

SWARTHMORE AID & ACCESS GUIDE

for Counselors, Advisors, and Community-Based Organizations



Swarthmore is a private, coeducational, residential college offering a liberal arts and engineering curriculum. Located 11 miles southwest of Philadelphia, Swarthmore educates students to become leaders for the common good.



QUICK STATS

The Admitted Class Of 2029*

FIRST-YEAR ADMITS: 979

- 192** QuestBridge affiliated students
- 27%** First generation to attend college
- 92%** Top 10% of high school class (of those reported)
- 63%** Graduated from public school
- 6%** Rural students
- 27%** Worked with a community-based organization
- 90%** Live outside of Pennsylvania

*As of July 1, 2025

WHY SWARTHMORE?

A few things that make Swarthmore, Swarthmore.

SMALL, COLLABORATIVE, AND BRIMMING WITH OPPORTUNITY.

Students can choose from 50+ programs of study and more than 600 courses at Swarthmore, with even more classes available at Haverford and Bryn Mawr Colleges through the Tri-College Consortium and at the University of Pennsylvania. Nearly 40% of our classes have fewer than 10 students enrolled, so students are able to easily pursue opportunities and forge close relationships with faculty and staff.

WE PROVIDE AN IDYLIC HOME IN THE BACKYARD OF ONE OF AMERICA'S GREATEST CITIES.

We're easily accessible to Philadelphia via a 25-minute train ride straight from the campus station. And better yet, students get free rides on SEPTA, our region's public transit system. Students enjoy a residential living experience and wide-open spaces in a 425-acre arboretum campus. They also have access to world-class public art, professional sports, great restaurants, and a thriving music scene. Philadelphia and nearby New York City and Washington, D.C., offer a wealth of opportunities for internships, research positions, and employment.

GUIDED BY OUR QUAKER ROOTS.

Swarthmore was founded in 1864 as a Quaker institution, and while we are officially independent, Quaker values of peace, integrity, and community continue to imbue life at the College.

OUR STUDENTS ARE FREE TO TAKE ACADEMIC RISKS.

A student's first semester at Swarthmore is pass/fail, meaning students can take courses outside their comfort zone without worrying about grades. Learning for learning's sake takes center stage. This practice also nurtures a collaborative, not competitive, academic environment — as well as an opportunity for students to adjust to college life.

Fall 2025

Dear Colleague,

Greetings from Swarthmore College. We are looking forward to connecting with you as we embark on another academic year, whether that's while on the road at school visits and attending professional conferences, or on Swarthmore's beautiful 425-acre arboretum campus just 11 miles outside of Philadelphia. Please feel free to call, write, or email me (jbock2@swarthmore.edu) if you have questions or comments.

We know that the landscape of college admissions and higher education has been turbulent with federal funding in limbo and greater scrutiny placed over how our institutions operate. Let me assure you that Swarthmore continues our holistic application review process that takes many factors into account, including a student's full lived experience. We continue to lean into our mission and persist in fostering an inclusive community. We also remain committed to increasing access and navigating barriers for students.

Swarthmore is test-optional. Students will have the option to submit scores to us, and they will have the option for us not to consider scores already submitted. Students who either did not take a test or chose not to share results with us will not be penalized in the admissions process.

The average financial aid decision for the 2024-25 academic year was \$71,465 toward the total billed cost of \$85,802, and 54% of students receive financial aid. Students, particularly those from low-income backgrounds, should not remove high-priced schools from their lists before taking a closer look at financial aid policies. Swarthmore's financial aid is need-based. We provide loan-free grant aid that meets 100% of a student's determined need.

In addition to financial aid, students will continue to find support throughout their time at Swarthmore. We do not charge additional fees for services such as laundry, printing, lab classes, or attending campus events. We also offer the Textbook Affordability Program, where all students receive an \$800 credit for required course materials as part of tuition charges. All students also get a free SEPTA Key, allowing them to take public transportation in and around the region and the City of Philadelphia.

Swarthmore College enters its 19th year as a QuestBridge partner for the 2025-26 academic year. We hope you will remind your students that we have a long-standing commitment to providing financial aid to all students whose potential family resources fall short of our charges.

Please let us know how we might participate in any special programs or workshops at your school or organization, and how we can continue to strengthen our relationships with you and your students. Our regional deans look forward to working with you.

Sincerely,
James L. Bock '90
Vice President and Dean of Admissions



ADMISSION TO SWARTHMORE

A streamlined process that supports low-income and first-generation students

Application Fee Waivers

Students can indicate their need for a fee waiver on their application for admission. Students may also use SwatPass, an online tool that allows students to answer a few questions and self-identify their need for a fee waiver.

Optional Testing and Self-Reported Test Scores

Standardized test scores are not required. Students who choose to submit scores may self-report them in lieu of submitting and paying for official scores from a testing agency.

Undocumented Student Policy

Guided by our Quaker values, we admit and provide financial aid to undocumented and DACA-eligible first-year and transfer students.

Videos

All students have the option to submit a video response as an application supplement to give us unique insight into their thought processes or experiences.

Enrollment Fees

Swarthmore automatically waives enrollment deposits for students who qualify, and we do not ask for a housing deposit.

Swatlight & Swatstruck

We believe that every admitted student should have the ability to visit campus. Each spring, we host Swatlight, **an all-expenses-paid trip to Swarthmore for admitted students** who are the first in their families to attend college, come from low-income backgrounds, or have experienced opportunity gaps or barriers. During the event, participants meet with deans and campus resource departments specific to their unique needs and goals. The following day, attendees are joined by all admitted students at Swatstruck, where they can sit in on classes, tour residence halls, and meet future Swatties.

Discover Swarthmore

Each fall, we host 150+ high school seniors, with preference given to students who are the first in their families to attend college, students from low-income backgrounds, and students who might not otherwise be able to afford a trip to campus. The program is an all-expenses-paid trip to the College, and we accept nominations from counselors and advisors beginning in February each year.

Students can fill out a quick [SwatPass](#) survey to see if they qualify for an application fee waiver.



Admission & Financial Aid **Application Deadlines**

**FALL
EARLY DECISION:**
November 15, 2025

**WINTER
EARLY DECISION:**
January 4, 2026

REGULAR DECISION:
January 4, 2026

TRANSFER DECISION:
April 1, 2026



**SWARTHMORE COLLEGE IS A PROUD QUESTBRIDGE
AND COALITION FOR COLLEGE PARTNER.**



STUDENT SUPPORT

Our robust student services help us nurture an inclusive community.

Student Emergency Fund

Students who find themselves facing an urgent financial shortfall for expenses not included in the cost of attendance can request monetary support when they need it.

First-Gen/Low-Income (FLI)

Swarthmore's FLI Program assists students in building community, finding support, and making the most of College resources while bringing together FLI students, staff, and faculty.

Undocumented Students

The Dean's Office supports undocumented students with their specific issues and questions, and a student-run organization provides community.

Campus Spaces and Programs

Swarthmore offers programs, services, events, and resources that support the personal and intellectual development of students from all backgrounds. Programs sponsored by the Black Cultural Center, Gender & Sexuality Center, Hormel-Nguyen Intercultural Center, Interfaith Center, and International Student Center add to the College's goal of educating and supporting the whole student.

Money for Textbooks:

Every student receives an \$800 annual credit for required course materials through Swarthmore's Textbook Affordability Program.



Mentoring

Initiatives like the Richard Rubin Scholar Mentoring Program and Mellon Mays Undergraduate Fellowship Program provide thoughtful mentoring and significant funding to conduct research, attend conferences, and pursue professional development opportunities.

Internship and Summer Research Funding

The College provides funding for internships and summer research that are open to all students who wish to apply. Students can pursue nonprofit or community work without having to compromise on pay.

Cash-Free Campus and Cash-Free Consortium

There are no "additional fees" at Swarthmore. Events and services like movie nights, tickets to performances, laundry, printing, and athletic games are free to all students. There are also no extra fees for lab classes. In addition, Swatties attend most events for free on campus and can use their meal plans at Haverford and Bryn Mawr colleges.



Swarthmore Summer Scholars Program (S³P)

This program is designed for incoming first-year students who are the first in their family to attend college, come from a low-income background, or have had limited STEM-related preparation and have a self-described interest in STEM fields. S³P provides coursework in STEM and writing, along with mentorship from faculty and staff that lasts throughout the student's time at the College. All expenses are paid for the program, and a stipend is provided.

FINANCIAL AID

We believe students should be able to fully realize their educational potential regardless of financial circumstances.



NEED-BLIND ADMISSIONS

Our admissions review does not take the ability to pay into consideration for U.S. citizens, permanent residents, eligible non-citizens (such as asylees and refugees), and undocumented students who graduate from a high school in the U.S.



WE MEET 100% OF FINANCIAL NEED

Swarthmore adds up the costs of attendance (tuition, activities fee, housing, food, transportation, and personal expenses), determines what the family can reasonably pay (from \$0 to total cost), and provides a financial aid decision for the difference between the total cost of attendance and the expected family contribution.



LOAN-FREE FINANCIAL DECISIONS

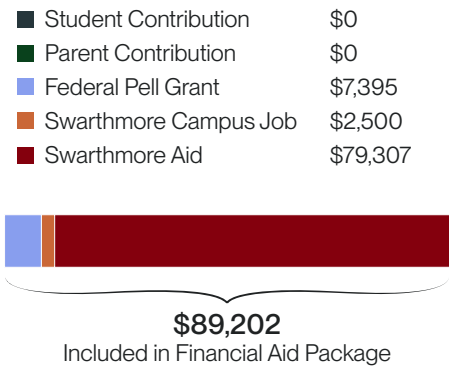
Swarthmore's financial aid decisions do not include loans. While some families choose to take out loans to pay the family contribution, all Swarthmore financial aid decisions are composed of grants (which do not have to be repaid) and the opportunity for eligible students to earn money while working a part-time College job.

SAMPLE AID DECISIONS*

Explore what a real Swarthmore financial aid decision looks like for students and families with different financial and personal circumstances. You will also see that Swarthmore includes non-billed costs (like personal expenses) into the equation for providing aid.

Example #1: Ben

Ben's parents earn about \$30,000 annually. Ben is a first-generation student who has one younger sibling who is not in college. He receives a Federal Pell Grant. Ben and his parents will contribute \$0 toward the cost of Swarthmore. His total cost of attendance (including non-billed costs like transportation and personal expenses) for 2024–25 is \$89,202. Ben's total financial aid package is \$89,202, which consists of the Federal Pell Grant, Swarthmore grant aid, and an opportunity to work a part-time College job.

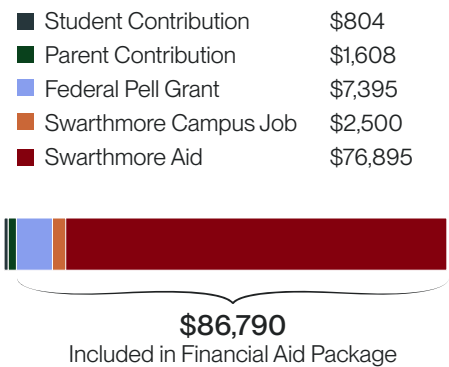


Tuition & Fees	\$65,494
Housing & Food	\$20,308
Academic Supplies*	\$760
Personal Expenses*	\$1,640
Transportation*	\$1,000
Total Cost of Attendance	\$89,202
Financial Aid Package	- \$89,202
Total Family Contribution	= \$0

*Non-billed costs included in the financial aid decision

Example #2: Martha

Martha's parents earn about \$58,000 annually. Martha has one younger sibling not in college. She receives a Federal Pell Grant. Martha will contribute \$804 from her summer earnings, and her parents will contribute \$1,608 toward the cost of Swarthmore. Her total cost of attendance (including non-billed costs like transportation and personal expenses) for 2024–25 is \$89,202. Martha's total financial aid package is \$86,790, which consists of a Federal Pell Grant, Swarthmore grant aid, and an opportunity to work a part-time College job. The total family contribution is \$2,412.



Tuition & Fees	\$65,494
Housing & Food	\$20,308
Academic Supplies*	\$760
Personal Expenses*	\$1,640
Transportation*	\$1,000
Total Cost of Attendance	\$89,202
Financial Aid Package	- \$86,790
Total Family Contribution	= \$2,412

*Non-billed costs included in the financial aid decision

*Sample aid decisions are based on real information. Students' individual situations will vary.