



**How will my financial aid change once I am a full-year student?**

If your family's 2019 income and assets remain similar to 2018, and the number in the family and number in undergraduate college remain similar, you can expect your institutional need-based scholarship to roughly double for your first full year at Brandeis.

**What financial aid is available to me during the fall semester before I arrive at Brandeis?**

Since you will not be an active Brandeis student until the spring term, you are ineligible to receive any financial aid from the University in the fall. There are fall study abroad opportunities through Brandeis for midyear students, but there is no financial aid available for these programs.

**Will there be any Job opportunities for me when I arrive in January?**

The University posts student employment positions throughout the academic year. Numerous job opportunities will be open midyear students in the spring semester. We recommend that you attend the Student Employment Workshop at the beginning of the spring semester.

**What if I receive aid elsewhere- i.e. use federal loans or grants to enroll in classes at a local college?**

If you receive federal aid at another institution in the fall term, this could impact your spring financial aid eligibility at Brandeis. If you are considering this, please contact your financial aid advisor to discuss the implications.

**Is there anything I need to do to accept my financial aid package?**

There is no need to formally accept your financial aid package. Payment of the deposit implies acceptance of your financial aid award.

**Do I need to complete entrance counseling and a Master Promissory Note (MPN) for my loans?**

Yes, all students who borrow federal loans must complete these steps. You can complete federal entrance counseling and sign your MPN on the Federal Student Loans site at [studentloans.gov](http://studentloans.gov). These processes must be completed by December 4, 2020.

**How will I know how much I owe?**

In November, the university will assess spring semester charges to all student accounts. You will be able to view, and pay, your balance due online. You will receive notification of charges in the second half of November and the charges will be due in December. To estimate how much you will owe, please use the Cost of Attendance calculator on the SFS website.

**What about health insurance?**

Each student at Brandeis is required to have health insurance. If you have qualified health insurance and wish to waive the Brandeis health insurance charge, please go to [www.universityhealthplans.com](http://www.universityhealthplans.com) to complete a waiver. This waiver will remove the health insurance charge from a student's account.