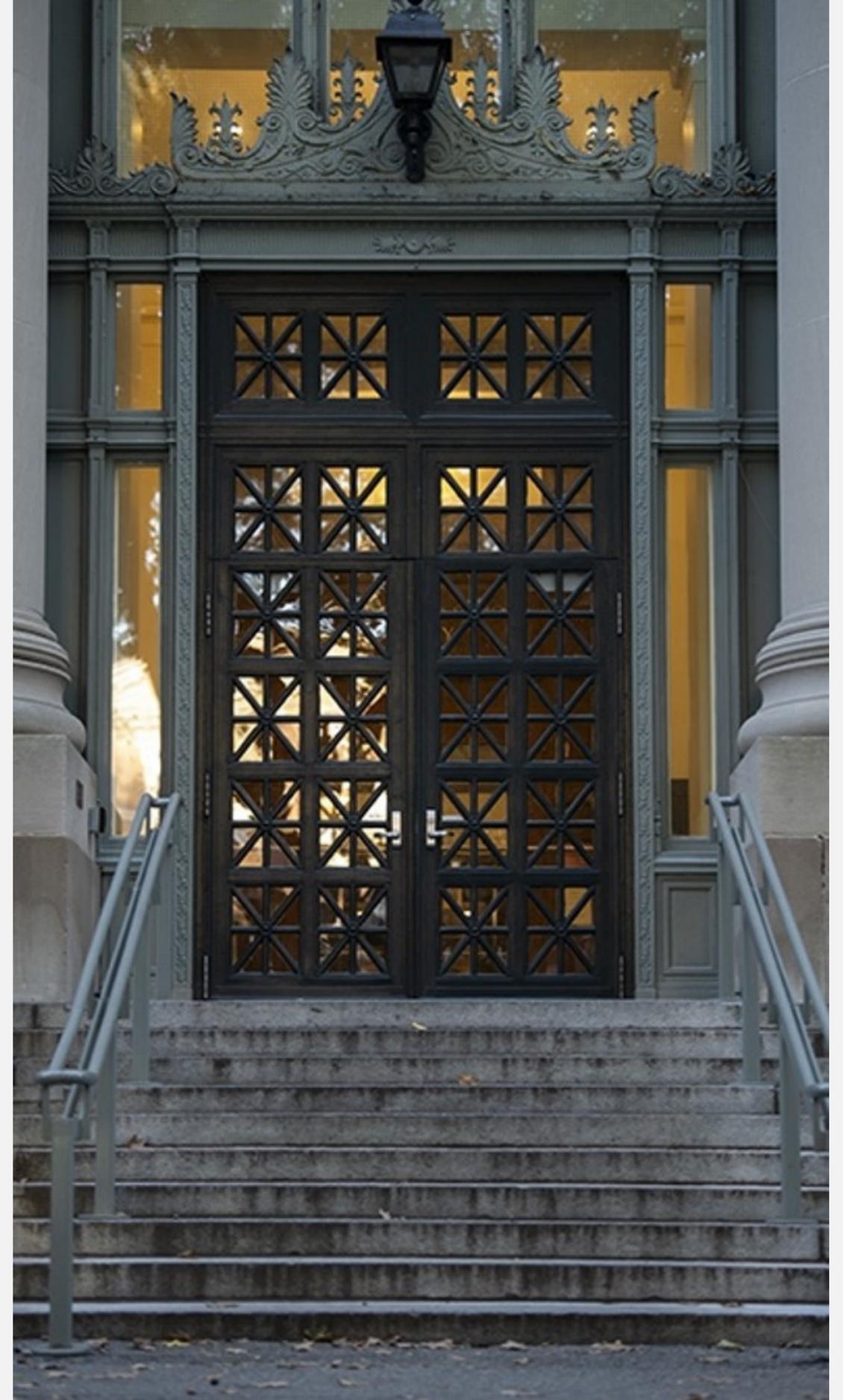


HLS Grant Eligibility

HLS Student Financial Services



Topics

1

Eligibility
Calculation

2

Resources

3

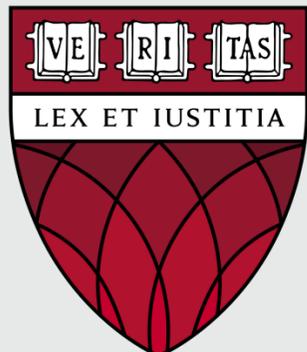
Grant Threshold
& Financial Need

4

Outside
Scholarships

5

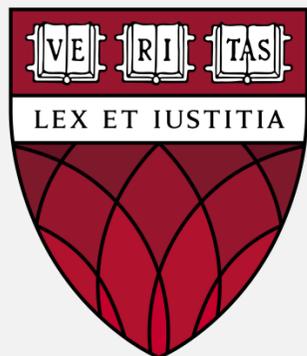
Contact Us



Eligibility Calculation

SFS uses a consistent formula to calculate eligibility for HLS Grant.

$$\begin{array}{r} \text{Cost of Attendance} \\ \hline \text{minus Student Resources from Income} \\ \text{minus Student Resources from Assets} \\ \text{minus Parent Resources} \\ \text{minus Grant Eligibility Threshold} \\ \hline \text{equals } \mathbf{\text{Financial Need/HLS Grant Eligibility}} \end{array}$$



Cost of Attendance

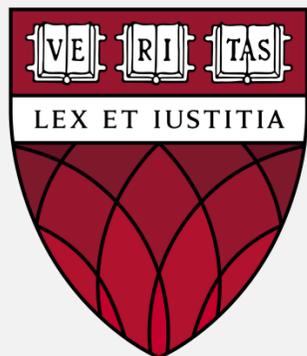
The Cost of Attendance (COA), also referred to as the Student Budget, is the combination of expenses a student should plan for during the academic year.

A student's financial aid resources from all sources are capped at the COA

Financial aid resources include funding such as student loans, grants, and scholarships

The COA includes both direct and indirect costs

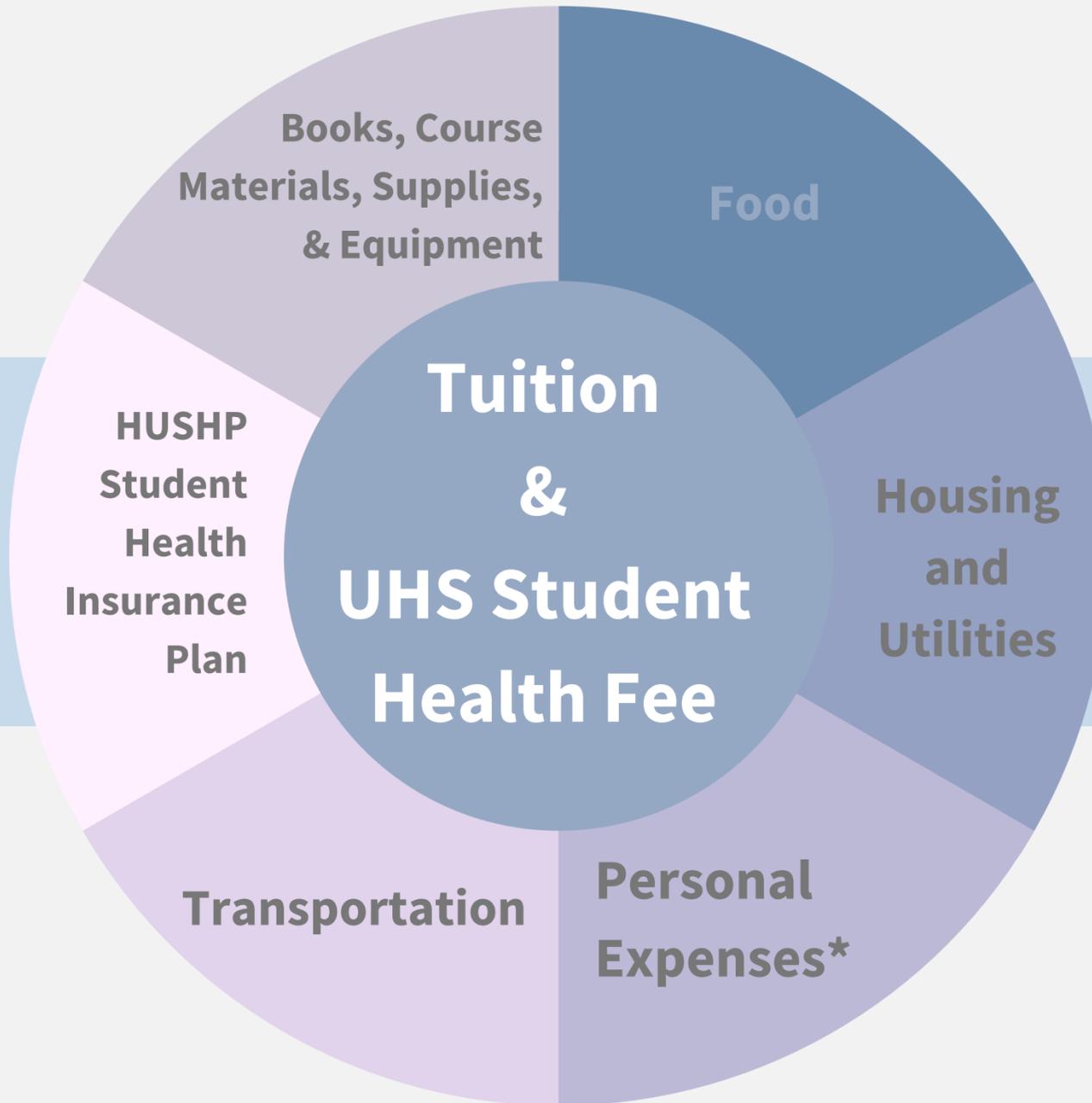
If you opt to waive the Student Health Insurance Plan it will be removed from the COA



The cost of the Harvard Dental Plan is included in the Personal line item; enrollment is optional.

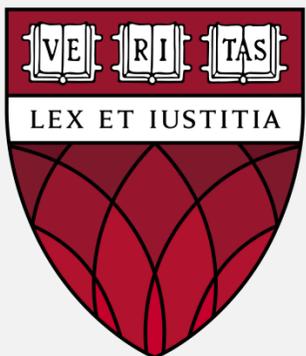
Cost of Attendance

Direct Costs include fixed expenses that are the same for every student.



Indirect costs include flexible expenses which will differ from student to student

Personal Expenses are inclusive of the cost of the Harvard Dental Plan; enrollment is optional.



Student Resources from Income

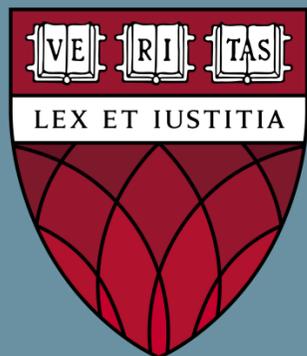
- This figure is recalculated every year
- Single students can use the calculator found within the SFS Self-Service Portal for estimating and planning purposes

Entering Students

- No Summer Work Requirement
- Minimum resource amount is \$2,500

Returning Students

- 8 Week Summer Work Requirement
- No minimum resource amount

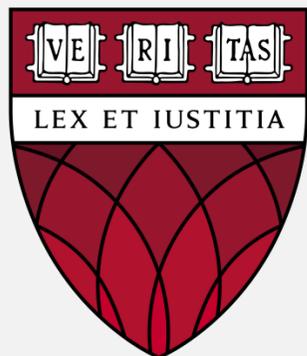


Student Resources from Assets

The calculation of your student resources from assets is done the first year you apply for financial aid and typically remains the same throughout your time at HLS with two notable exceptions:

- 01** If your assets increase more than \$3,000.
- 02** If you get married while at HLS, including your new spouse's assets.

In both circumstances you will need to update SFS and, if applicable, provide your spouse's information.



Parent Resources

Parent resources are considered unless you are over the age of 29 by September 1st of the academic year.

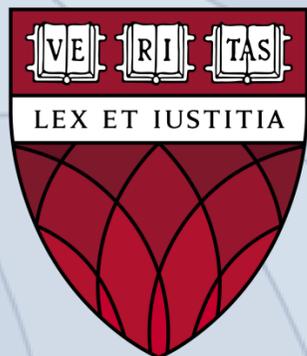
This calculation is done every year based on several data points including:

Income

Assets

Your age

**Siblings in
college**

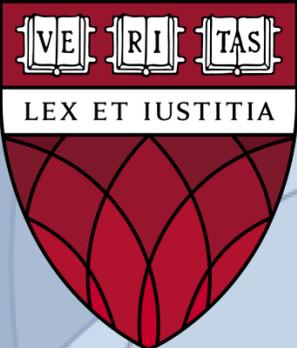


Grant Eligibility Threshold and Financial Need

$$\begin{array}{r} \text{Cost of Attendance} \\ \hline \text{minus Student Resources from Income} \\ \text{minus Student Resources from Assets} \\ \text{minus Parent Resources} \\ \text{minus Grant Eligibility Threshold} \\ \hline \text{equals Financial Need/HLS Grant Eligibility} \end{array}$$

The Grant Eligibility Threshold is updated every academic year based on the availability of grant funding. Many students use student loans to cover this amount.

Financial need that exceeds the grant eligibility threshold is met with HLS Grant.



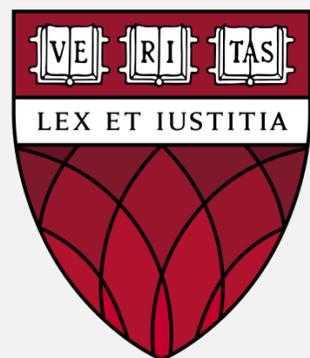
Changes to Eligibility

As resources fluctuate, so will your eligibility for need-based financial aid. The most common reasons for a change in your eligibility for HLS grant, both within and across academic years, include changes to income and assets, marriage, or a change in a sibling's enrollment status.

You can use an
Adjustment Form to
report any changes

If you have any
financial concerns
throughout the year
contact **SFS**

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

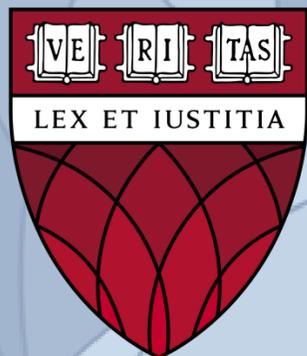


Outside Scholarships

Typically, these resources reduce borrowing eligibility only

All outside resources need to be accounted for by SFS

SFS maintains a list of outside scholarship opportunities



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