



Understanding Your Semester Bill

“Pending” and “Authorized” items on your fall semester bill:

“**Pending Items**” are noted on your bill statement, but they are not yet deducted from your charges because they have not been formally processed. You may deduct these items from the amount due and pay the remaining balance.

Items that may be pending could include:

- **State Grant Funds** must be received by the College before they can be credited to your account. Your state will contact you if anything further is needed.
- **Federal Pell Grant, Federal SEO Grant, or Federal Direct Loan funds** will be pending if we are currently processing one or more of these funds. The Financial Aid Office will contact you if anything further is needed.

“**Authorized Financial Aid**” is aid that has already been deducted from your Swarthmore College charges.

Outside Scholarships

- **You may deduct outside scholarship funds** not already applied to your student account.
- If you have not already told us about your outside scholarships, you must report them via our [online submission process](#).
- All scholarship checks should be mailed to:
Student Accounts
Swarthmore College
500 College Avenue
Swarthmore, PA 19081

Federal Direct Loans

- If you wish to borrow through the Federal Direct or PLUS loan programs, and you have not yet completed an application, you may do so now. More information about [Federal educational loans](#) is available online.
- Questions about the Federal Direct Loan (student) or the Federal Direct PLUS loan (parents) application processes that are not answered on our website may be directed to: scloans@swarthmore.edu

Health Insurance

- All students must be covered by health insurance. Those not covered through their family’s plan must be covered through the College’s health insurance program.
- Students were asked to [confirm their coverage by responding to the College by June 15, 2017](#) either by providing proof of coverage or by enrolling in the College’s program. If you did not respond, you were automatically enrolled in Swarthmore’s program and charged for the cost of that insurance. If you have other health insurance, update your insurance information on [mySwarthmore](#) using the tab on your E-Bill. Email health@swarthmore.edu if you have questions.
- More about the health insurance requirement and the “opt out” process can be found on Swarthmore’s [Health Center website](#)
- If you enrolled in the College’s health insurance program, it is noted as a separate charge on your bill. The annual insurance charge must be paid in full with your fall semester bill. This amount is not included in the calculation below.

Fall Semester Bill

Use your Swarthmore financial aid award letter to complete the below. Enter the full year amounts on this chart and then divide in half to calculate your fall semester balance. (Note: Campus earnings are not deducted from the balance.) The balance at the bottom of this chart is your family’s share of your 2017 Fall Semester bill:

\$65,774	total direct charges for tuition, fees, room, and board for this academic year
	less your Swarthmore Scholarship
	less your expected Federal Pell Grant
	less your expected Federal SEOG Grant
	less your expected state scholarship
	less other scholarships such as National Merit, community awards, parent’s tuition benefit, etc.
	less your Federal Direct Loan (remember to subtract the 1.068% origination fee)
	less parents’ Federal Direct PLUS Loan (remember to subtract the 4.272% origination fee)
	The remainder is the amount you owe for the full year. Divide this amount in half:
Pay half now for the fall semester: \$ _____ and half in January for the spring semester: \$ _____	

The best way to contact the Financial Aid Office is to email finaid@swarthmore.edu and request a time to speak with someone in our office.