

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.



The Admitted Class Of 2030*

FIRST-YEAR ADMITS: 969

- 165** QuestBridge-affiliated students
- 25%** First generation to attend college
- 94%** Top 10% of high school class (of those reported)
- 61%** Graduated from public school
- 6%** Rural students
- 26%** Worked with a community-based organization
- 90%** Live outside of Pennsylvania

*As of July 1, 2026

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 2026

Dear Colleague,

Greetings from Swarthmore College. We are looking forward to connecting with you, 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.

We know that the landscape of college admissions and higher education has been turbulent in recent years. 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 helping students navigate barriers.



We recently announced the Swarthmore Tuition Guarantee. Starting in Fall 2027, Swarthmore will cover at least the cost of tuition for families who earn \$200,000 or less and have typical assets. We will also continue our longtime financial aid commitments, including providing loan-free grant aid that meets 100% of a student's determined need. Our financial aid is need-based, and many families who earn above \$200,000 per year qualify for aid. The average aid decision for the 2025-26 academic year was \$75,268, which covered 81% of total billed costs. Furthermore, 56% of students received financial aid.

Swarthmore is also test-optional. Students can choose whether or not to have test scores considered as part of their application. Students who either did not take a test or chose not to share results with us will not be penalized in the admissions process.

In addition to financial aid, 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, in which all students receive an \$800 credit for required course materials as part of tuition charges. All students also receive a free SEPTA Key, allowing them to take public transportation in and around the region and the City of Philadelphia.

Swarthmore College enters our 21st year as a QuestBridge partner for the 2026-27 academic year. We hope that you encourage students, particularly those from low-income backgrounds, not to remove high-priced schools from their lists before taking a closer look at financial aid policies.

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. Please feel free to call, write, or email me (jbock2@swarthmore.edu).

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

A handwritten signature in black ink that reads "Jim Bock". The signature is fluid and cursive, with the first name "Jim" and last name "Bock" clearly legible.

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 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 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, 2026

**WINTER
EARLY DECISION:**
January 4, 2027

REGULAR DECISION:
January 4, 2027

TRANSFER DECISION:
April 1, 2027



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 is 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 college preparation and have an 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 & AFFORDABILITY

✓ NEED-BLIND ADMISSIONS

Admissions does not consider the ability to pay for U.S. citizens, permanent residents, or undocumented and asylee/refugee students graduating from a U.S. high school.

✓ 100% NEED MET

Swarthmore determines what a family can reasonably pay and provides a financial aid decision that covers the difference for the cost of attendance.

✓ LOAN-FREE FINANCIAL DECISIONS

Our loan-free financial aid decisions consist of grants (which do not need to be repaid) and the expectation that students will work part time on campus to cover part of their costs.

Swarthmore Tuition Guarantee

Starting in Fall 2027, Swarthmore will cover at least the cost of tuition for domestic students whose families have a household income of \$200,000 or less and have typical assets.

These families may qualify for aid beyond tuition — even up to the full cost of attendance.

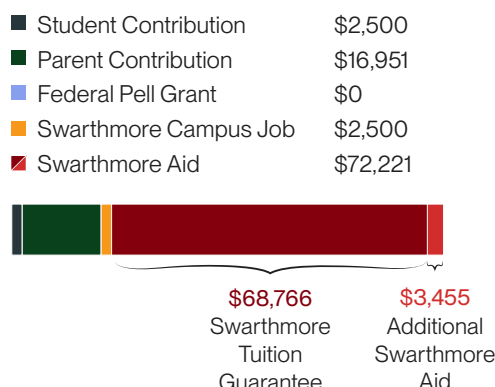
SAMPLE AID DECISIONS*

Below are samples of Swarthmore financial aid decisions (2025-2026) that include the Swarthmore Tuition Guarantee to show you what an aid decision might look like for families with varying financial circumstances. Swarthmore includes non-billed costs, such as personal expenses, in the equation for determining aid.

Example #1: Martha

Martha's parents earn about \$182,000 annually and have assets that include home equity. Martha has one younger sibling not enrolled in college. Martha contributed \$2,500 from her summer earnings, and her parents contributed \$16,951 toward the cost of Swarthmore. Swarthmore's total cost of attendance (including non-billed costs like transportation and personal expenses) for 2025-26 was \$94,172.

Martha's total financial aid decision, including the Swarthmore Tuition Guarantee, was \$74,721. This consists of Swarthmore grant aid and an opportunity to find a part-time campus job. The total family contribution was \$19,451.



Tuition	\$68,766
Housing & Food	\$21,466
Fees	\$460
Academic Supplies*	\$785
Personal Expenses*	\$1,695
Transportation*	\$1,000

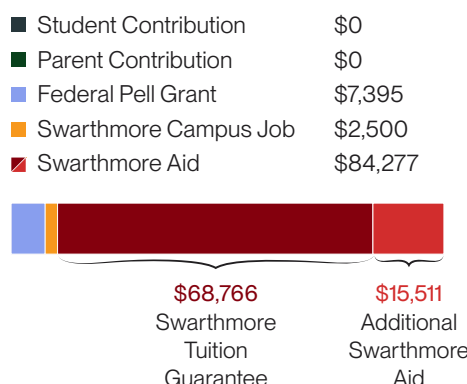
Financial Aid Package - \$74,721

*Non-billed estimated costs included in the financial aid decision.

Example #2: Ben

Ben's parents earn about \$27,000 annually. Ben is a first-generation student who has one younger sibling who is not enrolled in college. He received a Federal Pell Grant. Ben and his parents contributed \$0 toward the cost of Swarthmore. Swarthmore's total cost of attendance (including non-billed costs like transportation and personal expenses) for 2025-26 was \$94,172.

Ben's total financial aid decision, including the Swarthmore Tuition Guarantee, was \$94,172. This consists of the Federal Pell Grant, Swarthmore grant aid, and an opportunity to find a part-time campus job.



Tuition	\$68,766
Housing & Food	\$21,466
Fees	\$460
Academic Supplies*	\$785
Personal Expenses*	\$1,695
Transportation*	\$1,000

Financial Aid Package - \$94,172

*Non-billed estimated costs included in the financial aid decision.

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

We invite you to contact us for more information. Visit swarthmore.edu or email us at access@swarthmore.edu.