

Application Overview

HLS Student Financial Services



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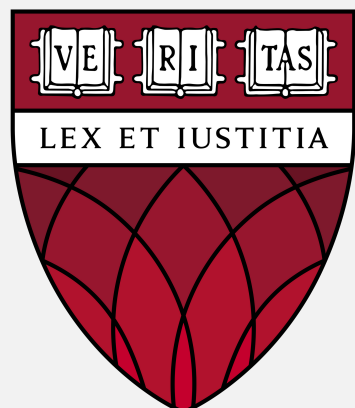
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Timeline

The financial aid application process is divided into 5 steps. The SFS team will reach out to you when it is time for you to begin each step. These steps will be repeated annually.

**Complete Your
Preliminary
Application**

February - March

**Review Your
Provisional
Financial Aid
Eligibility**

March - April

**Secure Your
Student Loans**

June - July

**Resolve Your
Account Balance
and Access Funds
for Living
Expenses**

July - August

**Update Your
Financial Aid
Eligibility**

September - November



Application Type

ACCESS

Regardless of application type, all students have access to fund their entire education through the use of student loans, available on HLS's Preferred Lender List.



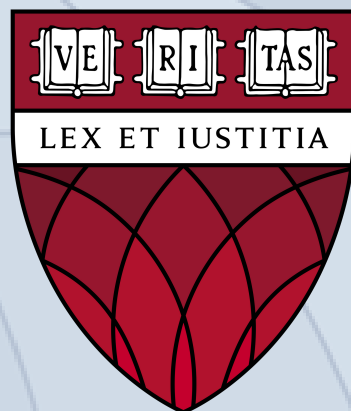
Need-Based Aid Applicant

Students who wish to apply for eligibility for need-based financial aid (grants and loans), as well as eligibility of loans for LIPP coverage, should apply as a need-based aid applicant. In most cases this requires parent information.



Loan-Only Aid Applicant

Students who wish to apply for eligibility of loans for LIPP coverage should apply as a loan-only applicant. This does not require any parent information.



Resources

When evaluating eligibility for grant funding, HLS considers:

01

Your income

The summer and academic year income of you and your spouse

02

Your assets

Assets held by you and your spouse

03

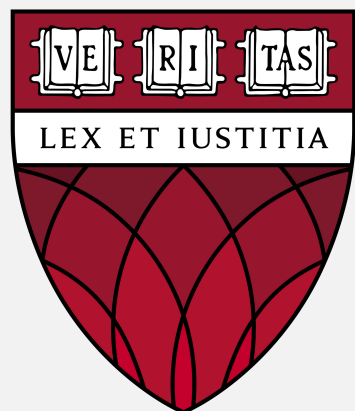
Your parent's income and assets

These are a factor up to the age of 29

04

Other support

Support from other family, friends or an employer



Parent Resources

Financial information is required from ALL parents, even in cases of divorce. Parents include biological, step-parents, adoptive, legal guardians, etc.

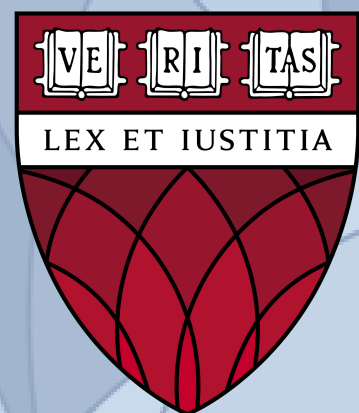
HLS has no requirement or expectation that parents financially contribute the calculated resources figure.

All students may utilize outside scholarships or student loans to replace any portion of the Parent Resources that is needed.

In rare and exceptional cases, a student may consider submitting a **Petition to Waive Parent Information** from the application process.

- Decisions are made on a case-by-case basis by the Financial Aid Committee
- Typically, in requests that are approved, the student has not had contact with the parent in 5 or more years. However, we recommend reaching out to SFS if you are unsure of whether to submit this request. Details about the requirements for this request can be found on our webpage entitled "Petition to Waive Parent Information."

Applicants whose parents refuse to provide their information, but do not fit the requirements for this request should not submit a petition. You are encouraged to apply as a loan-only applicant.



How to Apply

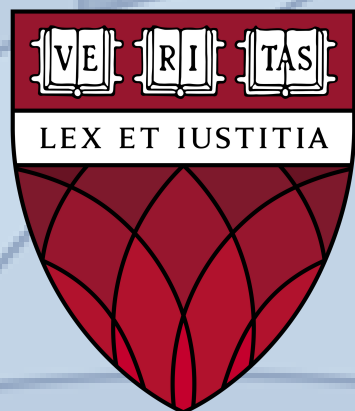
Step 1: Complete your preliminary application for financial aid

Step 2: Review your provisional financial aid eligibility

Step 3: Secure your student loans

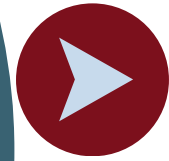
Step 4: Resolve your account balance and access funds for living expenses

Step 5: Update your financial aid eligibility



Step 1: Complete your preliminary application for financial aid

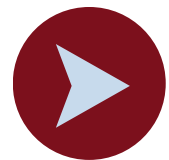
The application for financial aid opens in February



Student application

Only admitted students are able to apply; SFS will email you instructions when it's time to apply. All application materials will be accessed and submitted via a secure portal.

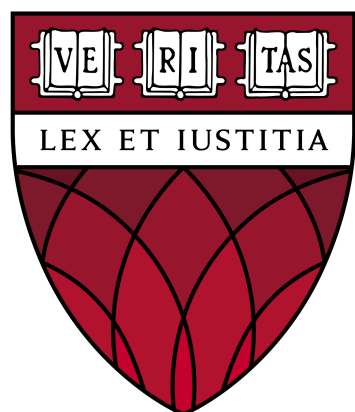
- The student application is required for both need-based and loan only applications
- Submission of the student application will generate additional requirements in the portal on the "Application Requirements" page



Parent application:

Once the student application is submitted it will auto-generate the parent application (if required)

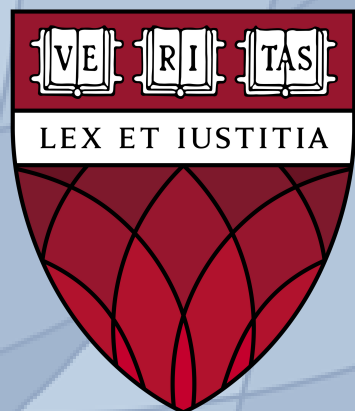
- Parents completing their own applications will have secure access through their email
- Submission of the parent application will generate additional requirements in the portal
- HLS requires parent tax/income documentation from the prior-prior year (2021 for the 23-24 academic year). Do not submit other tax years. If your parent's current situation is not accurately represented by their 2021 taxes, include details on their application



Eligibility Release Schedule

HLS administers need-based financial aid on a rolling basis so there is no financial advantage to applying early

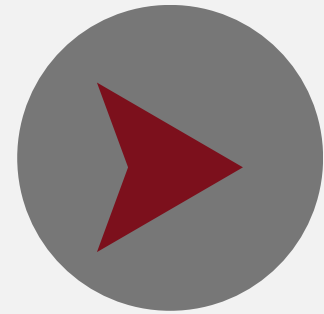
Once you have fulfilled all requirements, SFS staff will manually review the materials for completeness and will only change the status to "Received" after this process



Round	Financial Aid Application Complete Deadline	Financial Aid Eligibility Release Date
1	Thursday, March 2, 2023	Thursday, March 16, 2023
2	Thursday, March 16, 2023	Thursday, March 30, 2023
3	Thursday, March 30, 2023	Thursday, April 6, 2023
4	Thursday, April 6, 2023	Thursday, April 13, 2023
5	Thursday, April 13, 2023	Thursday, April 27, 2023
6	Thursday, May 18, 2023	Thursday, June 1, 2023
7	Thursday, June 22, 2023	Thursday, June 29, 2023
8	Thursday, July 6, 2023	Thursday, July 20, 2023
9	Thursday, July 27, 2023 *Rolling After This Date	Thursday, August 3, 2023 *Rolling After This Date

Step 2: Review your provisional financial aid eligibility

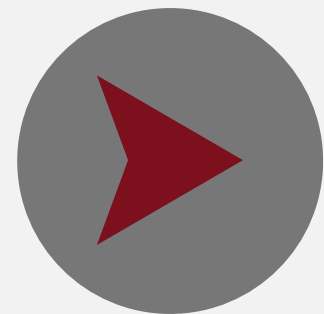
**SFS will email you
when your
provisional financial
aid eligibility is
available**



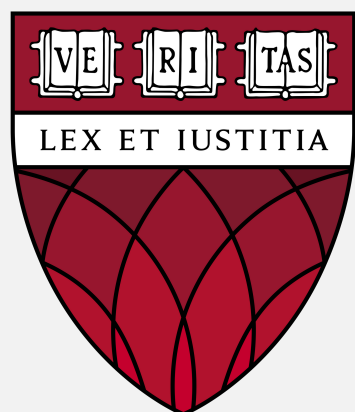
In the portal you will be able to view your eligibility for the 23-24 academic year



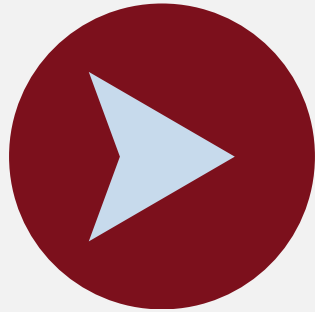
Your provisional eligibility details will include your maximum allowed amount of financial aid, HLS Grant eligibility, and LIPP eligible borrowing amount



This eligibility is provisional because in the fall all students will submit updated information about summer income and other data points which will update your eligibility



Step 3: Secure your student loans



Begins in June

In June SFS will email you to let you know that it is time to secure your student loans to cover your expenses



Accept or Reduce Loans

You will need to accept, reduce, or decline any loans that were automatically included in your provisional financial aid eligibility



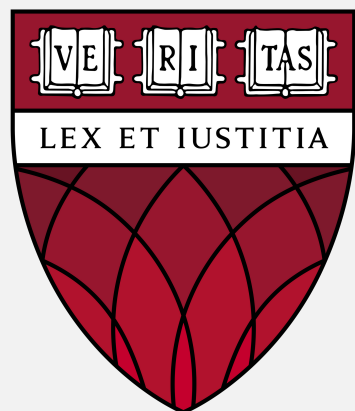
Apply For Loans

You will also need to decide if you will utilize other student loans that are available via HLS's Preferred Lender List



Complete Loan Documents

Before your loans can count as a credit towards your charges, you must complete all documents required in the portal

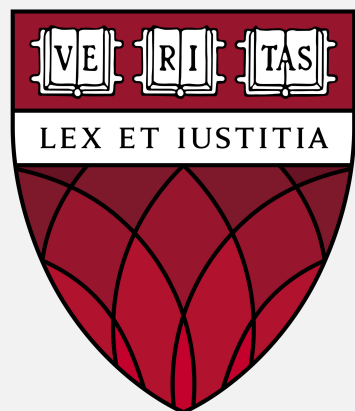


HLS Preferred Lender List

HLS provides a list of lenders who are offering competitive interest rates to students enrolled in any HLS degree program.

- Fixed interest rate
- No credit requirement
- No co-signer necessary

Students apply directly with the lender of their choice, however, are not required to borrow from this list



Step 4: Resolve your account balance and access funds for living expenses

Review Your Charges

In July, you will need to review your charges on your Harvard University student account

Resolve Your Balance

If your total financial aid does not cover your total charges, you must resolve your balance: apply for more student loans, make a payment, secure an outside scholarship, etc

Financial Clearance

In order to attend orientation, you must demonstrate that you have covered all of your charges either through payments or financial aid funds



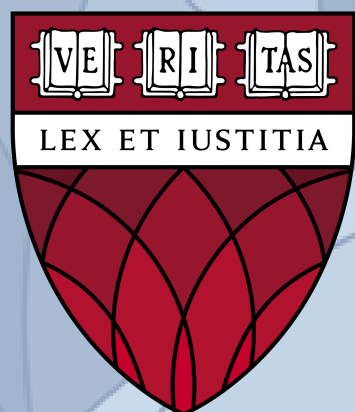
Funds for Living Expenses

If your financial aid exceeds your charges, you will be eligible for a "cash advance" that can be used for living expenses. This is typically released in late August.



Account Notices

Throughout the year, if you have any charges due, you will receive account notices on the 10th or 25th of the month and the balance must be resolved by the due date listed.



Step 5: Update your financial aid eligibility



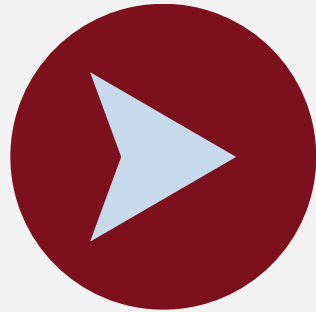
Begins in August

In late August SFS will email you to let you know that it is time to update your financial aid application



Submit Update Application

All students are required to submit the Student Update Application, regardless of application type



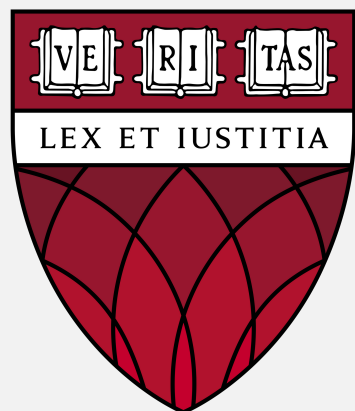
Submit Requirements

Some students will also need to submit requirements that will be outlined in the portal under "Application Requirements"



View Updated Eligibility

By November, SFS will release your updated eligibility for HLS Grant and LIPP

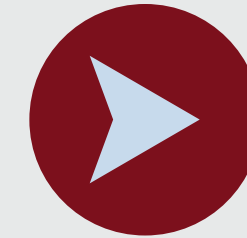


Changes to Eligibility

There are many reasons why your need-based eligibility may be updated from your provisional eligibility, as well as from year to year. As resources change, so does your eligibility for need-based financial aid.

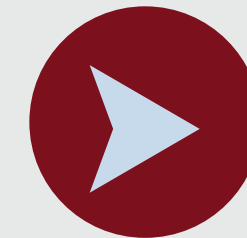
Most Common Reasons for Change:

- A change in the student's total income
- A change in the student's assets
- A change in a sibling's enrollment in college/degree program



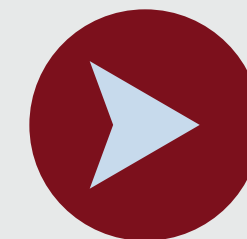
Change Your Borrowing

You are able to make changes to your borrowing throughout the academic year until April 15th



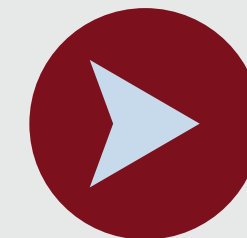
Changes in Resources

An increase in student or parent resources requires the submission of an Adjustment Form and may result in updated eligibility



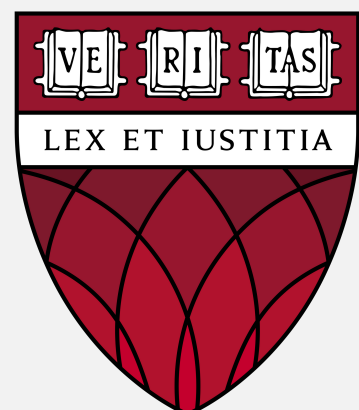
Financial Concerns

Students are encouraged to reach out to SFS with any financial concerns throughout the year so that SFS staff may provide resources and guidance



Outside Scholarships

Outside scholarships are federally required to be reported to SFS and must fit into the student budget

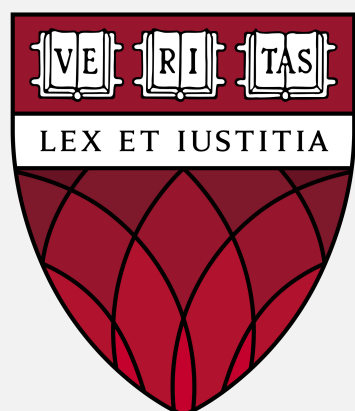


Eligibility Reminders

Anytime resources
change, you must
submit an Adjustment
Form

Eligibility for HLS Grant
and LIPP is calculated in
response to your
circumstances; changes
to your circumstances
throughout the year
may impact your
eligibility

You will reapply each
year you are at HLS
and a new calculation
will be completed



Financial Aid Officers

We are here to help you plan and understand your options!



Denise Ryan

Assists students with last names A-B



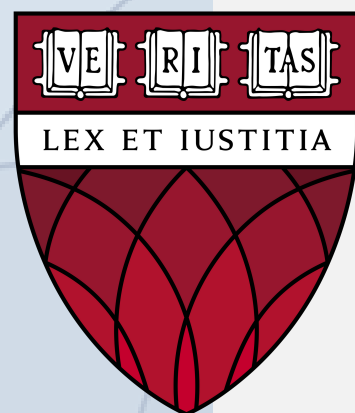
James McCarron

Assists students with last names C-M



Michelle Woods

Assists students with last names N-Z



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