

YOUR GUIDE TO FINANCIAL AID







EDUCATIONAL EXCELLENCE AT AN AFFORDABLE PRICE

Attaining a university education is about making an investment in yourself and bringing value to your future.

This content is designed to provide you and your family important information about available aid and how to apply.

At Holy Family University, our team of knowledgeable financial aid professionals partners with you throughout the financing process.

We will walk you through the process and will help to ensure that the process is simple and straightforward.

WHAT IS THE COST OF ATTENDING HOLY FAMILY UNIVERSITY?

You might be surprised to learn that the significant amount of financial aid provided by Holy Family University to our students, when combined with federal and state financial aid programs, can greatly reduce the costs of your education.

The breakdown of costs before any financial aid has been applied are as follows:

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4	774	74	<i>74</i>

Tuition:	\$31,508
General Fee:	\$1,050
Room:	\$7,980
Board:	\$5,400

You may discover that the cost of attending a private university such as Holy Family can be similar to the cost of a public university after your aid package has been determined. That's just one example of why Holy Family was named a 2021-2022 Best College for the fifth year in a row!





Student Spotlight

Residential Student

Hometown: Oaks, PA

EFC: The FAFSA calculates an EFC (expected family contribution) of \$5,175.

Financial Aid Awarded

Holy Family Scholarship	\$22,000
Holy Family Grant	\$2,525
Resident Grant	\$2,000
Federal Pell Grant	\$1,745
PA State Grant	\$5,750
Direct Federal Loan	\$5,500
Federal Work-Study	\$2,000

Total Award Package \$41,520



TYPES OF FINANCIAL AID

The first thing you'll need to know about are the types of financial aid that you may be eligible to receive:

Grant and Scholarship Programs	Who Is Eligible?	Amount*	Award Determination	How To Apply
Holy Family University Grants	U.S. citizens or eligible non-citizens with financial need enrolled full-time in a first undergraduate degree program	\$200 - \$11,123	According to need and admissions academic criteria after other gift aid has been applied	File FAFSA
Holy Family University Endowment Scholarships	All enrolled students who have completed at least one semester at Holy Family University not pursuing a second bachelor's degree	\$500 - \$10,000	Criteria established by donors as listed in the University catalog	File FAFSA and Named Scholarship Application
Holy Family University Athletic Grants	All students enrolled full-time in a first undergraduate degree program who participate in athletic department activities	\$2,000 - \$30,225	Athletic department criteria	File FAFSA and contact HFU's Athletic Department
Holy Family University Resident Grants	All applicants for admission enrolled full-time in a first undergraduate degree program who reside on campus	\$2,000	Admissions Criteria	All applicants considered (No additional application required)
Tiger Award	All applicants for admission enrolled full-time in a first undergraduate degree program	\$500	Admissions Criteria	File FAFSA
Phi Theta Kappa (PTK) Grant	All applicants for admission enrolled full-time in a first undergraduate degree program who are members of Phi Theta Kappa	\$2,000	Members of Phi Theta Kappa	Send copy of PTK membership to Admissions
Federal Pell Grants	U.S. citizens or eligible non-citizens with financial need enrolled in a first undergraduate degree program	\$346 - \$6,895	Need-based according to federal formula	File FAFSA
Federal Supplemental Educational Opportunity Grants (FSEOG)	U.S. citizens or eligible non-citizens with financial need enrolled full-time in a first undergraduate degree program	\$200 - \$4,000	According to need and admissions academic criteria after other gift aid has been applied, priority given to Federal Pell Grant recipients	File FAFSA
State Grants	Varies according to your state residency	\$612 - \$5,750 (PA residents)	Based on each state's requirements	File FAFSA by your state's filing deadline
Outside Scholarships	Holy Family University encourages students to pursue outside sources of support, such as high schools, local civi groups, home congregations, and foundation or corporate grants and loans. Websites elsewhere in this brochure and books in your local library or high school guidance counselor's office will help you locate other sources of aic			e in this brochure

Merit Scholarships	Who Is Eligible?	Amount*	Award Determination	How To Apply
Holy Family University Scholarships – Merit Award	All applicants for admission enrolled full-time in a first undergraduate degree program	\$10,000 - \$22,000	First time freshmen, based on high school GPA: 3.95 or higher: \$22,000 3.6-3.94: \$21,000 3.2-3.59: \$20,000 2.8-3.19: \$19,000 2.0-2.79: \$17,000 Transfer student, based on transfer GPA: 3.5 or higher: \$14,000 3.2-3.49: \$12,500 2.8-3.19: \$12,000 2.0-2.79: \$10,000	All applicants considered (No additional application required)

Loan Programs	Who Is Eligible?	Amount	Repayment Begins	How To Apply
Direct Federal Subsidized Loans	U.S. citizens or eligible non-citizens with financial need enrolled at least half-time in a degree program	\$100 - \$5,500 (Interest rate is 4.99%)	6 months after the student graduates or drops below half-time	File FAFSA and Direct Federal Loan Master Promissory Note; Complete Entrance Counseling
Direct Federal Unsubsidized Loans	U.S. citizens or eligible non-citizens enrolled at least half-time in a degree program	\$100 - \$12,500 (Interest rate is 4.99%)	6 months after the student graduates or drops below half-time	File FAFSA and Direct Federal Loan Master Promissory Note; Complete Entrance Counseling
Federal Nursing Loans	U.S. citizens or eligible non-citizens with financial need enrolled full-time in a nursing degree program	\$200 - \$1,500 (Interest rate is 5%)	9 months after the student graduates or drops below half-time	File FAFSA; sign Nursing Loan Promissory Note
Direct Federal Parent Loans for Undergraduate Students (PLUS)	Parents of dependent students who are U.S. citizens or eligible non- citizens enrolled at least half-time in a degree program	Amount not to exceed cost minus financial aid (Interest rate is 7.54%)	6 months after the student graduates or drops below half-time	File FAFSA, Direct PLUS Loan application and Direct PLUS Loan Master Promissory Note
Private Education Loans	Any student with good credit or a creditworthy cosigner	Amount not to exceed cost minus financial aid (Interest rate varies)	Usually 6 months after the student graduates or leaves school	Visit holyfamily.edu/ finaid and click on "Loan Programs," then review "Private Education Loans" for a listing of lenders

Employment Programs	Who Is Eligible?	Amount	Explanation	How To Apply
Federal Work-Study Program (FWS)	U.S. citizens or eligible non-citizens with financial need enrolled full-time in a first undergraduate degree program	\$500 - \$4,000	Part-time on campus employment	File FAFSA; additional employment forms will be required before beginning work

HOW TO APPLY FOR FINANCIAL AID

We know applying for financial aid can seem daunting, so we've simplified it for you in four easy steps:

STEP 1

Submit your Free Application for Federal Student Aid (FAFSA) online at **studentaid.gov**, and select "Apply for Aid." Students can file a 2023–24 FAFSA as early as October 1, 2022, using your 2021 federal tax returns. To be considered for financial aid, you must complete the FAFSA. **The FAFSA cannot be submitted before October 1 but should be submitted as soon as possible to receive priority packaging.** The sooner you file your FAFSA, the better chance you will have at available funding. To be eligible for a Pennsylvania state grant, you must file no later than May 1.

The information you report on your FAFSA is used in a formula, established by law, to calculate your Expected Family Contribution (EFC). While your EFC is not necessarily the amount of money your family will have to pay, nor is it the amount of aid you will receive, it is a number used by our financial aid office, in addition to your admissions credentials, to determine how much financial aid you are eligible to receive.



FAFSA CODE 003275



STEP 2

After you submit your application, within a week, you will receive an email with instructions on how to view your Student Aid Report (SAR). Be sure to review the SAR for accuracy. The SAR will provide instructions on how to make corrections if they are needed.

STEP 3

Once Holy Family receives the results of your FAFSA and you are accepted for admission, we will provide you with an estimate of your financial aid. This will include your estimated eligibility for any institutional, federal, and state aid.

STEP 4

States follow different procedures for advising students of their actual eligibility for state aid. The Pennsylvania Higher Education Assistance Agency (PHEAA) begins mailing notices to Pennsylvania residents in mid-May. If you have questions regarding PHEAA's notice, you may call them at 1-800-692-7392.

FAFSA Tips:

- When filing the FAFSA for the first time, both the student and the parent will each need to create a Federal Student Aid ID (FSA ID). Instructions are available at studentaid.gov, select "Apply for Aid".
- Holy Family's federal FAFSA code is 003275.
 Your information will automatically be sent to Holy Family University when you list our code on your FAFSA.
- You must reapply for financial aid each academic year by completing a FAFSA renewal form. This can be done at studentaid.gov, select "Apply for Aid".
- Download and save copies of your completed FAFSA form and all financial aid forms before filing.
- If you have any questions regarding the processing of your FAFSA, you may call the federal financial aid hotline at 1-800-433-3243.



Will a request for aid affect my chances for admission to Holy Family University?

All students are given equal consideration for admission to Holy Family University. The University is committed to providing the opportunity for all qualified candidates to attend. Your financial information is not considered when making admission decisions.

Is financial aid available for transfer students?

Transfer students are eligible for the same types of aid as students attending the University for the first time.

What if I am a part-time student?

Part-time students can receive some forms of grants and loans. Please refer to the Financial Aid chart to determine which types of aid you might be eligible to receive.

How is financial aid determined?

"Need" is universally defined as the difference between your family contribution as determined by filing the Free Application for Federal Student Aid (FAFSA) and the total cost to attend the University for one year. The Financial Aid Office will analyze your situation carefully to find the best way to award you a combination of grant, scholarship, loan, and work-study programs to enable you to attend Holy Family University. Your financial need will be greater at more expensive universities and this, in turn, will qualify you for more aid. Based on this formula, Holy Family University may require less money from your family than you might expect.



Will I be able to get financial aid each year?

Aid is renewable by filing a FAFSA each year and maintaining satisfactory academic progress (SAP) as stated in the University catalog. Usually, the awards remain about the same unless there is a change in your family's financial circumstances or you do not maintain SAP.

Where can I find additional resources about financial aid?

For more information about financial aid or the availability of outside scholarships, check with:

- Your high school guidance counselor.
- · Local libraries.
- Churches, civic organizations, or other groups.
- The human resources department(s) of your or your parents' employer(s).

Student Spotlight

Commuter Student

Hometown: Philadelphia, PA

EFC: The FAFSA calculates an EFC (expected family contribution) of \$1,750.

Financial Aid Awarded

Holy Family Scholarship	\$19,000
PA State Grant	\$5,750
Federal Pell Grant	\$5,145
Direct Federal Loan	\$5,500
Federal Work-Study	\$2,000

Total Award Package \$37,395

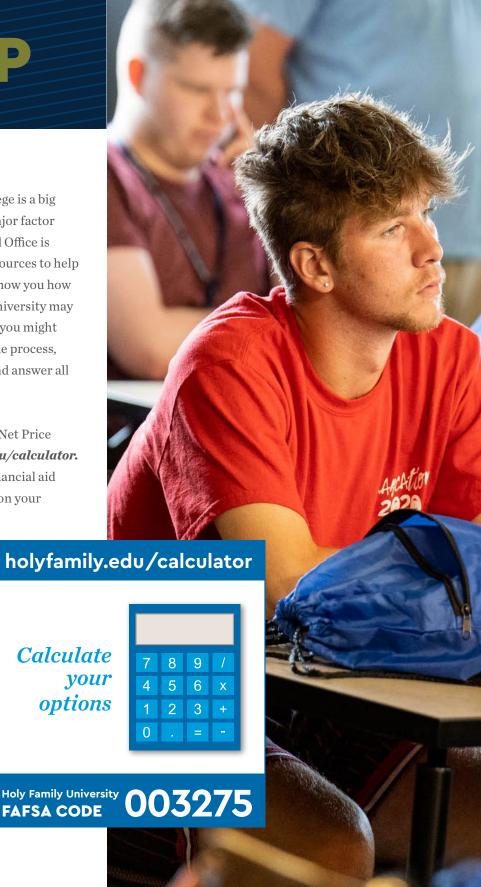


WE'RE HERE TO HELP

Determining where you want to go to college is a big decision, and we know that cost plays a major factor in making that decision. Our Financial Aid Office is committed to helping families find the resources to help meet university costs. We're also here to show you how it's possible that attending Holy Family University may require less money from your family than you might expect. We're here to guide you through the process, assist you in reviewing the possibilities, and answer all the questions you may have.

We encourage you to use the Holy Family Net Price Calculator, found online at *holyfamily.edu/calculator*. It is designed to help you estimate your financial aid options for Holy Family University based on your personal situation.

While visiting the Financial Aid section of our website, you can also find other helpful information and download important forms.





Student Spotlight

Transfer Student

Hometown: Florence, NJ

EFC: The FAFSA calculates an EFC (expected family contribution) of \$9,800.

Financial Aid Awarded

Holy Family Scholarship	\$14,000
Holy Family Grant	\$4,900
Direct Federal Loan	\$7,500
Federal Work-Study	\$1,500

Total Award Package \$27,900





Contact Us

The Holy Family University Office of Financial Aid is here for you. We're happy to answer any questions you may have.

website holyfamily.edu/finaid

PHONE **267-341-3233**

finaid@holyfamily.edu

Helpful Websites

finaid.org

Offers general information on preparing for college and funding education beyond high school.

studentaid.gov

Provides general information on preparing for college and funding education beyond high school.

educationplanner.org

Presents general information on preparing for college and funding education beyond high school.

fastweb.com

Use this site to search for outside scholarships.

collegeboard.org

Provides general information on preparing for college and funding education beyond high school.

collegexpress.com

Use this site to search for outside scholarships.

mysmartborrowing.com

Provides an interactive tool where you can create scenarios to see how your career and college choices may affect how much you pay for college.



This publication contains material related to the federal rules and regulations of the Title IV program of the Higher Education Act. While Holy Family University believes the information contained herein is accurate and factual, this publication has not been reviewed or approved by the U.S. Department of Education.

Equal Opportunity/Non-Discrimination Policy: Holy Family University seeks to foster an inclusive and healthy educational and work environment based on respect, the dignity of each person, and the oneness of the human family. The University prohibits harassment, discrimination, retaliation, and bias incidents in any form, including, but not limited to, those based upon race, color, religious-expression, age, sex, sexual orientation, gender identity or expression, national or ethnic origin, ancestry, disability, marital status, military/veteran status, or any other characteristic protected by federal, state or local laws, in the administration of its educational policies, admissions policies, employment policies and practices, financial aid programs, athletic programs, and other school-administered activities and rights and privileges generally accorded or made available to employees and students at the University.

Holy Family University complies with Title IX of the U.S. Education Amendments of 1972 ("Title IX"), a federal civil rights law that prohibits discrimination on the basis of sex in education programs and activities. Holy Family University is dedicated to ensuring an environment free of discrimination or harassment of any kind and promotes equal opportunity and inclusion in its education programs.

Regulation Change: The University reserves the right to change its regulations, courses of study, and schedule of fees without previous notice.

In compliance with the Student Right-To-Know and Campus Security Act of 1990 and the Equity in Athletics Disclosure Act of 1994, the Holy Family University Campus Security Report and the Equity in Athletics Report are available upon request from the Student Life Office.



The Value of Family

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