



Application Instructions:

University of Pennsylvania Law School

Office of Admissions and Financial Aid

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Philadelphia, PA 19104-6204

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<http://www.law.upenn.edu/>; admissions@law.upenn.edu; finaid@law.upenn.edu

FIRST YEAR JD ADMISSIONS AND FINANCIAL AID INFORMATION

We welcome your interest in the University of Pennsylvania Law School (Penn Law) and provide this information to guide you through the admissions and financial aid processes.

Applicant Eligibility Requirements

All applicants must hold a bachelor's degree to be eligible to enroll in the first year Juris Doctor (JD) program. Applicants who are admitted to the JD program are admitted for the fall on a full-time basis only. We do not have spring admission or a part-time program. All applicants must take an approved standardized test (either the Law School Admission Test (LSAT), the Graduate Record Examination (GRE), or the Graduate Management Admission Test (GMAT)) and must register with the Credential Assembly Service (CAS) through the Law School Admission Council (LSAC). (See Test Administration and LSAC Credential Assembly Service information below.)

Standards for Admission

The admissions process at Penn Law is highly selective. Last year, we received over 6,000 applications for the approximately 250 places in the first-year class. Students who apply to Penn Law come from every state in the nation, from many countries around the world, from more than 200 undergraduate institutions, and from a broad range of academic, ethnic, cultural, professional, and economic backgrounds.

There is no pre-law educational requirement or even a specific recommended course of study for admission to Penn Law. Strength of character, breadth of knowledge, and intellectual maturity constitute the base upon which our legal education builds. As such, Penn Law seeks to enroll individuals who have demonstrated outstanding academic success, who are intellectually curious, and who possess superior writing, oral communication, and analytical skills. Importantly, we also seek individuals who will positively contribute to the Penn Law community, and ultimately, to the legal profession, based on their diverse backgrounds, their personal and professional experiences, and any challenges or obstacles that they may have overcome.

The Admissions Committee considers numerous factors in the admissions process, including the student's academic record, course selection and grade trends, standardized test scores, letters of recommendation, leadership, community service, extracurricular activities, professional and life experiences, and the applicant's examples of written expression (the standardized test writing sample, personal statement, and optional essays). Importantly, the Admissions Committee bases its decision on all material submitted on behalf of each candidate. Though an applicant's academic record and standardized test score are significant factors in the review process, they are not the sole factors. We do not have numerical "cut-offs" in the application process nor do we employ the use of an admissions index.

Due to the large number of applications from all over the country and other parts of the world, the Admissions Committee does not grant evaluative interviews as part of the review process. However, we invite all applicants to visit Penn Law to become more familiar with the Law School, the University campus, and Philadelphia. Information sessions are offered at various times throughout the year. Additionally, applicants are welcome to take a self-guided tour during our regular office hours. If you are interested in attending an information session, which may include a class visit, or taking a self-guided tour, please check our website for schedules: <https://www.law.upenn.edu/admissions/visiting/>.

Application Deadlines

Early Decision (Binding)

Round 1

Submit application by November 15*

Complete application by December 1

Receive decision by December 31 (if not sooner)

Round 2

Submit application by January 7*

Complete application by January 15

Receive decision by January 31 (if not sooner)

*Early Decision applications must be submitted through LSAC no later than November 15 for Round 1 or January 7 for Round 2. All supporting documents, including the LSAC Credential Assembly Service Report, must be **received** by December 1 for Round 1 or January 15 for Round 2 Early Decision consideration.

Please be advised that once an Early Decision application is deemed complete, the application could immediately go to the Admissions Committee for review, regardless of Round 1 or Round 2 submission. Therefore, a decision could be made at any point and will be considered binding once made.

Regular Decision

Submit application by March 1**

Complete application by March 15

Receive decision by May 1 (if not sooner)

**Applications are reviewed on a rolling basis beginning in November and decisions are made beginning in December.

Early Decision

Penn Law's Early Decision option is designed for applicants who have thoroughly researched their law school options and determined that Penn Law is clearly their first choice, regardless of financial considerations. Penn Law's Early Decision program is binding. Applicants who wish to be considered for Early Decision must commit to matriculate at Penn Law if admitted. If admitted, you must withdraw your applications from all other law schools and refrain from initiating new applications. Applicants who apply through the Early Decision program may apply to other law schools but may not have more than one binding Early Decision application pending simultaneously. If a binding Early Decision application has been submitted to another school, applicants may apply through Penn Law's Early Decision program only if and when they are released from their binding terms at the other school.

If you are interested in applying for Early Decision, please select the Early Decision Admission, Round 1 or Round 2 option under Type of Application in the Application Data section of the Application Questions. Also, you must print and sign the Early Decision Agreement in Forms. You can then upload the signed Early Decision Agreement in Attachments before transmission of your application through LSAC. If you are not able to upload the signed Early Decision Agreement in Attachments, it can be emailed or faxed directly to the Office of Admissions. The Early Decision Agreement must be physically signed.

Penn Law's Early Decision option allows applicants to receive a decision—admit, deny, or hold for further consideration—by the end of December for Round 1 and by the end of January for Round 2. For Round 1, Early Decision applicants must take an approved standardized test no later than October of the application year and submit the application by November 15. For Round 2, Early Decision applicants must take an approved standardized test no later than December of the application year and submit the application by January 7. Additionally, the Office of Admissions must **receive** all required supporting documents, including the LSAC Credential Assembly Service report and letters of recommendation, by December 1 for Round 1 and by January 15 for Round 2.

Applicants who choose to apply for Early Decision Round 1 but are unable to complete their application by December 1, may request their application be considered for Early Decision Round 2, keeping in mind that they may not have more than one binding Early Decision application pending simultaneously with another law school as stated above. A request to rollover from Early Decision Round 1 to Early Decision Round 2 must be submitted in writing by email or fax to the Office of Admissions. Otherwise, Early Decision Round 1 applicants who are unable to complete their application by December 1 will be reviewed as regular admissions applicants. Early Decision Round 2 applicants who are unable to complete their application by January 15 will be reviewed as regular admissions applicants. An applicant's decision will no longer be binding if accepted through the regular admissions process.

Early Decision applicants who are held for further consideration, whether in Round 1 or Round 2, will be reevaluated during the regular admissions process. After being held for further consideration, an applicant's decision will no longer be binding if accepted through the regular admissions process.

Regular Decision

Applicants who submit applications for Regular Decision by March 1 and complete applications by March 15 will receive a decision—admit, deny, hold for further consideration, or waitlist—by May 1. We suggest Regular Decision applicants should take an approved standardized test no later than December of the application year due to our rolling admissions but we will accept approved standardized test scores for any tests administered before February 28, 2019.

How to Apply

We **require** you to submit an application using the LSAC electronic application (with electronic submission through LSAC), available at LSAC.org.

Application Requirements and Instructions

Application Form

Please provide complete information for each question on the application in the spaces provided. You may attach additional pages (as an upload in Attachments) to complete or elaborate on this information. Please answer all questions fully and accurately. A copy of your law school application will be retained for a minimum period of three years. For those students who matriculate, a copy of your application will be sent to the Committee on Character and Fitness when you apply to take a state bar examination or seek admission to the bar. Please be advised that there are character, fitness and other qualifications for admission to the bar and that as an applicant, prior to matriculation, you should determine what those requirements are in the state(s) in which you intend to practice. More information is available at the National Conference of Bar Examiners: <http://www.ncbex.org/>.

Please answer all questions on the application form unless otherwise noted.

Application Fee

The application fee is \$80 (nonrefundable). You must pay the application fee by debit or credit card when you submit your application through LSAC. When you pay the application fee through LSAC, you will also sign your application with the electronic signature option. Applicants may be eligible for one of the fee waiver programs described below. **Please do not pay the application fee if you are requesting a fee waiver. We will not refund the application fee.**

Penn Law Fee Waiver Application

If submitting the application fee will cause undue financial hardship, you may request a need-based fee waiver directly from Penn Law. **You must submit the Penn Law Fee Waiver Application directly to Penn Law and be approved before you transmit the LSAC Electronic Application through LSAC.** If you are granted a fee waiver, you will be emailed a fee waiver coupon number. The fee waiver coupon number can be entered on the payment page once you select to transmit your application through LSAC.

The Penn Law Fee Waiver Application (located on our website at <https://www.law.upenn.edu/admissions/jd/how-to-apply.php>) and the fee waiver supporting documentation can be emailed to contactadmissions@law.upenn.edu, faxed to 215.898.9606, or mailed to the Penn Law Office of Admissions. For the fee waiver supporting documentation, you must submit a copy of your most recent tax return (not W2 forms), a copy of a recent pay stub, and an itemized list of monthly expenses if you are not currently enrolled in an academic program. If you are presently in school, you must submit a copy of your financial aid award letter (not your financial aid transcript). In addition, you must submit a copy of your parents' most recent tax return (not W2 forms) if they claimed you as a dependent regardless of whether you are enrolled in school.

LSAC Fee Waivers

If LSAC has granted you an LSAC Fee Waiver for the LSAT and Credential Assembly Service, you do not need to submit the Penn Law Fee Waiver Application or notify us in any other way. Since Penn Law is a participating school, candidates who receive a fee waiver from LSAC will automatically receive an application fee waiver from Penn Law. When you transmit your Penn Law application, you will be prompted to electronically sign your application but you will not be prompted for payment information.

Service Recognition Fee Waivers: AmeriCorps, Peace Corps, Teach For America, Teach For China, and the United States Military

In recognition of your service, all past and present members of AmeriCorps, Peace Corps, Teach For America, Teach for China, and the United States Military are eligible for an application fee waiver. **You must request this service recognition fee waiver from Penn Law before you transmit the electronic application through LSAC as we will not refund the application fee.** To apply, please complete the [Service Recognition Fee Waiver Application](#).

Once your participation in the designated service organization has been verified, you will be emailed a fee waiver coupon number. The fee waiver coupon number can be entered on the payment page once you select to transmit your application through LSAC. Please make sure to note your service appointment on your résumé.

Merit Fee Waivers

Merit-based fee waivers are made available through queries to the LSAC Candidate Referral Service (CRS), ETS, and GMAC using various criteria which we do not disclose; we do not grant them following individual requests. For merit-based fee waiver consideration, please make sure you have opted-in for the CRS; registered with the Credential Assembly Service;

have at least one approved standardized test score on file; and have a processed undergraduate degree-school transcript at LSAC. Our fee waiver emails are sent periodically throughout the application cycle, starting in early September and continuing through February.

Test Administration and LSAC Credential Assembly Service (CAS)

Every applicant must take an approved standardized test and must register with the Credential Assembly Service (CAS). You may register for the LSAT and/or the Credential Assembly Service online at LSAC.org or by phone at 215.968.1001. You may register for the GRE [here](#); Penn Law's school code for GRE score reporting is 4122. You may register for the GMAT [here](#); Penn Law's school code for GMAT score reporting is G56-RV-81.

We will accept approved standardized test scores from any test administration taken within the last five years prior to the current application cycle, i.e., June 2013 or thereafter for the class entering in fall 2019. In view of our March 15 deadline to complete your file and the length of time needed for processing your application materials, we suggest approved standardized tests should be taken no later than December 2018, but we will accept approved standardized test scores for any tests administered before February 28, 2019.

We require that all test scores be submitted as part of your application. For example, if you have a reportable LSAT and GRE score, you must report both test scores. If you take an approved standardized test more than once, all scores must be reported in your application if taken within the last five years and will be considered. At its discretion, the Admissions Committee may evaluate your application based on the highest score. If there are circumstances that you believe affected your performance on a prior test, we encourage you to attach an additional statement with your application (see Optional Essays) explaining those circumstances. In addition, if you choose to retake an approved standardized test after submitting your application, you must notify us in writing if you would like your application to be held from committee review until the new test score is received. We will not automatically hold your file from review for receipt of a future test score if you just list on the application that you are taking a future test.

Each applicant must also register with the Credential Assembly Service (CAS) and arrange to have all transcripts sent from each college or university attended to LSAC. When we receive your application, we will automatically request your CAS report, and LSAC will transmit it electronically to us. The CAS report includes your LSAT score(s) and LSAT writing sample(s) if you have taken the LSAT, copies of your academic transcript(s), an undergraduate academic summary, letters of recommendation, and other information. Please note that your CAS report will NOT be released by LSAC until all required transcripts have been received and processed by LSAC. Once we receive your initial CAS report, we will automatically receive CAS update reports (e.g. new transcripts, new LSAT scores, new letters of recommendation etc.).

Penn Law **requires** that any international transcripts be submitted through the LSAC Credential Assembly Service for applicants who completed any post-secondary work outside the US (including its territories) or Canada. You must use this service for the evaluation of your international transcripts. The one exception to this requirement is if you completed the international work through a study-abroad, consortium, or exchange program sponsored by a US or Canadian institution, the program was no longer than one year in length, and the work is clearly indicated as such on the home campus transcript. This service is included in the Credential Assembly Service registration fee. An International Credential Evaluation will be completed by the American Association of Collegiate Registrars and Admissions Officers (AACRAO), which will be incorporated into your CAS report.

To use the Credential Assembly Service, log in to your online LSAC account and follow the instructions for registering for the service. Be sure to print out a Transcript Request Form for each institution and send it promptly to them. More time is usually required to receive international transcripts.

Applicants are reminded to monitor their LSAC account to ensure that the account is current so that their CAS report will be released to us on a timely basis.

Recommendation Forms and Letters

Penn Law requires that you submit your letters through the LSAC Letter of Recommendation Service. Your CAS report will not be released to Penn Law until at least two letters of recommendation are on file with LSAC and targeted to Penn Law. This service is included with your Credential Assembly Service registration. You must use the letter of recommendation form available online through the LSAC Letter of Recommendation Service for each letter submitted to LSAC. **Please do not send letters directly to Penn Law, unless directed by the Admissions office.**

Letters of recommendation from individuals who can comment on your intellectual capacity and analytical and written communication skills are extremely useful in a rigorous selection process. Therefore, we require two letters of recommendation from individuals who have served as recent academic instructors or advisors. However, if you have been out of school for several years and obtaining academic references will present a hardship, letters from employers or others who have worked closely with you are sufficient. Note that we will accept up to four letters of recommendation; however, your application is deemed complete with two letters of recommendation. We do not hold applications from going out to review for letters of recommendation beyond the required two. Therefore, please make sure your recommenders get your letters of recommendation in to LSAC in a timely fashion.

Character and Fitness Verification

In addition to a bar examination, there are character, fitness, and other qualifications for admission to the bar in every U.S. jurisdiction. Applicants are encouraged to determine the requirements for any jurisdiction in which they intend to seek admission by contacting the jurisdiction. Addresses for all relevant agencies are available through the National Conference of Bar Examiners.

The Admissions Committee requires that every applicant answer questions pertaining to character and fitness. If you answer yes to any of these questions, you must provide an explanation in the space provided on the Application for Admission. We caution you to err on the side of full disclosure as any discrepancies will be investigated and may be reported to LSAC's Misconduct and Irregularities in the Admission Process Subcommittee.

Personal Statement

The Admissions Committee requires that every applicant submit an original example of written expression. The purpose of this personal statement is to provide you with as flexible an opportunity as possible to submit information that you deem important to your candidacy. You may wish to describe aspects of your background and interests—intellectual, personal and/or professional—and how you will uniquely contribute to the Penn Law community and/or the legal profession. Please try to limit your statement to two pages, double-spaced, as a suggested length. In addition, mark as "Personal Statement" and include your name and LSAC account number on each page.

Optional Essays

If you wish, you may write an additional essay on any of the following topics. These optional essays allow you an opportunity to provide the admissions committee with additional relevant information that you were not able to include in your personal statement. Please include the essay with your application by electronically attaching it to your application before submission through LSAC. You may answer more than one essay topic if you so choose. Include your name and LSAC account number on each page. Please limit any optional essay to one page, double-spaced and title it appropriately.

- Describe how your background or experiences will enhance the diversity of the Penn Law community (e.g., based on your culture, race, ethnicity, religion, sexual orientation, gender identity, ideology, age, socioeconomic status, academic background, employment, or personal experience).
- These are the core strengths that make Penn Law the best place to receive a rigorous and engaging legal education: genuine integration with associated disciplines; transformative, forward-looking faculty scholarship; highly-regarded experiential learning through urban clinics and our pro bono pledge; innovative, hands-on global engagement; and a manifest commitment to professional development and collegiality. These qualities define Penn Law. What defines you? How do your goals and values match Penn Law's core strengths?
- Describe a time when, as a member of a team, you particularly excelled or were especially frustrated. What was your role within that team? What was the outcome?
- If you do not think that your academic record or standardized test scores accurately reflect your ability to succeed in law school, please tell us why.

Applying for Joint-Degree Programs

Penn Law leads in cross-disciplinary education of law students. Every year, a number of our applicants and students apply to more than 20 formal joint-degree programs, either contemporaneously with the Penn Law application or in the first or second year of their law study. Additionally, on an ad hoc basis, students have successfully combined graduate study outside of these formal programs in other graduate and professional schools at the University of Pennsylvania. If you are interested in supplementing your legal education with study at other programs/schools at the University, we encourage you to discuss that interest with their Admissions Department. Note that you must apply individually to each program; admissions decisions are made by each program independently. You will find a list of most of our available formal joint-degree programs on the Application for Admission. Additionally, detailed information regarding each program may be found on our website at <https://www.law.upenn.edu/academics/crossdisciplinary/>. If you are applying to another graduate program, or intend to, please provide the information requested in the Application Data section of the Application Questions.

Exception: If you are applying for the three year JD/MBA program, please do not apply through LSAC. Instead, you must apply exclusively through Wharton at <http://mba.wharton.upenn.edu/>. There, you will find a Law School Application Supplement. Please reference the Law School Application Instructions and Guidelines through the Wharton application for further important information. You can still apply Early Decision Round 1 or Round 2 for the JD program with the three year JD/MBA application through Wharton.

Application Status/Questions

The Penn Law Office of Admissions is committed to serving our applicants as efficiently and effectively as we can during the

application process. We will notify you of the date upon which we receive your application in an email acknowledgment. Please be advised that it may take approximately 2 to 4 weeks from the date that we receive an application to process and evaluate the file for completeness. At that time, we will inform you of any missing required documents if we have received the LSAC CAS report. Please note that we will not evaluate the file for completeness until we receive the CAS report. We will also notify you of the date upon which your application is complete. Once your file is complete, it is put in the queue for the Admissions Committee and files are evaluated on a rolling basis. It is difficult to predict how long your file may be in the review process as your file will be evaluated by several members of the Admissions Committee.

Applicants will be able to check the status of their application at any time using the **Application Status Checker**, Penn Law's online status checker. To access the online status checker, you can go to our website at <https://www.law.upenn.edu/admissions/jd/how-to-apply.php>. Please be sure that you have allowed adequate time for your application to be processed, completed, and evaluated before contacting the Office of Admissions to check on the status of your decision. Again, you can always check on the status of your application by accessing the online status checker. Also, if you contact the Office of Admissions, please understand that due to the large volume of applications and supporting documents that we receive, we may not be able to immediately verify whether a specific item has been received and filed with your application. Please keep checking the Application Status Checker to verify receipt of required application documents.

Email Notification

Please note that an email address is required. We communicate via email with applicants regarding the status of their application; thus, **it is imperative that you provide an email address on your application and it remains current throughout the admissions process.** You will be notified by email when your application is received, again when your application file is completed, and possibly at other times to update you on the status of your application.

Please promptly notify us of any changes to your email address or any changes to your other contact information. Applicants should be aware of their email service provider's procedures for spam filtering that may affect delivery of any email communications sent from the Penn Law Office of Admissions. Steps should be taken to ensure that messages can be delivered promptly.

Reapplication

Applicants who are denied admission may reapply to Penn Law in a subsequent year. It should be noted, however, that candidates are unlikely to be admitted unless there is some significant change since their previous application. Previous applicants who wish to reapply must:

- Submit the current application, a new personal statement, and résumé
- Submit the \$80 application fee
- Register with the LSAC Credential Assembly Service if registration is no longer current, and pay for an additional report
- Send updated transcript(s) to LSAC for all academic work—undergraduate, graduate, and/or professional—completed since the last application
- While not required, we strongly suggest that you submit two new letters of recommendation to replace or supplement previously submitted letters

TUITION AND FINANCIAL AID

Cost of Education	(2018-2019)
Tuition	\$61,608
Technology Fee	\$1,034
General Fee	<u>\$3,162</u>
Total	\$65,804

Living Expenses Budget	(2018-2019)
Room	\$12,195
Board	\$4,635
Books	\$1,900
Health Insurance	\$3,446
Health Clinical Fee	\$586
Miscellaneous	<u>\$1,890</u>
Grand Total	\$91,392

The General Fee is a partial contribution toward the support of the Student Health Service, graduate student activities, recreational facilities, the physical development of the University, and other services not directly associated with specific courses. The Trustees reserve the right at any time to amend the regulations concerning tuition, fees, and method of payment and to make such changes applicable to students currently enrolled in the University as well as to new students. Tuition and fees are adjusted annually. The living expenses estimate will vary according to personal lifestyles.

Applying for Financial Aid

It is the policy of Penn Law, insofar as possible, to assist deserving students with their legal education by reducing the burden of financial pressures. Financial assistance is available to qualifying applicants in the form of need-based aid (grants), merit scholarships, public interest scholarships, the Toll Public Interest Loan Repayment Assistance Program, and federal and private student loans. Admission decisions at Penn Law are made without regard to an applicant's financial need. Therefore, financial aid applications are reviewed only after a student has been admitted.

If you are interested in applying for need-based aid, complete the requisite financial aid forms, described below. We recommend that you submit the above forms promptly after admission and before March 1st. If admitted after March 1, please submit these forms as soon as possible after admission.

Need-Based Aid

To be considered for need-based financial assistance (grants) at Penn Law, we use the financial information that you provide for yourself, your parent(s), and if applicable, your spouse. Applicants for need-based financial aid are required to submit two applications:

1. **the Free Application for Federal Student Aid (FAFSA)** which is available online at www.fafsa.ed.gov/. Penn Law's FAFSA school code is 003378.
2. **the CSS Profile Application** at <http://student.collegeboard.org/profile>. There is a \$24 fee. Need-eligible students who enroll at Penn Law will receive a \$24 tuition reimbursement for this fee at the time of matriculation. Note: We strongly encourage you to provide your social security number (SSN) on the CSS Profile Application and the application for admission form. Applications submitted without the SSN can experience significant processing delays. Penn Law's CSS Profile school code is 2495.

These forms must be received by March 1. Due to limited University resources, we must consider each admitted student's entire financial situation. Accordingly, Penn Law requires applicants applying for need-based grants and their families (except those students age 30 and over by December 31 of the year of enrollment) to complete the parental, student, and spousal (if applicable) sections of the institutional financial aid application. FAFSA applicants applying to graduate school are considered independent under federal guidelines and are only required to complete the student sections of the FAFSA application.

If you have any questions regarding the financial aid applications or evaluation process, please contact the Office of Admissions and Financial Aid at 215.898.7743 or send an email to finaid@law.upenn.edu. Additional information about our need-based grant program can be found on our website at <https://www.law.upenn.edu/admissions/financing/>.

Merit Scholarship Programs

Penn Law awards merit scholarships to a select number of admitted students based primarily on their academic achievements and intellectual ambition, but also based on nonacademic factors such as leadership, service, and professional or life experiences as reported in their admissions application. Most scholarships do not require a separate application, though if nominated, admitted students may be asked to interview and/or submit additional essays. Scholarship

nominees and recipients are notified on a rolling basis between January and late April.

Admitted students interested in the Toll Public Interest Scholarship are required to submit a separate application. Notice of this separate application will be emailed to admitted students in the spring.

Penn Law offers a wide range of merit scholarship opportunities that provide generous funding and unique program benefits. You can read more about all of our scholarship programs on our website at <https://www.law.upenn.edu/admissions/financing/>.

The Law School does not award conditional scholarships. Students must remain in good academic standing and be enrolled as a full time student to retain their Law School scholarship. Good academic standing requirements can be found at <http://www.law.upenn.edu/students/policies/juris-doctor-academic-review.php>.

Toll Loan Repayment Assistance Program (ToLRAP)

Penn Law is committed to promoting the pursuit of public interest careers, and ToLRAP offers generous repayment assistance, on an annual basis, to Penn Law graduates working in public sector careers. A full description of ToLRAP can be found on our website at <https://www.law.upenn.edu/admissions/financing/applicants/pi-toll-loan-repayment.php>.

Loans

Various federal and private loans are available to help students fund their education at Penn (repayment terms and interest vary). Students can borrow through the Federal Direct, Federal Direct Graduate PLUS, and other student loan programs. Application and program details can be found at <http://www.sfs.upenn.edu/loans/index.htm>.

Please note, if you are applying for loans only, you need only submit the [FAFSA](#). The CSS Profile application is only required for students who are applying for need-based grants.

International Students

International students may apply for need-based aid (grants) and loans from private student loan lenders. Please note that student loans for international students require a U.S. cosigner. U.S. federal student loans **are not available** to international students. More information on private student loans can be found on Penn's website at <http://www.sfs.upenn.edu/loans/index.htm>.

International students admitted to Penn will also be considered for the merit scholarships described above. International students are eligible to participate in our Toll Loan Repayment Assistance Program (ToLRAP).