

UNIVERSITY OF PENNSYLVANIA REQUIRED DISCLOSURES

I. Non-Loan Related Disclosure Requirements

A. Availability of Institutional Financial Aid Information

1. Notice of availability of financial aid information: <https://sfrs.upenn.edu/financial-aid> (<https://sfrs.upenn.edu/financial-aid/>)
2. Contact information for assistance in obtaining institutional or financial aid information: <https://sfrs.upenn.edu/contact> (<https://sfrs.upenn.edu/contact/>)

B. Student Financial Assistance

1. Student financial aid information: <https://sfrs.upenn.edu/financial-aid> (<https://sfrs.upenn.edu/financial-aid/>)
2. Notice of federal student financial penalties for drug law violations: <https://sfrs.upenn.edu/policies/federal-aid-drug-conviction-policy> (<https://sfrs.upenn.edu/policies/federal-aid-drug-conviction-policy/>)

C. General Institutional Information

1. Consumer information on College Navigator website: <http://nces.ed.gov/collegenavigator/?q=university+of+pennsylvania&s=all&pg=2&id=215062> (<http://nces.ed.gov/collegenavigator/?q=university+of+pennsylvania&s=all&pg=2&id=215062>)
2. Cost of attendance
 - Undergraduate: <https://sfrs.upenn.edu/costs-budgeting/undergraduate-cost-attendance> (<https://sfrs.upenn.edu/costs-budgeting/undergraduate-cost-attendance/>)
 - Graduate/Professional Schools: <https://sfrs.upenn.edu/costs-budgeting/graduate-cost-attendance> (<https://sfrs.upenn.edu/costs-budgeting/graduate-cost-attendance/>) Each graduate/professional school has its own cost of attendance structure – Select the appropriate link to each school.
3. Net Price Calculator:
 - a. <https://npc.collegeboard.org/app/upenn> (<https://npc.collegeboard.org/app/upenn/>)
 - b. <http://netpricecalculator.collegeboard.org/participating-schools> (<http://netpricecalculator.collegeboard.org/participating-schools/>)
4. Refund policy, requirements for withdrawal and for the return of Title IV, HEA financial aid:
 - a. <https://sfrs.upenn.edu/policies/return-of-funds> (<https://sfrs.upenn.edu/policies/return-of-funds/>)
 - b. <https://sfrs.upenn.edu/policies/reduction-tuition-and-fees> (<https://sfrs.upenn.edu/policies/reduction-tuition-and-fees/>)
 - c. <https://sfrs.upenn.edu/policies/unofficial-withdrawal> (<https://sfrs.upenn.edu/policies/unofficial-withdrawal/>)

5. Banking Relationship Disclosures

In compliance with the U.S. Department of Education's guidelines, Penn makes information on its marketing relationships with financial institutions publicly available. Such disclosures can be found on the PennCard website (<https://cms.business-services.upenn.edu/penncard/the-penncard-center/services/banking.html>). For additional information on banking options visit: <http://www.sfrs.upenn.edu/banking/index.htm> (<http://www.sfrs.upenn.edu/banking/>)

6. Restrictions on On-Campus Credit Card Marketing Policy and Debt Management Education

In compliance with the Pennsylvania Department of Education Regulation of On-Campus Credit Card Marketing, Penn does not offer a student credit card, and it is Penn's policy to prohibit the marketing of credit cards on its campus. Those who violate this policy are subject to disciplinary action.

Orientation programming presentations on credit card debt education and money management skills for students, as well as other financial wellness resources, are also available for students. For more information, see <https://sfrs.upenn.edu/financial-wellness> (<https://sfrs.upenn.edu/financial-wellness/>)

II. Disclosures Related to Educational Loans

1. State Grant assistance: <https://sfrs.upenn.edu/financial-aid/grants-and-scholarships> (<https://sfrs.upenn.edu/financial-aid/grants-and-scholarships/>)
2. Student loan information published by the Department of Education: <https://studentaid.gov/understand-aid/types/loans> (<https://studentaid.gov/understand-aid/types/loans/>)
3. National Student Data System: NSLDS: National Student Loan Data System (ed.gov) (<https://nsldsfa.ed.gov/login/>)
4. Entrance counseling for student borrowers: <https://studentaid.gov/entrance-counseling/>
5. Exit counseling for student borrowers: <https://sfrs.upenn.edu/financial-aid/loans/exit-counseling> (<https://sfrs.upenn.edu/financial-aid/loans/exit-counseling/>)
6. Private education loan disclosures (including self-certification form) are provided to students by their private lenders and found here: <https://ifap.ed.gov/electronic-announcements/011020renewalprivedloanappselfcertformloanlender> (<https://ifap.ed.gov/electronic-announcements/011020renewalprivedloanappselfcertformloanlender/>)
7. Code of Conduct for education loans: <https://www.finance.upenn.edu/policy/1712-external-private-loans/>
8. Preferred lender lists: Penn does not have preferred lender lists.
9. Preferred lender arrangements: Penn does not have preferred lender arrangements.

HEOA Disclosure Requirements:

- Graduation Rates of Penn Student-Athletes: <https://web3.ncaa.org/aprsearch/gsrsearch> (<https://web3.ncaa.org/aprsearch/gsrsearch/>)
- Transfer of Credit Policies and Articulation Agreements:

<http://www.admissions.upenn.edu/apply/transfer-admission/transfer-of-credits> (<http://www.admissions.upenn.edu/apply/transfer-admission/transfer-of-credits>)

- Drug and Alcohol Abuse Prevention Program - SUPER Program (Substance Use, Prevention, Education and Recovery): <https://wellness.upenn.edu/wellbeing-initiatives/super-program-substance-use-prevention-education-and-recovery> (<https://wellness.upenn.edu/wellbeing-initiatives/super-program-substance-use-prevention-education-and-recovery/>)
- Vaccination Policies: <https://wellness.upenn.edu/immunization-insurance-compliance/immunization-compliance> (<https://wellness.upenn.edu/immunization-insurance-compliance/immunization-compliance/>)
- Missing Person Notification Policy: <https://catalog.upenn.edu/pennbook/missing-students-notification-policy/>
- Peer 2 Peer File Sharing: <https://www.isc.upenn.edu/security/copyright-fileshare> (<https://www.isc.upenn.edu/security/copyright-fileshare/>)
- Policy on Unauthorized Copying of Copyrighted Media: <https://www.isc.upenn.edu/computing/copyright-policy> (<https://www.isc.upenn.edu/computing/copyright-policy/>)
- Policy on Acceptable Use of Electronic Resources: <https://catalog.upenn.edu/pennbook/policy-acceptable-use-electronic-resources/>
- Crime Awareness and Campus Security: <https://www.publicsafety.upenn.edu/>
- Annual Security and Fire Safety Report: <https://www.publicsafety.upenn.edu/clery/>
- Student Privacy (The Family Educational Rights and Privacy Act of 1974 (FERPA)): <https://catalog.upenn.edu/pennbook/confidentiality-student-records/>
<https://oacp.upenn.edu/privacy/penndata/appropriate-use-of-penn-data/ferpa/>
- Voter Registration Guide: https://guides.library.upenn.edu/register_to_vote_info (https://guides.library.upenn.edu/register_to_vote_info/)
- Services Available to Students with Disabilities: <https://www.vpul.upenn.edu/lrc/sds/>
- Intercollegiate Athletic Program Participation Rates and Financial Support Data (Equity in Athletics Disclosure Act): <https://ope.ed.gov/athletics/#/institution/search>
- Institutional Data: <https://ira.upenn.edu/penn-numbers/quick-facts> (<https://ira.upenn.edu/penn-numbers/quick-facts/>)

III. Professional Licensure Disclosures

- View University of Pennsylvania Professional Licensure Disclosures: <https://public.tableau.com/app/profile/penn.ira/viz/UPennLicensureDisclosure/List> (https://urldefense.com/v3/__https://public.tableau.com/app/profile/penn.ira/viz/UPennLicensureDisclosure/List__;!!IBzWLU!EetBQzCQJj4qouKx_s0xSU1AmHi-IUE9Yck35pNs-gSztKiWkAA4LFsAQSwbZY8/)

IV. Student Complaints

- Student Grievance Procedures (<https://catalog.upenn.edu/pennbook/student-grievance/>)
- Commonwealth of Pennsylvania: Student Complaints (<https://www.pa.gov/agencies/education/programs-and-services/instruction/postsecondary-and-adult-education/students-complaints/>)
- NC-SARA: SARA Student Complaints (<https://nc-sara.org/sara-student-complaints/>)
- Middle States Commission on Higher Education: Complaints (<https://www.msche.org/complaints/>)

For more information or to request a paper copy of the disclosures, please contact the Office of the Provost at 215-898-7225 or provost-ed@upenn.edu.

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