



HARVARD COLLEGE

Admissions & Financial Aid

Financial Aid Award 2023 - 24

Denny Cao

Date Printed: 2023-04-30

Congratulations on your admission to Harvard College! The Committee on Financial Aid has carefully reviewed your application and is pleased to offer you financial assistance for the 2023-2024 academic year. Below you will find the details of your financial aid package.

We look forward to welcoming you on campus and are ready to help if you need it. Please be in touch via email or phone (faoweb@fas.harvard.edu or 617-495-1581) if we can be of any help at all.

Budgeted Costs

Tuition and Fees	\$59,076	Billed expenses: These are items that will appear on your Student Billing Account.
Housing	\$12,424	
Food	\$7,950	
Health Insurance	\$4,120	
Subtotal Billed Expenses	\$83,570	
Books and Supplies	\$1,000	Unbilled expenses: You will not pay Harvard for these costs and these items will not be applied to your Student Account. These figures are estimates of what you might spend during the school year.
Personal Expenses	\$2,500	
Transportation Estimate	\$250	
Start-Up Expenses	\$2,000	
Subtotal Unbilled Expenses	\$5,750	
Total Cost of Attendance	\$89,320	

Scholarships & Grants

Estimated Federal Pell Grant	\$7,395	Your award is based on financial need and budgeted costs and will be reevaluated each year. Please monitor your my.harvard account and email to be sure you have provided all information required to finalize your award.
Federal Supp. Ed. Opportunity Grant	\$4,000	
Harvard Faculty Scholarship	\$68,305	
Harvard Health Insurance Grant	\$4,120	
Start-Up Grant	\$2,000	
Total Scholarships & Grants	\$85,820	

Net Cost to Your Family

Total	\$3,500	You and your family can expect to contribute this amount (broken down in the Family Contribution box) to your billed and unbilled expenses during the school year.
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Family Contribution

Parent Contribution	\$0
Student Summer Work Expectation	\$0
Student Term-Time Work Expectation	\$3,500
Total Family Contribution	\$3,500

Your parent contribution is based on our assessment of your parent(s)' ability to pay. The student term-time work expectation is standard and most students choose to earn through a term-time job. Students can also choose to take out a student loan or reduce their expectation with outside scholarships.

Estimated Term Bill

Fall Term Billed Costs	\$41,785
Fall Term Aid	\$42,910
Fall Estimated Account Balance	-\$1,125
Spring Term Billed Costs	\$41,785
Spring Term Aid	\$42,910
Spring Estimated Account Balance	-\$1,125

Your estimated term bill includes standard costs such as tuition, fees, housing and food. You will also see the supplemental Student Health Insurance Plan and the UC Student Activities Fee on your Student Account, both of which can be waived. Your family can choose to set up a monthly payment plan with the Student Accounts Office, which splits the total payment into eight monthly payments.



Messages

FEDERAL WORK-STUDY PROGRAM ELIGIBLE: You may wish to consider securing term-time employment to help with the cost of your education. The Student Employment Office website - seo.harvard.edu - hosts a jobs database to assist you with your job search. You are eligible to use Federal Work-Study Program (FWSP) funds, which may help you secure a job in any office on-campus and within select organizations off-campus. Be sure to tell your employer that you are eligible for Federal Work-Study funding. For more information about FWSP and how to utilize your funding, visit seo.harvard.edu/for-students/federal-work-study.

FINANCIAL AID FOR HEALTH INSURANCE: It appears that you may not be covered by a health insurance plan for the academic year. Since health insurance coverage is mandatory for all students at Harvard, we have included the cost billed by Harvard in your total budget and are offering you additional scholarship assistance to cover that cost. Please let us know if you do have your own coverage so that we can adjust your award accordingly.

ZERO PARENT CONTRIBUTION: As part of the Harvard Financial Aid Initiative, we are pleased to offer you the most generous financial aid package possible, with no expected parent contribution. You may also use any outside awards to reduce your term-time work expectation to an even lower amount.

START-UP GRANT: We are pleased to offer you an additional \$2,000 grant to help you in your transition to college, which is reflected in your award. From public interest programs to research and study abroad opportunities, we hope you will explore all Harvard has to offer, and that this additional funding will contribute to a great start for you. You will receive \$1,000 at the beginning of the fall and spring semesters this year, and you should look for detailed instructions from us in August for setting up direct deposit.

BOOKS AND SUPPLIES: The cost of attendance used in calculating your financial aid package includes a standard estimate of what you will spend on books, course materials, supplies, and equipment.