



Office of Financial Aid
Alumni Memorial Building
27 Memorial Drive West
Bethlehem, PA 18015-3094
Tel: (610) 758-3181 | Fax: (610) 758-6211
Web: www.lehigh.edu/financialaid

Asa Packer
27 Memorial Dr W
Bethlehem, PA 18023

We are pleased to offer you financial assistance for the 2019-2020 academic year. We encourage you to review additional information about your award at go.lehigh.edu/understandyouraward.

Please be aware of the following important items and pieces of information related to this award:

- You may view this award information and any pending requirements to finalize eligibility on your Lehigh student account.
- Need-based financial aid is determined in large part by the total family income, assets and the household size, including the number of undergraduate(s) in college. Changes in these items may affect future eligibility.
- Your financial aid award is subject to change due to receipt of updated information, receipt of an additional outside scholarship, change in enrollment or housing status, verification of sibling enrollment or any other causes.
- Please review any messages on the back-side of your award letter for individualized information on your eligibility as well as possible factors that may impact eligibility in future years.
- If loans or work study are listed as part of your award, you must accept these portions of your package on the student portal if you wish to receive these funds. If you accept loans and/or work study portions of your award, you will be notified of additional requirements needed to receive the funds in June.
- The financial aid award is based on the housing status that you indicated on your financial aid application.
- Financial aid eligibility requires (and assumes) full-time enrollment. This is determined as 12 or more credit hours per semester.
- You must reapply for need-based financial aid each academic year by the established deadlines.
- If you are in attendance for less than an entire academic year, you will receive a proportional amount of the original award.

We strongly encourage you and your family to consider not only the first year of college, but the net cost of your entire degree, from matriculation to graduation. Please contact our office if you have any questions about your award information. Financial aid staff members are available to speak with you. You may schedule an appointment with a counselor online at www.lehigh.edu/financialaid/contact, email us at financialaid@lehigh.edu, or contact us by phone at (610) 758-3181.

Sincerely,

Jennifer Mertz
Director, Financial Aid

Understanding your Award Notification

Direct Cost at Lehigh University - Direct costs are charges billed by Lehigh. The amounts listed are based on full time enrollment and category I room and board. You should refer to the Bursar's Office website to determine actual charges based on your actual enrollment and room and board selections.

Indirect Costs at Lehigh University - In addition to the direct costs, you should also consider indirect costs related to the cost of education. These expenses incurred as a result of attendance that the student/family may pay to a third party (merchant, landlord, etc.) other than the college. Indirect costs could include books, supplies, and transportation costs.

Cost of Attendance – The total amount of direct and indirect costs for the year.

Gift Aid

Grants - Grants are not repayable and may include awards from federal and state programs, as well as grants or scholarships from Lehigh. These are funds awarded to the student that do not have to be repaid, unless the student fails to meet certain terms, such as a service requirement, specified as a condition of the grant. Gift aid includes awards with titles such as grants, scholarships, remissions, waivers, etc. You must complete the FAFSA and CSS Profile™ each year to renew for your Federal and Institutional Grants.

Scholarships – Specific scholarships may be awarded based on merit, excellence, or affiliation with various groups. They do not have to be repaid and have separate requirements to disburse. Renewal requirements may be based on certain terms, grade point average, or enrollment status.

Net Cost - Your direct net cost is the amount for which you are responsible for after subtracting your grant and scholarship awards from your total direct and indirect cost. You may be eligible to borrow loans to cover your direct net cost.

Self Help Aid

Federal Direct Student Loans - Loan funds provided to the student by the U.S. Department of Education, through the school. Repayment of principal begins six months after the borrower ceases to be a student on at least a half-time basis. The Free Application for Federal Student Aid (FAFSA) is the annual application.

There are two types of Federal Direct Student Loans: **subsidized** and **unsubsidized**. Students with financial need can qualify for a subsidized loan, and the government pays the interest on the loan while the student remains enrolled at least half time. Students who don't demonstrate financial need qualify for an unsubsidized loan and interest accrues while the student is in school. Refer to our website for additional information regarding loans.

Student Loans – Students may apply for additional loans through a bank or lender. These loans may have fixed or variable interest rate and separate loan terms, which are set by the bank or lender servicing the loan.

Federal Work-Study and Student Employment - Federal Work-Study (FWS) or Institutionally Funded Work Opportunity (WOA) are need-based awards. These programs provides part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of postsecondary education and encourages students receiving FWS assistance to participate in community service activities.



LEHIGH

UNIVERSITY

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October 16, 2018
 Lehigh Identification Number (LIN): 888-88-8888

Lehigh University financial aid award prepared exclusively for:

Asa Packer

We are pleased to offer you financial assistance for the 2019-2020 academic year. Important messages regarding your financial aid eligibility are printed on the reverse side of this notification.

Expected Cost of Attendance

Estimated Direct Costs		Estimated Indirect Costs	
Tuition	\$52,480	Room/Meal Plan	\$13,600
Technology Fee	\$450	Books and Supplies	\$1,000
Activity Fee	\$200	Miscellaneous Expenses	\$1,065
		Total Cost of Attendance	\$68,795

Gift Aid Eligibility (Grant and Scholarship)

Award Description	Fall 2019	Spring 2020	Annual
Federal Pell Grant	\$2,150	\$2,150	\$4,300
Loan Reduction Grant	\$1,500	\$1,500	\$3,000
Lehigh University Grant	\$25,145	\$25,145	\$50,290
Total Grants and Scholarships			\$57,590

Expected Cost at Lehigh University

	Fall 2019	Spring 2020	Annual
Cost of Attendance	\$34,398	\$34,397	\$68,795
Gift Aid	- \$28,795	- \$28,795	- \$57,590
Total Net Cost	\$5,603	\$5,603	\$11,205

Self-Help Aid (Loans and Work-Study)

Award Description	Fall 2019	Spring 2020	Annual
Federal Direct Subsidized Loan ¹	\$1,1750	\$1,1750	\$3,500
Federal Direct Unsubsidized Loan ¹	\$1,000	\$1,000	\$2,000
Total Direct Loan			\$5,500
Award Description	Annual		
Federal Work-Study ²	\$2,200		

How Much Do I Owe?

Total Direct Net Cost	\$11,205
Loans	\$5,500
Federal Work Study	- \$2,200

Estimated remaining cost after Gift Aid and Self-Help Aid **\$3,705**

1. Federal Direct loans are charged an origination fee to be processed. For 2019-2020 a fee of 1.062% will be assessed by lenders to help offset the cost of processing the loan. The fee is processed on each loan disbursement.)

2. Federal Work Study (FWS) or Work Opportunity Award (WOA), does not disburse to a student's account, or reduce their Direct Costs for the year. Disbursement of FWS and WOA funds are received every two weeks for the hours they have worked directly to the student.

The following important messages are factors in your financial aid eligibility:

Congratulations! You have been selected for the Lehigh Scholar Award based upon your academic achievement and extracurricular contributions. We expect our Lehigh Scholars to maintain a 2.8 grade point average (on a 4.0 scale) to remain eligible.

Lehigh Grants are need-based awards that are funded through university funds and endowments established by generous alumni and friends of the university. These funds are awarded to meet your calculated financial need and therefore additional resources that you may receive such as additional Federal and state grant funds and named endowed and sponsored scholarships, will result in a dollar for dollar reduction to your current Lehigh Grant funds.

Your award eligibility is based in-part on reported sibling(s)' full-time, degree-seeking, undergraduate enrollment for this academic year. If their college enrollment plans change, please notify our office so we can update your award eligibility. We will confirm sibling enrollment as intended at the start of the fall term. Note: In future academic years, when/if your sibling(s)' is no longer enrolled in college (including, for institutional aid purposes, if they move to graduate school), your need-based financial aid eligibility will decrease.