

## Information for All Financial Aid Applicants

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The Office of Financial Aid determines your financial aid award based solely on your family's demonstrated financial need. We consider many factors, such as your family's income, assets, size and unusual expenses, and our program is designed to help families across the economic spectrum. Please note the following important items regarding the need-based financial aid process:

- **Family Responsibility:** Lehigh's philosophy behind financial aid eligibility is that a student and his or her parents are first and foremost responsible for the expenses related to obtaining an undergraduate degree. Furthermore, our expectation is that *both* parents, regardless of marital status, have a responsibility to participate in the financial aid process.
- **Expected Family Contribution:** Lehigh financial aid counselors carefully review the information your family provides in the financial aid application, including any additional circumstances brought to our attention, in order to determine the Expected Family Contribution (<http://www1.lehigh.edu/financialaid/glossary/>), also known as the "EFC." It is important to understand that the Expected Family Contribution is not what we think a family has "left over" after other expenses have been covered, and we do not necessarily expect that the parent contribution will be paid from current income. Rather, the level of contribution reflects our analysis of what parents can afford to absorb in education costs over time. Parents may choose to provide their contribution from savings, current income, future income (through borrowing), or some combination.
- **Determining Need-Based Financial Aid Eligibility:** Need-based eligibility is calculated per academic year and is determined using the following formula:  

$$\text{Cost of attendance for one academic year} - \text{calculated EFC} = \text{financial need}$$
- **Merit-Based Financial Aid:** All students are considered for merit aid at the time of admission. Students who are selected to receive a merit-based scholarship will be notified when they are admitted to the University. The Office of Financial Aid does not determine eligibility for merit scholarships (academic, athletic or otherwise), and the application process described on our website is not related to these resources. View more information on Lehigh merit scholarships > (<http://www1.lehigh.edu/admissions/undergrad/tuition/>)

If a student has demonstrated financial need (<http://www1.lehigh.edu/financialaid/glossary/>), this financial need will be covered with a combination of gift-aid (<http://www1.lehigh.edu/financialaid/glossary/>) and self-help (<http://www1.lehigh.edu/financialaid/glossary/>).