Financial Aid at Tufts
Welcome to Tufts University! You’ve worked really hard to get here and we couldn’t be more excited for you. We also understand that financing a Tufts education is a serious and significant commitment for you and your family—and that navigating the financial aid process can seem daunting. That’s why we’re here to help.

We’re Student Financial Services at Tufts University. Our organization includes the Financial Aid, Billing, Loan and Collections departments. If you have questions or need help with your financial aid award or bill, please don’t hesitate to contact us.

We’re Here to Help You

Get answers online: Our Frequently Asked Questions page has answers to most general financial aid and billing questions at go.tufts.edu/finaidfaq. If your question isn’t listed, email the specialists at Student Services for help at studentservices@tufts.edu. Please be sure to include your name and ID number in your email. You can find complete details on all financial aid matters on our website at go.tufts.edu/finaid.

Get answers by phone: Call 617-627-2000 to speak with our Student Services representatives, Monday–Friday, 10 a.m.–4 p.m. ET. They have access to your award information and are trained to answer billing and financial aid questions.

Contact your financial aid counselor: If Student Services can’t answer your question, they’ll refer you to your aid counselor. Counselors are assigned by the last name of the student.

How We Calculate Your Financial Aid Award

First, a few words about undergraduate financial aid at Tufts: it’s entirely based on need. We don’t offer merit or academic scholarships or adjust the amount of aid for superior academic performance or extracurricular activities.

Need is determined by an analysis of family finances. To calculate your financial need, or financial aid eligibility, we use a simple formula: the difference between the total Cost of Attendance and your Expected Family Contribution.

The Cost of Attendance (COA) includes not only the charges you’ll see on your student bill (tuition, fees, a meal plan, and dorm charges) but also estimated out-of-pocket costs for books, personal expenses, and sometimes transportation. See cost information on page 8 under “Billing and Your Financial Aid.”

Your Expected Family Contribution (EFC) is the amount your family is expected to pay for college for the 2021–2022 year. It is calculated from the information provided on your Free Application for Federal Student Aid (FAFSA), your College Scholarship Service (CSS) Profile, and your family’s federal tax returns. In many cases, the Expected Family Contribution shown on the Tufts Financial Aid Award will be higher than the federal EFC shown on the Student Aid Report from the federal government. Tufts will use the higher of the federal and the institutional figures.

The EFC includes both a parent contribution and a student contribution. Every package will include a student contribution—an amount we expect you to pay from summer earnings, ranging from $1,000–2,600. This expectation remains even if you do not work over the summer.

Your Financial Aid Eligibility (how much aid Tufts can award you) is calculated by subtracting your Expected Family Contribution from the Cost of Attendance. You cannot receive more need-based financial aid (interest-free loans, grants, work study, and outside scholarships) than your calculated financial aid eligibility.

Please note that your EFC is not necessarily what you and your family will pay directly to Tufts. See more information on page 8 under “Financial Aid and Your Bill.”

To learn more about how Tufts calculates financial aid, visit go.tufts.edu/finaideligibility.
Sibling Enrollment

If your FAFSA or CSS Profile states that one or more siblings will also be attending a college or university as an undergraduate, Tufts reduced your EFC based on your sibling’s expected educational costs. Graduate students are not included in this calculation.

Confirmation of sibling enrollment may be required. If your family is unable to verify a sibling’s enrollment, your financial aid will be adjusted accordingly.

If the number of siblings enrolled in college decreases in future years, thereby reducing your family’s educational expenses, a higher parental contribution will be expected and your aid will decrease.

Divorced/Separated Parents

Tufts requires information from both the custodial and the noncustodial parent to determine eligibility for Tufts financial assistance. The noncustodial parent must complete their own CSS Profile. Waivers are granted in rare and for very specific situations.

Housing and Dining

Financial aid awards assume that you will live on campus. First- and second-year students are required to live on campus and cannot commute from home.

In future years, your financial aid award will be calculated the same way, whether you live on campus, off campus, or in a fraternity or sorority. However, you’ll be charged less by Tufts if you live off campus because there will be no room charge on your bill. Unless you are commuting, your financial aid award is calculated based on the cost of the premium meal plan and double room rate. Financial aid will be adjusted for tiered housing costs. You may choose to change your meal plan, further reducing your Tufts bill. Your financial aid will not change—only the amount you are billed by Tufts.

Students commuting from their parent’s or relative’s home receive less aid because of reduced costs. If you indicated on your financial aid application that you will commute but then decide to live on campus, you may need substantially more aid. In that case, you should register for a room and immediately notify the Financial Aid Office in writing. We’ll consider an increase in your aid award, based on the availability of funds. Conversely, if you’re an on-campus resident who later decides to live at home, you must notify the aid office so your costs and aid eligibility can be reevaluated.

For more information about our awarding policies, please visit go.tufts.edu/finaidpolicies.

Appeal Process

Has there been a significant change in your family's circumstances since you filed your financial aid forms? If so, please call or write to the Financial Aid Office as soon as possible. You may submit an Appeal Form, explanation letter, and supporting documents for consideration.

Once you have paid your admission deposit, you will normally not be considered for any additional first-year aid unless there is a significant, unforeseen change in your family's financial circumstances.

To learn more about the appeal process and requirements, please visit go.tufts.edu/finaidappeal.
Types of Aid

Your financial aid award may include a combination of different types of aid in one package. So you’ll need to know the basics about each. For starters, grants don’t need to be repaid; loans do. Student employment programs provide opportunities to earn money for your college expenses.

Your eligibility for each type of aid is determined during the awarding process, and you are only awarded aid you are eligible to receive.

Here’s a list of the various kinds of financial aid that may appear in your award. For more detailed info, visit go.tufts.edu/typesofaid.

Grants

Federal Pell Grants

A Federal Pell Grant is a need-based federal grant awarded to students with exceptional financial need. The U.S. Department of Education determines Pell Grant eligibility based on the information provided on the FAFSA. A Pell Grant is credited to your bill each semester.

Federal SEOG Grants

A Federal SEOG Grant is a need-based federal grant awarded to students with exceptional financial need. Tufts awards the SEOG to Pell Grant recipients using available funds from the U.S. Department of Education. An SEOG Grant is credited to your bill each semester.

Tufts Grants

A Tufts Grant is a need-based institutional grant awarded by Tufts. It is credited to your bill each semester.

Outside Scholarships

An outside scholarship can work to your advantage by significantly reducing your debt or work responsibility. That’s why we strongly encourage you to apply for any outside aid for which you may qualify.

If you receive outside scholarships, or if your outside aid award differs from the amount estimated on your Tufts financial aid award, you must notify the aid office. Please note that tuition benefits from an employer and ROTC benefits are treated as outside scholarships.

In compliance with federal regulations and institutional policy, Tufts may reduce your aid award if you receive outside aid after we have met your full need. In that case, we’ll make the following adjustments:

1. Your Tufts Grant will be reduced by the amount of a Federal Pell Grant and/or state scholarship/grant.
2. Outside scholarship/grant aid will reduce the original need-based loan and/or work study portion of your award.
3. If your total outside aid exceeds the total need-based loan and work study in your original award, then your Tufts Grant will be reduced.

If your outside scholarship payment will arrive after the bill due date, you must submit documentation from the scholarship organization to have a pending credit placed on your bill. This credit may be added only if the organization will send its payment directly to Tufts.
Loans

Federal Direct Loans

The Federal Direct Loan program offers two types of loans:

• Direct Subsidized Loans, in which the government pays the interest while you are a student enrolled at least half-time, making the loan interest-free while you’re enrolled
• Direct Unsubsidized Loans, in which interest accrues while you are enrolled

You must be a U.S. citizen or eligible noncitizen to borrow through this loan program. As long as you meet all eligibility requirements, you can borrow through both loan programs up to the maximums shown in the chart to the right.

In 2020–2021, the interest rate for Federal Direct Loans was fixed at 2.75%. The interest rate for 2021–2022 will be set in June 2021. No payments are due until six months after you graduate, leave school, or drop below half-time status. During this grace period, interest will accrue. Deferments are available. A fee of 1.057% is charged for each Direct Loan and is subtracted from the amount borrowed. Direct Loan fees are subject to change.

How to Apply for and Receive Federal Direct Loans

If your financial aid package does not include a Federal Direct Loan, you may be able to add one to your financial aid award. If the Direct Loan on your award is less than your annual limit, you may be able to increase the loan amount. Please contact the Financial Aid Office to determine your eligibility.

Before you arrive on campus, you must complete a Master Promissory Note (MPN) and Entrance Loan Counseling at studentaid.gov. You’ll receive an email with full instructions for both during the summer.

Once you’ve met these requirements and are enrolled at least half-time, your loan funds will be disbursed to your account, minus loan fees. Find full details and our application process on our website at go.tufts.edu/finaidloans.

ANNUAL LOAN LIMITS FOR FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS

<table>
<thead>
<tr>
<th>Dependent Undergraduate Student*</th>
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<tr>
<td><strong>First Year</strong></td>
</tr>
<tr>
<td>$3,500 subsidized</td>
</tr>
<tr>
<td>$2,000 unsubsidized</td>
</tr>
<tr>
<td><strong>Second Year</strong></td>
</tr>
<tr>
<td>$4,500 subsidized</td>
</tr>
<tr>
<td>$2,000 unsubsidized</td>
</tr>
<tr>
<td><strong>Third and Fourth Years</strong></td>
</tr>
<tr>
<td>$5,500 subsidized</td>
</tr>
<tr>
<td>$2,000 unsubsidized</td>
</tr>
<tr>
<td><strong>Maximum total debt from Direct Loans</strong></td>
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<tr>
<td>when you graduate</td>
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<tr>
<td>$31,000</td>
</tr>
<tr>
<td>* Only $23,000 of this amount may be in subsidized loans.</td>
</tr>
</tbody>
</table>

* Independent undergraduates are eligible for additional amounts.

Tufts Loans

Tufts offers a need-based Tufts Loan of $500 to $2,000 annually to some undergraduate aid recipients. You are charged no interest while enrolled, and repayment begins six months after you leave Tufts. The interest rate is 5% with a five-year repayment. Deferments are available. You’ll receive information about signing loan documents during the summer.

Repaying Loans

Student loans are a serious obligation. Failure to repay them can result in damage to your credit rating and difficulty in securing other credit, such as car loans or mortgages. If you’re in default on federal loans, you will be ineligible for any additional federal financial aid. Please see page 10 for additional information.
Employment Programs

Federal Work Study
You will be awarded Federal Work Study as part of your aid package if you are eligible, as determined by the federal government. In this program, the government subsidizes the wages you earn. Work study is not applied to your bill to reduce your direct charges. Instead, the money you earn will be paid directly to you each week through direct deposits to your bank account. The funds are to be used for general educational and personal expenses.

Tufts Work Study
Tufts Work Study is a limited program that subsidizes the wages of a few undergraduates who don’t qualify for Federal Work Study, such as international students. Tufts Work Study is for on-campus employment only.

Non–Work Study
Non–work study jobs are available to almost all students, regardless of financial aid eligibility status. These jobs are located both on and off campus during the academic year and semester breaks.

Student Employment at Tufts
A typical work study award is $2,000. To earn the maximum allowed wages of $2,000, you would work approximately five hours per week, based on wages of $13.50 per hour and 28 weeks in the academic year. (Hourly wages typically begin at $13.50 for entry-level employees and rise to over $16 for highly skilled employees.)

Most students work on campus in areas such as the library, dining halls, athletic department, or various administrative and academic departments. Federal Work Study funds may also be used for work at some local, off-campus, nonprofit community service agencies.

All available job listings are posted online beginning in late August. You can search for employment via Handshake, Tufts recruiting platform, once you arrive on campus and receive your universal Tufts login name.

You are not required to accept your work study award or earn the maximum amount awarded. However, if you do not work during the academic year, you may need additional help from home to cover your out-of-pocket expenses, such as spending money or books. Your Tufts grant cannot be increased to cover unearned work study wages.

Get more information at go.tufts.edu/studentemployment.

Learn more about types of aid at go.tufts.edu/typesofaid.

Ways to Cover Your Family Contribution
Tufts offers a variety of alternative financing options for families who don’t qualify for financial aid or who need assistance in addition to their financial aid award. These options include Federal Direct PLUS Loans for parents and private education loan programs. We also offer a 10-Month Payment Plan. Details about all of these programs are outlined in the Family Financing brochure and are available on our website at go.tufts.edu/paymentoptions.
You must apply for financial aid every year. The deadline for returning students is April 15. Don’t miss it! Returning students who miss our application deadline may have their Tufts grant reduced. Very late applicants may not be eligible for Tufts grant aid for the fall semester.

**Will My Financial Aid Package Be the Same Every Year?**

The Cost of Attendance and Expected Family Contribution are expected to increase slightly each year. If there are no significant changes in your family’s financial situation, your financial aid will remain relatively the same or increase slightly each year. Returning students will be expected to borrow slightly more in successive years.

Significant changes that could impact your aid eligibility include changes to the number of siblings attending college, large shifts in income or assets, or changes in the number of people in your household.

Unless you were admitted into the New England Conservatory of Music or School of the Museum of Fine Arts at Tufts University five-year combined degree program, Tufts Financial Aid will be offered for a maximum of eight semesters or until you attain your bachelor’s degree, whichever comes first.

For more information, visit go.tufts.edu/finaid
Billing and Your Financial Aid

Your Bill
We bill students electronically using eBill. When a new eBill statement is released, students receive an email notification that directs them to log in to their SIS (Student Information System) account to view it. Students must invite their parent(s), or any other individual, to view or pay the eBill. For full details and instructions, please visit go.tufts.edu/mybill.

**BILLING AND PAYMENT DUE DATES**

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<table>
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<tbody>
<tr>
<td>Fall eBill released</td>
<td>Early July</td>
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<tr>
<td>Fall eBill balance due</td>
<td>Early August</td>
</tr>
<tr>
<td>Spring eBill released</td>
<td>Early November</td>
</tr>
<tr>
<td>Spring eBill balance due</td>
<td>Early December</td>
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You are responsible for paying the balance by the due date listed.

Your Costs
The 2020-2021 Cost of Attendance was $79,000 (plus an estimated out-of-pocket transportation cost that varies by state) for residential students, and $70,000 for students who commute from home. These figures include estimated out-of-pocket costs ($1,500 for books, supplies, and personal expenses). For 2021–2022 COA figures, please refer to your financial aid award. The 2021–2022 COA figures will also be updated online at go.tufts.edu/mybill.

The direct costs of tuition and fees plus room and board are charged on your bill. All fees (activity and health service) are billed only in the fall semester. Therefore, the balance due in the fall will be higher than the balance due in the spring.

### Example of Direct Costs

<table>
<thead>
<tr>
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<th>FALL</th>
<th>SPRING</th>
<th>TOTAL</th>
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<tbody>
<tr>
<td>Tuition &amp; fees</td>
<td>$32,000</td>
<td>$30,700</td>
<td>$62,700</td>
</tr>
<tr>
<td>Room &amp; board</td>
<td>$8,050</td>
<td>$8,050</td>
<td>$16,100</td>
</tr>
<tr>
<td>Medical insurance*</td>
<td>$3,700</td>
<td>—</td>
<td>$3,700</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$43,750</strong></td>
<td><strong>$38,750</strong></td>
<td><strong>$82,500</strong></td>
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* May be waived if eligible.

Medical insurance is mandatory in the state of Massachusetts. The annual cost of Tufts medical insurance, approximately $3,700, is charged to your bill in the fall semester only. This charge may be waived if you are covered by a separate policy. Instructions for waiving this fee will be sent to you by Health and Wellness during the summer.

Financial Aid and Your Bill
Please note that your financial aid award letter is not a bill, and the family contribution on your financial aid award may differ from the combined fall and spring semester bill balances. This is because the cost of attendance that your financial aid is based upon includes out-of-pocket expenses (e.g., books) that are not charged to your bill. Also, any work study in your aid package is earned and not credited to your bill.

Except for work study, all your financial aid will be credited to your bill at the beginning of each semester. The balance due each semester is the difference between the charges billed by Tufts and the aid credited to your student account.
Financing Options to Pay Your Bill

Several financing options are available for families to help cover their balance due: a 10-Month Payment Plan, Federal Direct Loan (subsidized and/or unsubsidized), the Federal Direct PLUS Loan for parents, and private education loans. Families aren’t limited to using just one source of financing, so you can consider multiple options in developing a plan to cover your educational costs. For example, you may wish to combine the 10-Month Payment Plan with a loan.

Families planning to use any financing options should follow the Financial Aid and Billing timeline to ensure that their balance is paid by the due date listed on the eBill statement.

Full details about considering and applying for these financing options can be found in the Family Financing brochure, also enclosed in this mailing.
Financial Aid
Eligibility and Policies

Eligibility for Federal Aid

Federal aid recipients must be U.S. citizens or eligible noncitizens. All students must have a valid Social Security number and, if required by law to do so, be registered with the Selective Service System. To maintain eligibility for federal aid, you cannot be in default on a Federal Direct Loan; nor can you owe a repayment on a Federal Pell or Federal SEOG Grant; nor can you have borrowed in excess of the loan limits under Title IV programs at any institution. You may not be eligible for federal financial aid if you have been convicted of a drug offense while receiving federal aid.

Satisfactory Academic Progress

According to federal regulations, you must be making satisfactory academic progress toward your degree in order to be eligible for federal and state financial aid. That means you must have a minimum cumulative GPA of 2.00 and accumulate a certain number of semester hours by the end of each semester.

Please visit go.tufts.edu/SAP for detailed information about maintaining financial aid eligibility.

Federal Verification

The U.S. Department of Education requires that some applicants and their families provide verification of information in order to obtain federal aid. “Verification” is a process through which a student and family reaffirm or correct information submitted on the original FAFSA. Verification must be completed before an award is finalized and before aid is disbursed. If your application is selected for verification, you will be notified if you need to submit additional documents. If the requested documentation is not received within 60 days from the first day of the semester, you may lose your federal financial aid.

Repaying Loans

Student loans are a serious obligation. Failure to repay them can result in damage to your credit rating and difficulty in securing other credit, such as car loans or mortgages. If you’re in default on federal loans, you’re ineligible for any additional federal financial aid.

Deferments are available for a variety of reasons, such as return to school, active duty in the U.S. Armed Forces, unemployment, or disability. Some types of teaching may qualify you for loan forgiveness. Your loan promissory note and our website have additional information on repayment rights and responsibilities.

While many Tufts students from low-income families graduate with no loan debt, the average Tufts undergraduate student loan debt is $15,900. Interest rates vary, depending on the loan borrowed. If you assume an average interest rate of 5% with a 10-year repayment period, your monthly payment on $15,900 would be approximately $169. For other repayment scenarios, you may use the loan repayment estimator on the Federal Student Aid website at studentaid.gov.

Federal student loan borrowers are eligible to consolidate their loans after they graduate, leave school, or drop below half-time status. See our website for details: go.tufts.edu/loanrepay.

Withdrawal and Refund Policy

Should you withdraw or go on leave during a semester, your institutional charges, including tuition, fees, room, and board, will be reduced according to the Tufts Refund Policy. The policy is published in The Bulletin, available online at students.tufts.edu/registrar/bulletin. For the refund schedule, please visit students.tufts.edu/financial-services/billing/withdraw-tufts. Your financial aid will likely be adjusted as a result of a withdrawal.
Federal Direct Loan recipients who withdraw for one or more semesters must complete exit counseling. Before withdrawing or taking a leave of absence, you should consult with an aid officer to learn your rights and obligations.

Get more detailed information on financial aid and withdrawals at go.tufts.edu/finaidpolicies.

**Study Elsewhere Programs**

When considering a Study Elsewhere program, you should consult with your aid counselor to discuss the impact on your aid award.

If you’re an aid recipient and plan to attend a Tufts study-abroad program, you’re still eligible to receive all aid as awarded except work study, which will be replaced with loan and grant aid.

If you’re an aid recipient and attend a non-Tufts program with courses that will apply toward your Tufts degree, you retain your eligibility only for the Federal Pell Grant, state scholarship, and Federal Direct Loan funding. Tufts aid will not be awarded for non-Tufts programs.

You must submit a Consortium/Contractual Agreement completed by the non-Tufts program for us to determine your exact aid eligibility. You may apply for private funding through your non-Tufts program but must notify the Tufts aid office if you receive such funding. All federal and state funds must be administered by Tufts.

If you participate in a non-Tufts Study Elsewhere program, you must arrange to pay your non-Tufts program directly. Funds will not be available until they are received by Tufts, i.e., Federal Direct Loans disbursed, Federal Pell Grants processed, and state scholarships received. You should not assume these funds will be available when your bills are due from your respective study abroad program.

**Five-Year Programs**

If you are admitted to a five-year liberal arts program with the New England Conservatory of Music, you must apply to Tufts for financial aid. Criteria for selection and continuance of Tufts aid are the same as for the four-year undergraduate programs.

If you are admitted to a five-year combined undergraduate degree program, you can expect renewal consideration for a fifth year of financial aid to obtain both degrees.

**Family Educational Rights and Privacy Act**

You are entitled to see your applications, grade transcripts, notice of awards and terms, yearly reports, and Federal Perkins Loan promissory note. Universities are not required to show parents and students notes and records kept solely for aid office use in reaching an aid decision or to show students parental tax forms unless authorized by parents. Aid officers may discuss family finances with a student, unless specifically requested by a parent not to do so.

Tufts does not discriminate in its educational programs or activities on the basis of race, color, national or ethnic origin, ancestry, age, religion or religious creed, disability or handicap, sex or gender (including pregnancy, sexual harassment and other sexual misconduct including acts of sexual violence such as rape, sexual assault, sexual exploitation and coercion), gender identity and/or expression (including a transgender identity), sexual orientation, military or veteran status, genetic information, or any other characteristic protected under applicable federal, state or local law. Retaliation is also prohibited. Tufts will comply with state and federal laws such as M.G.L. c. 151B, Title IX, Title VI and Title VII of the Civil Rights Act, the Americans with Disabilities Act, Section 503 and 504 of the Rehabilitation Act of 1973, the Age Discrimination in Employment Act, the Vietnam Era Veterans Readjustment and Rights Act, Executive Order 11246 and other similar laws that prohibit discrimination, all as amended. Tufts is an equal employment opportunity/affirmative action employer. More detailed Tufts policies and procedures on this topic may be found in the OEO Policies and Procedures page.

Unlawful discrimination has no place at Tufts University and offends the University’s core values which include a commitment to equal opportunity and inclusion. All Tufts employees, faculty members, students and community members are expected to join with and uphold this commitment.

All inquiries regarding the university’s related policies should be directed to:

University Title IX and 504 Coordinator, Tufts Office of Equal Opportunity, Medford Campus, 617-627-3298