up to 25 years to repay, depending on aggregate borrowing; \$50 minimum monthly payment	9-month grace period; up to 10 years to repay; \$40 minimum monthly payment.
<b>Disbursement</b>	Twice per loan period. Entrance interview and Master Promissory Note are required for new borrowers.	Twice per loan period. Loan notes are mailed from the school. Promissory note, statement of rights and responsibilities, and personal data form required for new borrowers.
<b>Recommended Deadline</b>	June 15	June 15
<b>How To Apply</b>	File a FAFSA; Penn must be indicated as the first choice school on the FAFSA. Penn will begin notifying students in May of their eligibility and steps needed to finalize the loan. Continuing students need only complete the FAFSA.	Submit FAFSA and other required documents in accordance with your school procedures. Penn determines eligibility.
<p>Terms and conditions for these programs apply to the 2010-2011 academic year.  <i>The information presented is accurate at the time of publication (February 2010).</i></p>		

# Direct Grad PLUS and Alternative Loan Programs

The following chart is an example of comparisons between the Direct Graduate PLUS loan and alternative loan programs. Please note that many lenders offer these loans with myriad terms and benefits. You should research various lenders and choose the loan best suited to your needs.

	Direct PLUS Loan Program	Alternative Loan Programs
<b>Features</b>	Borrow up to the cost of attendance less other aid (including maximum Direct)	Borrow up to the cost of attendance less other aid (including maximum Direct).
<b>Interest Rate</b>	7.9% fixed	Variable, tied to either Prime or LIBOR, generally adjusted quarterly (set 30 days prior to the start of the quarter) Tiered based on credit worthiness
<b>Fees</b>	Origination fee of 4% less rebate of 1.5% for a total fee of 2.5%	Origination fees set by lenders
<b>Eligibility</b>	Enrolled at least half-time in a graduate degree program; FAFSA required before loan can be processed; U.S. citizen or permanent resident; not in default on a prior educational loan; no negative credit.	U.S. citizen or permanent resident; or international student with a U.S. citizen or permanent resident cosigner, no negative credit. International students may also apply. Total educational loan aggregate debt limit varies by lender.
<b>Repayment</b>	Begins 60 days after last disbursement of loan; students with enrollment status of at least half-time will be eligible for a continuing education deferment of repayment.	Generally 6-month grace period following graduation/leaving school; length of repayment 10-20 years based on program aggregate.
<b>Disbursement</b>	Twice per loan period.	Twice per loan period.
<b>Recommended Deadline</b>	June 15	June 15
<b>How To Apply</b>	Further information, <a href="http://www.sfs.upenn.edu">www.sfs.upenn.edu</a>	<b>Review lender lists at <a href="http://www.sfs.upenn.edu/loans">www.sfs.upenn.edu/loans</a> or search out the lender of your choosing.</b>

Terms and conditions for these programs apply to the 2011-2012 academic year.  
*Terms subject to change. The information presented is accurate at the time of publication (December 2011).*

# Penn Payment Options

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	<b>Penn Monthly Budget Plan</b>	<b>Tuition Prepayment Plan</b>
<b>Features</b>	Budget what is needed to pay for tuition/fees and expenses billed through Penn; not based on financial need analysis; not a loan.	Prepay two, three or four years of tuition/general fee/technology fee to stabilize costs at the level when you join the program.
<b>Interest Rate</b>	None	None
<b>Fees</b>	\$75 application fee	None
<b>Eligibility</b>	Any Penn student	Any Penn student enrolled in a full-time school
<b>Repayment</b>	Payments begin in May for 10 month payment plan prior to the upcoming academic year.	None
<b>Disbursement</b>	Funds disbursed to student account once per term.	Tuition/general fee/technology fee/recreation fee paid in August and January for active participants.
<b>Deadline</b>	May 22	
<b>How To Apply</b>	<a href="http://www.sfs.upenn.edu/budget-plan">www.sfs.upenn.edu/budget-plan</a> or mail Enrollment Form	Contact Student Registration & Financial Services. E-mail: <a href="mailto:sfsmail@sfs.upenn.edu">sfsmail@sfs.upenn.edu</a>
<i>Terms subject to change. The information presented is accurate at the time of publication (February 2010).</i>		

# Financing Your Penn Education Checklist

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	Date Completed
<input type="checkbox"/> <b>Construct a comprehensive budget</b>	_____
<input type="checkbox"/> <b>Assess personal resources</b>	_____
<input type="checkbox"/> <b>Determine your financial requirements</b> (Budget minus Personal Resources = Requirement)	_____
<input type="checkbox"/> <b>Apply for Financial Assistance from Penn</b> (Refer to page 3 for information)	_____
<input type="checkbox"/> <b>Explore Scholarship opportunities available to graduate students</b> or log on to <a href="http://apps.collegeboard.com/cbsearch_ss/welcome.jsp">http://apps.collegeboard.com/cbsearch_ss/welcome.jsp</a> and <a href="http://www.finaid.org">www.finaid.org</a>	_____
<input type="checkbox"/> <b>Investigate and apply for student loans and payment options of your choice:</b>	_____
<input type="checkbox"/> Penn Monthly Budget Plan	_____
<input type="checkbox"/> Direct Loan Program	_____
<input type="checkbox"/> Direct Graduate PLUS Loan	_____
<input type="checkbox"/> Alternative Loan Programs	_____
<input type="checkbox"/> Tuition Prepayment Plan	_____

# Penn Graduate/ Professional School Contacts

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## The Annenberg School for Communication

University of Pennsylvania  
Philadelphia, PA 19104-6220

- Admissions Office  
200 Annenberg School  
(215) 898-7041
- Student Affairs Office  
204 Annenberg School  
(215) 898-7041

## The College of Liberal and Professional Studies (Masters Program)

University of Pennsylvania  
Philadelphia, PA 19104-3335

- Graduate Credit Programs  
3440 Market St. Ste. 100  
(215) 898-7326

## The Graduate School of Education

University of Pennsylvania  
Philadelphia, PA 19104-6216

- Admission and Financial Aid Office  
3700 Walnut Street, 2nd Floor  
(215) 898-6415  
Fax: (215) 746-6884  
Email: [finaid@gse.upenn.edu](mailto:finaid@gse.upenn.edu)
- Student Affairs Office  
3700 Walnut Street, 2nd Floor  
(215) 898-6456

## The School of Design

University of Pennsylvania  
Philadelphia, PA 19104-6311

- Admissions and Financial Aid Office  
110 Meyerson Hall  
(215) 898-6520  
Fax: (215) 573-3927  
Joan Weston - Director of  
Admissions and Financial Aid  
E-mail: [weston@design.upenn.edu](mailto:weston@design.upenn.edu)
- Student Affairs Office  
102 Meyerson Hall  
(215) 898-6213

## The School of Nursing

University of Pennsylvania  
Philadelphia, PA 19104-6096

- Financial Aid Office  
Nursing Education Building  
(215) 898-8191  
Antionette Oteri - Director of Financial Aid  
E-mail: [nursing-finaid@nursing.upenn.edu](mailto:nursing-finaid@nursing.upenn.edu)
- Admissions Office  
Nursing Education Building  
(215) 898-4271

## The School of Social Policy & Practice

University of Pennsylvania  
Philadelphia, PA 19104-6214

- Financial Aid Office  
Room B22, 3701 Locust Walk  
(215) 746-5894  
Michael Light  
E-mail: [light@sp2.upenn.edu](mailto:light@sp2.upenn.edu)
- Admissions Office  
3701 Locust Walk  
(215) 898-5511

## The School of Arts and Science, Graduate Division

University of Pennsylvania  
Philadelphia, PA 19104-6228

- Admissions Office  
3401 Walnut St., Ste. 322A  
(215) 573-5816
- Student Affairs Office  
3401 Walnut St., Ste. 322A  
(215) 898-6455

## The School of Engineering and Applied Science

University of Pennsylvania  
Philadelphia, PA 19104-6391

- Admissions Office  
111 Towne Building  
(215) 898-4542
- Student Affairs Office  
111 Towne Building  
(215) 898-7246

# HELPFUL TELEPHONE NUMBERS AND WEBSITES

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## Penn Websites

### Student Financial Services - [www.sfs.upenn.edu](http://www.sfs.upenn.edu)

Forms, general information, and *askBEN*, the SRFS 24/7 question and answer tool

### PennPlan online - [www.admissions.upenn.edu/decisions](http://www.admissions.upenn.edu/decisions)

An interactive, web-based financial planning tool

### Office of the University Registrar - [www.upenn.edu/registrar](http://www.upenn.edu/registrar)

Transcripts, course offerings and descriptions, academic records

### Campus Express - [www.campusexpress.upenn.edu](http://www.campusexpress.upenn.edu)

Information and applications for dining, housing, student health insurance and more

### University of Pennsylvania - [www.upenn.edu](http://www.upenn.edu)

Penn's website

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Other Useful Contacts	Website	Phone Number(s)
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College Board PROFILE (Penn PROFILE Code: <b>2933</b> )	<a href="http://www.collegeboard.com">www.collegeboard.com</a>	(305) 829-9793
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FAFSA (Penn Federal Code: <b>003378</b> )	<a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>	(800) 433-3243
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Outside Scholarship Listings	<a href="http://www.finaid.org">www.finaid.org</a> and <a href="http://www.collegeboard.com">www.collegeboard.com</a>	
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U.S. Dept. of Education	<a href="http://www.ed.gov">www.ed.gov</a>	(800) 4-FED-AID (800) 433-3243
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### Statement of Diversity

The University of Pennsylvania values diversity and seeks talented students, faculty and staff from diverse backgrounds. The University of Pennsylvania does not discriminate on the basis of race, sex, sexual orientation, gender identity, religion, color, national or ethnic origin, age, disability, or status as a Vietnam Era Veteran or disabled veteran in the administration of educational policies, programs or activities; admissions policies; scholarship and loan awards; athletic, or other University administered programs or employment. Questions or complaints regarding this policy should be directed to: Executive Director, Office of Affirmative Action and Equal Opportunity Programs, Sansom Place East, 3600 Chestnut Street, Suite 228, Philadelphia, PA 19104-6106 or by phone at (215) 898-6993 (Voice) or (215) 898-7803 (TDD).



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