Welcome to PennDesign!
Tuition and Fees

2017-2018 Academic Year

Master’s Tuition (fall and spring)
$52,558*

Ph.D. Tuition (fall and spring)
$36,588*

*Includes General Fee of $2,984

Part Time Tuition
$6,276 per Course Unit
$372 General Fee per Course Unit
## Project Your Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; General Fee</td>
<td>$52,558</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>10,000</td>
</tr>
<tr>
<td>(depends on rent)</td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>2,500</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>3,348</td>
</tr>
<tr>
<td>Clinical Fee</td>
<td>546</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>3,048</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$72,000</strong></td>
</tr>
</tbody>
</table>
Sample Aid Package (U.S.)

Jane Doe

$72,000 Estimated Budget
Sample Aid Package (U.S.)

Jane Doe

- $72,000 Estimated Budget
- $10,000 Contribution
Sample Aid Package (U.S.)

Jane Doe

$72,000 Estimated Budget
- $10,000 Contribution

$62,000 Student’s Need
Sample Aid Package (U.S.)

Jane Doe
- $72,000 Estimated Budget
  - $10,000 Contribution
  - $62,000 Student’s Need

Sample Package
$ 5,000 PennDesign Scholarship
$20,500 Federal Direct Loan
$ 2,700 Federal Work-Study
$33,800 Alternative Loan
Financial Aid Calendar

FAFSA and International Aid Applications Due no later than **February 15**

Admissions Notification Posted Online (Financial Aid Letter Also Online) **March 14**

Response Due **April 15**
PennDesign Aid
PennDesign Scholarships
**Determined by the Chair of the Department**

- Awarded based on need and/or merit
- Scholarships range from $1,000 to $25,000 per year

**Diversity Scholarships**

- Range from $12,000 per year to full tuition
- To apply, describe how you would increase socioeconomic and multicultural diversity awareness in your discipline
Applying for Need-based Aid

US Citizens and Permanent Residents
File FAFSA (Free Application for Federal Student Aid)
• Secured website which will require your SSN
• http://www.fafsa.ed.gov/

International Students
Free application found on our Tuition and Aid website under “How to Apply” https://www.design.upenn.edu/graduate-admissions/tuition-and-financial-aid
• Will require proof of income (bank statement, tax document, letter from employer, etc.)
• Does not require proof that you can pay, this will come later when you apply for your visa
Outside Scholarships

Any scholarship which is independent of the University
www.design.upenn.edu/graduate-admissions/outside-scholarships

Fastweb
Scholarship search engine: http://www.fastweb.com/

Use Google!
Loans

You can generally borrow up to the cost of attendance, and cover both tuition and your living expenses.
Government Loans

Need-based; U.S. citizens and permanent residents only

Federal Direct Loan (Unsubsidized)

- Standard government loan
- Fixed interest rate of 6%
- 6 month grace period
- MPN and EC required
- Covers the first $20,500 of your need
Federal Direct GradPLUS Loan

• Students can borrow up to the cost of attendance (school’s “budget”)
• Considered “Alternative Loan” on your award package
• Fixed interest rate of 7%
• 6 month grace period
• MPN and EC required
Private Loans

• Offered by many banks and private companies
• Considered an “Alternative Loan” on award letter
• School cannot recommend one over the other; however, there is a list of private educational lenders on the SFS website as a starting point
• Available to international students if they have a U.S. co-signer
Private Loans, cont.

**Interest Rates**

**Variable**
- Often based on your credit rating
- Can change depending on the economy

**Fixed**
- Typically start between 5-8%
- Guaranteed not to change after signing
Repayment Options (Federal Loans)

**Income Based Repayment (IBR)**
- Repayment option determined by your income
- Payments less than 15% income
- Loan forgiveness after 25 years of repayment

**Pay as you Earn**
- Payments less than 10% income.
- Loan forgiveness after 20 years of repayment

http://studentaid.ed.gov/repay-loans/understand/plans
Employment
Federal Work-Study

- Only available to U.S. citizens and permanent residents
- Allocation up to $2,700
- Based on need (determined from FAFSA)
Student Workers

- Available to International students and U.S. citizens who haven’t been granted work-study
- Funded by the school rather than the government
Graduate Associates in the College Houses

• Single and married graduate students who can make positive contributions to student life

• Payment typically includes a furnished room
  – http://www.collegehouses.upenn.edu/join/ga
Teaching Assistantships

Handled by the academic departments

Q: Can I TA during my first year?
- M.Arch - No
- MCP - Sometimes
- MLA - No
- MFA - Yes
- MHP - No TA-ships available but they do offer other positions (RA and GA)
2017-2018 Tuition and Fees:  
www.design.upenn.edu/admissions/tuition-and-fees

FAFSA:  www.fafsa.ed.gov/

International Financial Aid Application:  
https://www.design.upenn.edu/sites/default/files/InternationalForm2018.pdf

Outside Scholarships:  
www.design.upenn.edu/graduate-admissions/outside-scholarships

Fastweb:  www.fastweb.com/

Student Employment:  www.sfs.upenn.edu/seo/

Graduate Associates in the College Houses:  
www.collegehouses.upenn.edu/join/ga

Loan Repayment:  http://studentaid.ed.gov/repay-loans/understand/plans
Questions?

Contact us at fin-aid@design.upenn.edu