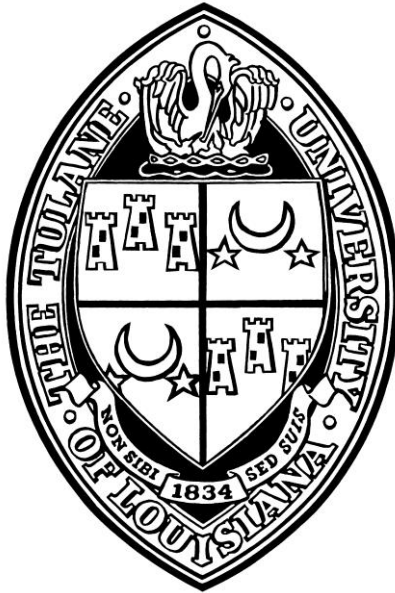


Tulane University



A Comprehensive Guide to Graduate Financial Aid **2016-2017**

The staff of Tulane's University Financial Aid Office is available to answer your general questions about financial aid types and the financial aid process. Regular office hours are Monday through Friday, 9 a.m. to 5 p.m. Counseling hours are 9 a.m. to 4:30 pm.

University Financial Aid Office
205 Science & Engineering Lab Complex, Bldg. 14
Tulane University
New Orleans, LA 70118-5698
(504) 865-5723 or (800) 335-3210
FAX: (504) 862-8750
e-mail: finaid@tulane.edu

Students at the Law School (seeking a JD or LLM degree) and School of Medicine/School of Public Health and Tropical Medicine should contact the respective financial aid offices listed below.

Tulane University School of Law
Financial Aid Office
6329 Freret Street
New Orleans, LA 70118-5670
(504) 865-5931
FAX: (504) 865-6710
e-mail: finaid@law.tulane.edu
website: <http://www.law.tulane.edu/tlsadmissions/index.aspx?id=200>

Tulane University Health Sciences Center
Office of Financial Aid TB1
1440 Canal St., Suite 1213
New Orleans, LA 70112-2699
(504) 988-6135
FAX: (504) 988-6136
website: <http://tulane.edu/financialaid/hsc>

For information about scholarships, assistantships, and other aid offered to graduate students, contact the appropriate school.

Tulane School of Architecture
Tulane University
Richardson Memorial Hall
6823 St. Charles Avenue
New Orleans, LA 70118-5698
(504) 865-5389

Office of the Dean
School of Liberal Arts
102 Newcomb Hall
Tulane University
New Orleans, LA 70118
(504) 865-5225

A.B. Freeman School of Business
Goldring/Woldenberg Hall
7 McAlister Drive
Tulane University
New Orleans, LA 70118
(504) 865-5410, (800) 223-5402

Tulane University School of Social Work
127 Elk Place
New Orleans, LA 70112
(800) 631-8234

School of Science and Engineering
201 Lindy Boggs Center
Tulane University
New Orleans, LA 70118
(504) 865-5764

School of Continuing Studies
Tulane University
125 Gibson Hall
New Orleans, LA 70118
(504) 865-5555

Tulane University School of Medicine
Office of Admissions and Student Affairs
1430 Tulane Ave SL-67
New Orleans, LA 70112
(504) 988-5387

Tulane University School of Public Health
and Tropical Medicine
Admissions, Student Affairs and Career Services
1440 Canal Street
New Orleans, LA 70112
(504) 988-5388

2016-2017 University Financial Aid Office Staff Listing

Jermaine Allen	Financial Aid Counselor (Focus: Health Sciences campus)
Shantrella Baptiste	Financial Aid Counselor
Sheila Bauer	Assistant Director (Focus: Law School)
James Bourgeois	Senior Associate Director (Focus: Health Sciences campus)
Natica Brown	Senior Administrative Program Coordinator (Student Service Specialist)
Renee Dolliole	Financial Aid Counselor (Focus: School of Continuing Studies)
Donna Fasullo	Senior Administrative Program Coordinator (Focus: Health Sciences)
Treshena Felder	Associate Director
Claudia Flotte	Financial Aid Counselor
Susan Giangrosso	Senior Financial Aid Assistant (Focus: Technology Specialist)
Michael Goodman	Associate Vice President
Wesley Hollingsworth	Financial Aid Assistant (Focus: Student Service Specialist)
Carl Hudson	Senior Financial Aid Counselor (Focus: Health Sciences campus)
Sonda Johnson	Senior Associate Director (Focus: Technology)
Jonathan Jouet	Assistant Director (Focus: Health Sciences campus)
Roland Keller	Senior Financial Aid Counselor
Robyn Kiper	Associate Director
Marissa Lespinasse	Financial Aid Counselor
Eileen Luquette	Senior Financial Aid Assistant (Focus: Technology Specialist)
Andrea Nolan	Assistant Director
Aleida Ochoa	Financial Aid Counselor
Tess Passey	Associate Director (Focus: Technology)
Cherie Plaideau	Senior Financial Aid Counselor
JoAnn Porter	Senior Administrative Program Coordinator
Tanya Robichaux	Senior Financial Aid Counselor
Cherlyn Robinson	Senior Administrative Program Coordinator
Sirri Seats-McCormick	Senior Financial Aid Assistant (Focus: Student Service Specialist)
Claudine Sikorski	Senior Financial Aid Counselor (Focus: Law School)
Katie Swan	Senior Financial Aid Assistant (Focus: Student Service Specialist)
Ternell Smith	Senior Financial Aid Counselor
Georgia T. Whiddon	Assistant Vice President

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The information on federally funded, subsidized, or guaranteed programs in this brochure is based on guidelines and interpretations available at the time of this printing. The regulations, and thus the guidelines described, are subject to revision by governmental action.

Introduction

For most students, financing an education is one of the most sizable and important investments you will ever make. A Tulane degree is a valuable asset, increasing earning power in the job market.

The programs described in this booklet are administered by the University Financial Aid Offices on a university-wide basis. In addition, each school at Tulane may have funds to award to graduate and professional students. Because of the wide variety of types and amounts of aid available from the individual schools, detailed descriptions are not included in this booklet. Please contact the appropriate school for further information.

Whether or not you apply for financial aid, the various admission committees evaluate applicants for admission to Tulane on a "need blind" basis. This means that your ability to pay for your education will in no way influence the admission decision.

We want to assure you of the university's own financial commitment to helping you bridge the gap between what you can afford and the cost of a Tulane education. The information in this booklet will direct you to both Tulane and non-Tulane sources of financial assistance.

If you have additional questions, and for the latest information on all areas of financial aid at Tulane, please visit our website at the following link: <http://tulane.edu/financialaid/>.

What does it cost to attend Tulane?

Tuition and fees vary according to the different graduate/professional schools.

The 2016-17 costs shown here represent moderate but reasonable living expenses for the New Orleans area. These costs are adjusted annually to reflect the rate of inflation and are consistent with federal guidelines. Local transportation and normal automobile maintenance expenses are included, but an allowance for car payments is not. For students with dependents, additional living allowances are included in the need determination process established by the federal government.

"Resident" refers to students who live either in an on-campus residence hall or off campus in an apartment not with parents. "Commuter" refers to students who live at home with parents.

	<i>Resident</i>	<i>Commuter</i>
Room & Board	\$14,012	\$2,992
Books & Supplies*	1,500	1,500
Transportation**	2,188	2,188
Health	3,030	0
Miscellaneous	<u>1,614</u>	<u>1,614</u>
TOTAL	\$22,344	\$8,294

*Books are generally based on \$50 per credit hour. Amount assumed is based on full-time enrollment which varies per program.

**Transportation costs are higher for the School of Medicine; the School of Public Health and Tropical Medicine; and the School of Social Work due to higher downtown parking costs.

What is financial aid?

Financial aid makes it possible for students who cannot meet full costs--tuition, room and board, transportation to and from school, books, and personal expenses--to attend the school of their choice. A financial aid package may include one or more types of aid. There are three general categories of aid: gift, loan, and employment:

- Tuition waivers, scholarships, fellowships, and grants are outright gifts that do not have to be repaid.
- Loans from a variety of federal programs and from outside lending agencies must be repaid with interest.
- Employment is available to students on a part-time basis.

Aid is granted on the basis of "need" or "merit" or both. Tuition waivers, scholarships, and

fellowships awarded by the graduate and professional divisions are often granted on the basis of merit. Certain federal funds (for example, Federal Perkins Loan and Federal Work Study) are awarded on the basis of need and funds availability. Financial need is the difference between the cost of education (tuition, fees, books, and standard living budget) and what a standardized need analysis determines that you should be able to contribute based on your income and available resources.

Some types of aid are neither merit nor need based. Your total financial aid cannot exceed your total cost of attendance.

What types of aid are available through the graduate and professional divisions?

As mentioned in the introduction, there are a variety of funds, awarded on the basis of need or merit, available through each of the graduate and professional divisions. These may include tuition waivers, scholarships, fellowships, stipends, teaching and research assistantships, and traineeships. Applicants or students who have been offered scholarship (or other gift aid, such as fellowship) from their school are responsible for making sure the gift aid is reflected in their personal financial aid package from the Tulane Financial Aid Office; otherwise, the package is inaccurate and invalid.

Can I live within budget constraints?

A limit on total financial aid (including private and federal educational loans) is maintained by the financial aid office. Financial aid budgets vary by school program (most often due to tuition and fee variations). Even though a student's actual expenses may be more or less than the "standard budget" established for his or her financial aid purposes, total financial aid (all scholarships, educational loans and work-study eligibility) for the academic year is limited to the total budget established for the academic year for the student. If actual living expenses exceed the financial aid budget for living expenses, the excess cannot be covered with additional educational borrowing or other financial aid, so a student should budget carefully.

Also, students may not use educational borrowing or other forms of financial aid to pay for costs not allowed in the financial aid budget. These include moving costs, car loan payments, payments on pre-existing debt (like credit cards), and living expenses associated with days before or after an

academic period. Financial aid is not available for summer expenses other than standard costs associated with days during which a student is enrolled at least half-time. Costs not allowed in the financial aid budget must be paid with a source other than financial aid.

During 2016-17, the allotment for housing (rent and utilities) for Tulane University graduate students is about \$985 per month. A higher housing expense might be obtainable if one spends less in other categories (for example, less than \$815 per month for food and transportation), but could not be covered with additional educational loans or other financial aid.

How is my contribution determined?

Under current federal guidelines, all graduate and professional students are considered "independent" of their parents for the purpose of applying for federal student financial aid regardless of what is indicated on your parents' tax forms.

Even though a student may be independent according to federal criteria, information about parents' income and assets may be required to complete an application for aid. Medical students are required to provide parental data for determination of Title VII aid eligibility, as well as for any institutional need-based scholarship consideration.

In determining your eligibility for need-based financial aid, Tulane evaluates your overall financial strength. This evaluation includes an estimated contribution based on your (and your spouse's if you are married) 2015 income and reported assets as required under the federal methodology established by the United States Congress. In very unusual circumstances exceptions to this requirement may be made.

Other resources such as outside scholarships and loans are also considered. Any merit aid you may receive from Tulane counts toward meeting your financial need before federal aid is offered.

How do I apply for federal aid?

To apply for a Federal Perkins Loan, Federal Work Study, a Federal Direct Unsubsidized Loan, or a Federal Direct Graduate PLUS Loan complete the following first three steps.

- 1.** To apply for federal aid, complete the 2016-2017 Free Application for Federal Student Aid

(FAFSA) online at www.fafsa.ed.gov. Use of estimated figures in lieu of a completed tax return is acceptable, but please be aware need-based financial aid may change upon receipt of actual figures, especially if there are discrepancies with the original data reported.

2. Be sure to designate Tulane University as the recipient of the need analysis information. **(Tulane's code number is 002029.)** You should submit your FAFSA at least one week before the application deadline for your division.

3. The federal government requires us to verify for selected students the family financial information used to determine eligibility for Federal Perkins Loans and Federal Work Study (as eligibility is based on financial need.) Students whose FAFSA applications are selected for verification by the U.S. Department of Education criteria will be asked to submit necessary documentation (such as a copy of 2015 IRS tax transcripts and copies of 2015 W-2 forms). When Tulane has received your FAFSA data and requested verification documents, and any other required information, we will calculate your eligibility for federal aid and you may view your financial aid package through Gibson Online (see How Can I View My Financial Aid Package Online? for more details).

4. NOTE: All Medical and Public Health Students are encouraged to also complete their school's respective "Financial Aid Addendums" (available on-line at the TUHSC website) to assure timely processing as well as full consideration for all institutional need-based funding programs. Graduate students are encouraged to complete the 2016-17 Graduate Addendum (available on the financial aid website). Students submitting applications in late summer or whose applications are still considered incomplete at that time should expect at least a four-week delay in notification.

Suggested application deadlines for each graduate division for the 2016-17 academic year are:

School of Architecture	02/15/16
School of Law (pursuing JD or LLM degree)	03/15/16
School of Social Work (returning student)	03/15/16
School of Public Health	03/15/16
School of Medicine:	03/15/16
School of Social Work (incoming student)	04/15/16
Freeman School of Business	04/15/16
School of Continuing Studies	05/01/16
School of Science & Engineering	05/01/16
School of Liberal Arts	05/01/16
Payson Center at School of Law	05/01/16

The university has limited Federal Perkins Loan and Federal Work Study funds to assist qualified students who complete their applications by the published deadlines. Depending on federal allocations to Tulane, the university may or may not have these funds available for late applicants. However, applications completed after these deadlines can be processed for the higher interest rate loan programs.

Once your FAFSA data is received by Tulane, the University Financial Aid Office determines need and makes its decision on all eligible federal student aid. The graduate/professional school decides what aid, if any, it will offer, and in some cases, federal student aid must then be adjusted to "make room" for the school's aid. It is therefore important that you see any expected school aid (for example, any expected fellowship or tuition waiver) listed in your financial aid package: a financial aid package is not final if it does not include your school's final aid for the academic period. In addition, a financial aid package is not final if your total financial aid exceeds your total cost of attendance for the academic period or if your need-based financial aid exceeds your financial need for the academic period: over-awards must be resolved with the subsequent adjustment of aid.

Are there any other requirements for receiving aid from federal programs?

To be eligible for Federal Perkins Loans and/or Federal Work Study, you must demonstrate financial need. In addition, you must either be enrolled in a normal degree program -- in good standing and maintaining satisfactory and measurable progress according to the standards set by your division -- or accepted for admission to a degree program. Recipients must be United States citizens or permanent residents. You must not owe a refund on a grant previously received from any institution, or be in default (i.e., failed to make an installment payment when due) on a loan made to attend any institution.

To be eligible for Federal Direct Unsubsidized and/or Federal Direct Grad Plus loan funds, a graduate student must be enrolled at least half-time.* Students must be enrolled for credited coursework, dissertation, or master's research in order to be considered for financial aid.

*Graduate Students' half time status varies:
School of Architecture 6.0 credit hours
School of Continuing Studies 6.0 credit hours
School of Law 5.0 credit hours

School of Social Work	6.0 credit hours
School of Science & Engineering	4.5 credit hours
School of Liberal Arts	4.5 credit hours
School of Public Health	5.0 credit hours
Freeman School of Business	6.0 credit hours
Payson Center at School of Law	5.0 credit hours
School of Medicine:	all are full time

What are the specific details about the financial aid that is available?

Federal Perkins Loans are subsidized loans requiring that recipients demonstrate a financial need. For 2016-2017, recent regulatory changes limit Federal Perkins Loan awards to only those Tulane graduate students who received Federal Perkins Loan funds prior to 10/1/2015 AND remain enrolled at Tulane in the same degree program. Note: 2016-2017 represents the last academic year for which graduate level students may receive Federal Perkins Loan funds. Since available Perkins Loan funds are limited, Tulane's offers of Federal Perkins Loans are normally less than the annual allowed maximum (\$8,000) in order to assist as many eligible students as possible. The aggregate amount you may borrow during your undergraduate and graduate career is \$60,000. Repayment begins at the end of your specific grace period (initially defined as nine months after ceasing at least half-time enrollment). During periods of repayment or forbearance, interest of 5 percent per annum is assessed on the unpaid balance. The standard repayment period is 10 years; however, there is no penalty for prepayment. Deferment requests along with all required documentation must be submitted to the Tulane Student Loan Office. The Federal Perkins Loan program has forgiveness or cancellation provisions for combat military service, for service in specific volunteer agencies, or for teachers, nurses, medical technicians, and social work professionals who are providing designated services or who are working in specific shortage areas. Federal Perkins Loans require completion of a promissory note provided by the Student Loan Office's Perkins Loan servicer: ACS. The promissory note is produced after initial acceptance of the loan by the student, and may be signed electronically. Contact Tulane's Student Loan Office for additional repayment information as well as deferment and cancellation information.

Federal Work Study (FWS) is a federally sponsored part-time employment program offered on the basis of need to Tulane students each year. Once a student accepts federal work study offered in their financial aid package, it is their

responsibility to locate a job through the Student Employment Team's website or after consultation with a representative from the Tulane Student Employment Office (504.865.5280; representatives available weekdays 8:30 am – 5:00 pm University Square) to secure a position.

A FWS award does not guarantee employment. Positions are usually on campus in one of the university's many departments, but may also be in the nearby community. A variety of community service opportunities are available for work study students. Most students work about 10 to 15 hours a week and are paid at least the federal minimum wage. Students are paid biweekly for hours worked as net earnings are directly deposited into the student's chosen bank account (not the Tulane Accounts Receivable student account). The work schedule can vary from free periods during the day to night or weekend work; however, students are not allowed to work during periods of their respective scheduled class times. (Medical students typically do not participate in the FWS program.)

The U.S. Department of Health and Human Services (DHHS) provides financial assistance through a variety of Title VII programs for eligible students in the health professions. Medical students should visit the website of the Financial Aid Office at the Tulane University Health Sciences Center for more information (<http://tulane.edu/financialaid/hsc>). Please note that parental data is often required for consideration for all DHHS programs.

Federal Direct Unsubsidized Loans

Graduate and professional students may borrow a Federal Direct Unsubsidized Loans up to the annual limit of \$20,500, with exceptions: the annual limit for School of Medicine students is \$40,500, and the annual limit for School of Public Health students is \$33,000. The aggregate (lifetime) borrowing limit for the Direct Unsubsidized and Subsidized Loan is \$138,500 per student (\$224,000 for School of Medicine and School of Public Health students). In addition, students entering a Graduate program cannot have exceeded their undergraduate loan limits. The aggregate borrowing limits for all undergraduate students are \$57,000 in Subsidized and Unsubsidized Direct Loans combined, and of this combined limit no more than \$23,000 can be in the form of Direct Subsidized Loans. Tulane medical school and public health students have an aggregate borrowing limit of \$224,000.

New changes in the Federal Direct Unsubsidized Loan program took effect July 1, 2013, establishing interest rates for graduate students to be based on an index rate (10-Year U.S. Treasury Note Index) plus a 3.60% add-on.

For graduate student Direct Unsubsidized Loans disbursed between 7/1/15 and 6/30/16, the interest rate fixed for the life of the loan is 5.84%. Each year new Direct Unsubsidized Loans will have a new fixed interest rate dependent on the prevailing index rate. Federal Direct Loans have an interest rate cap of 8.25%

Fees on Direct Unsubsidized Loans first disbursed on or after October 1, 2015 and before October 1, 2016 will be assessed a 1.068% fee.

Repayment begins six months after you are no longer enrolled at least half-time. Certain other repayment deferments are available; details can be obtained from our website.

Students accepting a Direct Unsubsidized Loan will need to complete a Federal Direct Master Promissory note/application (MPN) as well as Entrance Counseling. Both of these requirements can be completed on-line by visiting www.studentloans.gov.

You should apply for a Federal Direct Unsubsidized Loan before you apply for any of the following programs, as the terms are more attractive. Applying for these other loans first could reduce the amount of your Federal Direct Unsubsidized Loan.

Federal Direct Graduate PLUS Loans are designed to assist eligible graduate and professional students needing to borrow additional funds up to Tulane's specified cost of attendance. Loan approval is based on creditworthiness standards set by the U.S. Department of Education. As with any loan, careful consideration should be made in determining the amount to be borrowed, as the loan must be repaid.

The interest rates on Federal Direct PLUS loans made on or after July 1, 2014 have a fixed rate based on an index rate (10-Year U.S. Treasury Note Index) plus a 4.60% add-on. For PLUS loans disbursed between 7/1/15 and 6/30/16 the index rate fixed for the life of the loan is 6.84%. Each year new loans will have a fixed interest rate dependent on the prevailing index rate. The Federal PLUS loan has an interest rate cap of 10.50%. For more information on the terms of

the Federal Direct Graduate PLUS Loan program and directions to apply, visit our website.

Repayment can be deferred until after graduation or when the borrower ceases to be enrolled at least half time. Students may borrow up to the cost of attendance less other aid. Fees on Graduate PLUS Loans disbursed on or after October 1, 2015 and before October 1, 2016 will be assessed a 4.272% fee.

Alternative Loans are designed to assist graduate students who either are not eligible for Federal loan funds, or who need additional education financing. Loan approval is based on the lender's creditworthiness standards and the lender's assessment of your ability to repay. As with any loan, careful consideration should be made in determining amounts to be borrowed, as the loan must be repaid. The interest on most alternative loans accrues while the student is in school. However, it can be deferred (in many cases) until after graduation or when the student ceases to be enrolled at least half time. Students should review each lender's website, paying special attention to the interest rate, additional fees charged, and whether or not the loan can be deferred while in school. Students should apply online directly with a lender. The websites below will link you to information regarding various loan options:

Main Campus

<http://tulane.edu/financialaid/loans/altprivnonfed.cfm>

Law School

<http://www.law.tulane.edu/tlsadmissions/index.aspx?id=202>

Medical School/School of Public Health/School of Social Work

<http://tulane.edu/financialaid/hsc/index.cfm>

What if I Am An International Student?

An applicant who is neither a U.S. citizen nor a U.S. permanent resident is ineligible for U.S. Federal student aid and so the FAFSA is not needed (exceptions are listed under the definition of "eligible noncitizen", on the U.S. Department of Education's website: http://studentaid.ed.gov/glossary#letter_e

However, several private (non-federal) educational loans allow application by such students if they obtain a U.S. citizen or U.S. permanent resident co-signer. The co-signer must supply a U.S. social security number, have a satisfactory credit history, and demonstrate

sufficient current income to repay credit obligations (including the educational loan). The student applicant also should provide a U.S. social security number if possible. With a creditworthy co-signer, a student can borrow up to the cost of attendance. Tulane determines the borrower's maximum loan eligibility based on the cost of attendance for the 2016-2017 academic year, less any other financial aid received. The interest rates are variable. For more details on these private commercial education loans (and/or to verify the latest information, which may be changed by the lenders without notice), contact each agency directly, using the detailed information found on our website:

<http://tulane.edu/financialaid/loans/altprivnonfed.cfm>

Will I be affected by credit constraints?

Lenders of non-federal educational loans and Federal Graduate PLUS Loans review credit reports of applicants. If a report contains negative financial information (whether or not in error) and/or a low credit score, a loan may be denied by the lender, even if eligibility is certified by a financial aid office. If the credit report of a student contains negative financial information and/or a low credit score, a qualified cosigner or endorser may be required to pursue the loan.

Federal Direct Graduate PLUS loans are generally more leniently credit-based than private loans. Approval is based on the absence of adverse credit notations, and not on the student's credit score

(<https://studentloans.gov/myDirectLoan/faqs.action>) describes what is considered adverse credit).

A student who is denied a Federal Direct Graduate PLUS Loan on credit may obtain an endorser meeting credit criteria to obtain the loan.

A cosigner for a private loan must have a satisfactory credit history and score, and a debt-to-income ratio capable of supporting the new loan in addition to pre-existing debt.

There are three main credit reporting agencies:

Equifax: 800/685-1111
www.equifax.com

Experian/TRW: 888/397-3742 www.experian.com

Transunion: 800/888-4213
www.transunion.com

You may obtain a copy of one or all three credit reports free once a year as mandated by the Fair Credit Reporting Act by visiting this website www.annualcreditreport.com or by calling 877.322.8228. If you ask for one at a time, you may receive a free credit report every four months. We advise all applicants to obtain a copy of at least one credit report immediately. It is important to ascertain if credit reports contain errors (which, unfortunately, are common) in time to make any necessary corrections or to begin the process of repairing any damage to a credit rating. Optionally, detailed information from the three major credit bureaus is provided in a side-by-side format for about a fee from www.equifax.com.

Tulane is unable to replace "denied" loans with other sources of aid, so it is critical for applicants to know whether their credit history will support planned borrowing.

How am I notified whether I will receive financial aid?

The Schools of Law, Medicine, and Public Health and Tropical Medicine attempt to notify their applicants of the respective school's aid and the University Financial Aid Office decisions regarding federal aid eligibility. Graduate applicants from the Payson Center, Freeman School of Business, Science & Engineering, Architecture, School of Liberal Arts, and Social Work are notified by their school of their respective award offers, if any, and separately by the University Financial Aid Office regarding federal aid eligibility. You will receive notification via your Tulane e-mail address as early as mid-spring or as late as mid-summer. The time of notification depends on when Tulane receives your completed aid application and on the graduate/professional school timetable in making its own awards. The University Financial Aid Office attempts to reach its decisions within two weeks of receiving all necessary aid application materials. If you have questions about your award, contact the office that notified you.

How can I view my financial aid package online?

Tulane's Gibson Online portal is the area in which federal student aid and other financial aid packaged for a Tulane applicant or student is made available for viewing online. If you are a Tulane student, you access the portal using your Tulane e-mail credentials. If you do not yet have a Tulane e-mail address and you do not have your Tulane ID and PIN, go to the Tulane website homepage. On the right hand side under "Quick

Links,” click on “Gibson Online,” then click on “forgot username or password.” Provide your admission personal e-mail address when prompted, then click on the “submit” button. You will then receive an e-mail, sent to the admission e-mail address containing your Tulane ID and a PIN number with which you may access Gibson Online. If you cannot provide your admission personal e-mail address, please check with your school’s graduate level admission office to find out whether the address is on file and how and when you might be provided access to the Tulane Gibson Online portal.

How will I receive my financial aid?

Funds awarded through your graduate or professional division are credited to your Tulane Accounts Receivable student account, generally in equal amounts for each semester.

If you’re borrowing a Perkins Loan, a Federal Direct Unsubsidized Loan and/or a Federal Direct Graduate PLUS Loan, the respective loan disbursements will credit to your Tulane Accounts Receivable student account, generally in equal amounts for each semester. Please understand that, by law, funds from any of the federal programs listed above can only be credited or released to you during a semester while you are enrolled, in attendance, and are meeting all program requirements.

Federal Work Study eligibility is not credited directly to your Tulane Accounts Receivable student account; instead, your earnings are paid biweekly via direct deposit into your bank account.

Is my financial aid renewable?

New FAFSA applications are required each year and are used to determine eligibility for financial assistance for the following academic year. To continue to receive financial aid you must continue to meet the eligibility requirements of each program. For need-based programs, the level of your need may increase or decrease depending on your income and other circumstances reflected on your application. The amount of Federal Work Study offered each year to individual students is based on need and the availability of funds. Reminder: 2016-2017 is the final year for graduate level students receive Federal Perkins Loan funds.

Is federal aid available if I attend summer school at Tulane?

Federal Direct Unsubsidized Loan and/or Federal Direct Graduate PLUS Loan funds may be available for students who will enroll at least half-time. Federal Work Study is usually available to help fund the costs for enrolled students. Even if you do not enroll, you may still apply for Federal Work Study during the summer to earn funds to help pay for upcoming academic year costs; however, please note that in those cases, loan eligibility for the academic year will be reduced by the summer work study contribution amount.

Because summer need for assistance cannot be considered on its own and must be tied to an academic year, you must have applied for and be determined eligible for aid for either the 2015-2016 or 2016-2017 academic year at Tulane. Which year is applicable will depend on your summer enrollment status and/or the type of aid for which you apply. Of course, you must also meet the federal eligibility requirements described elsewhere in this brochure.

Additional details including deadline information and an application are contained in Tulane’s Summer Addendum, available on-line at the Financial Aid Office’s website after March 31st. Public Health and Medical students should access on-line Summer Addendums, available after March 15th, at the Tulane University Health Sciences Center’s Financial Aid Office’s website.

What are my rights and responsibilities?

You have the right to know how your financial aid was calculated. If you are denied aid, you have the right to ask for reconsideration if there has been a substantial change in your financial situation since you submitted your application.

In turn, you (and your spouse) are expected to provide accurate information on all financial aid application materials and meet the deadlines. You should notify the University Financial Aid Office if you change your enrollment status or if you receive scholarships, gifts, grants, employee waiver, or other assistance. These or other changes might result in an adjustment in your aid award and require you to repay any excess funds you have received.

The federal government requires that Tulane make every effort to insure that financial information obtained from all sources is accurate and non-contradictory. All awards are, of course,

subject to revision should the financial information from any verification document differ from the information on your application.

Are other options available?

"Outside" scholarships offered by various entities outside of Tulane can help with your educational costs. An excellent source to research these **outside scholarship** opportunities is FastWeb at www.finaid.org.

Payment plans allow costs to be absorbed over several months. **Tuition Management Systems** is Tulane's education payment partner that allows students and their families to put college costs on a "pay as you go" basis by paying in monthly installments. Visit www.afford.com for details.

Job Location and Development is a Tulane referral service that helps students, regardless of their financial need, find employment off campus in the metropolitan New Orleans area. For more information, contact Tulane's Student Employment Office at (504) 865-5280 or visit www.hiretulane.com.

What about loan repayment?

Calculators to predict how much your student loans will cost you and to plan for successful repayment before you borrow can be found at www.studentloans.gov, including PERSONALIZED scenarios including INCOME-RELATED repayment plans and the Public Service Loan Forgiveness program. Generic calculators may be found at www.finaid.org/calculators. We recommend that students borrow as conservatively as possible. Cancellation and/or public service loan forgiveness is available for federal loans under certain circumstances: see www.studentloan.gov for more details.

Please contact your lender before you become late. You may easily be able to obtain a forbearance (delay) of payment if you contact your lender before you become overdue with your payments. Deferment (another type of delay) is generally more difficult to obtain.

Students who have borrowed from the Federal Direct Unsubsidized Loan, Federal Perkins Loan and certain Health Professions Student Loan programs may consolidate these loans if they are in a grace period preceding repayment or are in repayment and not more than 90 days

delinquent, or, if in delinquent or default status, will reenter repayment through loan consolidation. The interest rate is equal to the weighted average of the interest rate on the loans consolidated, rounded up to the nearest one-eighth percent. Additional details on Federal Direct Consolidation Loans are available on our website, on www.studentloans.gov and on www.finaid.org.

APPENDIX

Consumer Information for Federal Student Financial Aid Recipients

Information about academic programs, accreditation, facilities, faculty, retention, and number of students completing programs may be obtained from publications available from your dean's office, as well as from staff members in these offices. For career planning and opportunities, contact the Director of Placement. Disabled students should contact the Office of Disability Services. The main university telephone number is (504) 865-5000.

The criteria for selecting recipients for federal funds under university control and for determining the amount of awards is as follows. In general, blocks of funds are allocated to each graduate/professional division. Award amounts are set to attempt to provide a reasonable level of help to the majority of students expected to apply. Awards are then made until the block of funds has been committed. Further information about selection and awarding can be obtained from the University Financial Aid Office counselors.

STATE SCHOLARSHIP PROGRAMS

A number of states award scholarships to residents who meet their specific requirements. Since a few of these states will allow recipients to use their state grants at schools located in other states, we would encourage all students to apply. Tulane's Financial Aid Office can provide the names and addresses of the state agencies you may contact for more information.

ADDITIONAL INFORMATION ON THE FEDERAL VERIFICATION PROCEDURE

As stated in this brochure, some applicants are selected by the federal processor for verification of information submitted on financial aid applications. If you have been selected for verification, you will be notified by mail and/or e-mail. In most cases the documents used to verify information are the prior year's IRS tax transcript and a Verification Worksheet; additional documents may be requested depending upon the information to be verified. Applicants are asked to submit the requested information to the Financial Aid Office within two weeks. For incoming students, no loans will be certified and no aid will be credited until the verification process is complete. Verification remaining incomplete past the financial aid processing deadline (four weeks before the end of the academic term for which aid is intended or the student's last date of attendance, whichever comes first) may prevent a student from receiving aid. For returning students, the financial aid application is considered incomplete until verification is completed and no aid offer will be made until verification is complete. If your aid offer must be adjusted because of information submitted as part of the verification process, you will be notified through a revised Financial Aid Notification letter and/or electronic package. Aid is offered on a funds-available basis, and in order to allow for processing time, we will not be able to consider applications received within four weeks of the semester's end or after the student's last date of attendance, whichever comes first.

FEDERAL AID DEADLINES AND REVISIONS

You must apply for federal aid at least five weeks before the end of the Tulane semester for which financial aid is intended. This Tulane deadline is set to allow time for the financial aid office to package your aid so that you might meet the Tulane federal aid acceptance deadline (at least a month before the end of the semester for which it is offered or your withdrawal date, whichever comes first). We cannot process aid for a semester in which you are no longer attending.

Receipt of any non-federal aid must be included when determining or re-determining your eligibility for federal aid. If you withdraw, do not attend, or earn no passing grade during a semester, your aid may be retroactively adjusted as per federal regulations. Disbursement and retention of your federal aid offer is contingent on your meeting: 1) Satisfactory Academic Progress standards toward your degree as defined by Tulane policy and 2) all other federal aid eligibility requirements.

A student cannot receive federal funds from Tulane while attending another school. It is the students' responsibility to inform Tulane if enrolled at another University.

FEDERAL SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Students receiving Federal student financial aid must maintain Satisfactory Academic Progress (SAP) at Tulane in order to remain eligible for Federal aid consideration. All students who receive federal financial aid are expected to complete a minimum number of credit hours and maintain a minimum grade point average each semester as demonstration that they are making satisfactory academic progress. The Financial Aid Office evaluates SAP after the completion of each semester (Fall, Spring, and/or Summer). Federal regulations require that the standards applied to students receiving financial aid also apply during periods when a student is not receiving federal financial aid. **All semesters of enrollment must be considered in SAP (even summer, and even when a student is not receiving federal financial aid).**

Satisfactory Academic Progress (SAP) tests three components:

1. A qualitative component: grade point average and/or academic standing
2. An incremental quantitative component: completion rate of credit hours earned versus attempted
3. An overall quantitative component: maximum time for the completion of a student's academic program

Evaluation Criteria

Courses with grades of "W" (withdrawn), "I" (incomplete), "WF" (withdrawn with failure), "UW" (unofficial withdrawal), "U" (unsatisfactory), "XX" (ungraded), and/or "F" (failed) are counted as courses attempted but not earned and count toward the maximum time frame. Transfer credit hours (accepted for the student's academic program or degree) are counted as credit hours

attempted when measuring the maximum time frame to complete the degree or certificate program and establishing benchmark points for the qualitative standard, but do not impact the grade point average tested. When a student commences enrollment and yet earns zero credit hours (including cases where the Tulane Financial Aid Office is able to identify that attempted hours have been removed after the commencement of the semester from the student's academic transcript), the student will be identified as having attempted hours contained in the semester.

Guidelines for repeated coursework, if allowed, remedial coursework, if required, and/or English as a Second Language (ESL) coursework, if offered, are specified in the catalog of each academic division. Satisfactory Academic Progress status will include repeated, remedial, and ESL coursework, unless determined otherwise by the Tulane Satisfactory Academic Progress Appeals Committee. Courses graded solely on a Pass/Fail basis that are accepted toward the academic program are included when measuring academic progress. Audited courses count as unearned credit hours in the evaluation of the qualitative and quantitative standards. Both qualitative and quantitative standards begin anew for students switching academic levels (such as seeking a graduate or professional degree after completing an undergraduate degree). Dissertation, dissertation research, and practicum courses which are recognized by Tulane as being "full-time" status are counted as enrollment equivalent of a nine-credit hour course.

The Tulane Financial Aid Office will NOT automatically adjust a student's Satisfactory Academic Progress status when grades are changed or finally reported, but rather ONLY upon request from the student. In such cases, grades must be reflected on Tulane's student records system prior to a review of a student's status. For any grade change (for example, a prior grade of "I" incomplete or "XX" ungraded that has now been assigned a traditional letter grade), a student is responsible for notifying the Tulane Financial Aid Office of such a change and requesting a review of their Satisfactory Academic Progress evaluation. Note that such a review is not considered an appeal, and may not result in eligibility for federal student aid (for example, if a processing deadline has passed).

Three SAP Standards

1. Qualitative Grade Point Average and Academic Standing:

Students academically dismissed from their academic program are automatically recognized as failing to meet Tulane's Satisfactory Academic Progress standards and are no longer recognized as pursuing a credential eligible for financial aid. A GPA is not calculated for the MD program, and a null or zero GPA for an MD student is acceptable. Otherwise, as a student progresses through their academic program, his or her cumulative GPA must meet the following benchmarks:

- If aggregate attempted and transferred credit hours is less than 30, and the midpoint of the academic program has not yet been reached, then the cumulative GPA must be at least 1.75
- If aggregate attempted and transferred credit hours is greater than 30 and less than 48, and the midpoint of the academic program has not yet been reached, then the cumulative GPA must be at least 1.85;
- If aggregate attempted and transferred credit hours is 48 or more (or the midpoint of the academic program has been reached), then the cumulative GPA must be at least 2.00. A student's cumulative grade point average (GPA) must be at least 2.00 (or the equivalent) at the midpoint of their academic program. The midpoint of an academic program is defined as 48 credit hours OR one-half of the necessary completed credit hours as stipulated in the catalog of the respective academic division, whichever is less. Every attempted and transferred credit hour counts towards the midpoint measurement.

2. Quantitative Completion Rate:

A student must successfully earn at least two-thirds of attempted credit hours overall; in addition, a student who enrolled must earn more than zero hours for a semester which contains attempted hours (or contained hours identified as having been attempted).

3. Quantitative Maximum Time Frame:

A student's maximum time frame for completion of their academic program must not exceed 150% of the primary program length specified in the catalog of each academic division. This means that a student's attempted and transferred credit hours cannot exceed 150% of the credit hours necessary for completion of their primary degree or certificate. The maximum time frame is not increased for dual-degree or combined degree candidates, but rather is always based on the program length associated with a student's primary academic program (however, a student may appeal SAP suspension based on their pursuing dual-degree or combined degrees).

Automatic Warning Semester Students who fail to meet one or more of the requirements for Satisfactory Academic Progress will be notified through the Tulane University Gibson Online student self-service portal and allowed one automatic Warning Semester associated with their next semester of enrollment to restore their satisfactory academic progress standing unless they have been academically dismissed. During the Warning Semester a student will be awarded Federal financial aid for which they have applied and are otherwise eligible. A student is not allowed to receive consecutive Warning Semesters of Federal aid. A Warning Semester assignment is not contingent on the student's application for federal student aid.

Appeal for Probationary Semester* Students who fail to meet one or more of the requirements for Satisfactory Academic Progress (SAP) at the conclusion of their Warning Semester are considered to be in a SAP suspension status, under which Federal student aid eligibility is lost. A student who is denied Federal aid because of a failure to meet SAP standards after the Warning Semester has concluded may appeal this determination to the Satisfactory Academic Progress Appeals Committee of the Financial Aid Office by completing a Satisfactory Academic Progress Suspension Appeal Form.* An appeal must be based on significant mitigating circumstances that seriously impacted academic performance (for example, serious illness or injury of the student, or death of a relative). In the SAP Appeal, a student is expected to demonstrate an understanding of what SAP measure/s were failed and what has changed that will allow the student to meet SAP at the next SAP evaluation. Please note that merely filing a SAP appeal does NOT guarantee continued eligibility for Federal aid, as an appeal may be denied.

If an appeal for a probationary semester is denied by the Committee, the student will be notified** and the decision is final for that semester. The student may re-establish eligibility to be considered for federal aid for a subsequent semester by taking action that brings him or her into compliance with the qualitative and quantitative components of Tulane's SAP standard. Subsequent appeals will be automatically denied until the student has earned at least six more Tulane GPA/quality hours than the total earned when the prior SAP Appeal was denied by the Committee.

If a student's appeal is approved by the Committee, the student will be notified** and given a probationary semester. For the probationary semester, the student will be considered academically eligible for federal aid for which the student has applied and is otherwise eligible.

Once a probationary semester has concluded, the student may re-establish eligibility to be considered for federal aid for their next semester of enrollment ONLY by either 1) taking action that brings him or her into compliance with the qualitative and quantitative components of Tulane's SAP standard OR 2) demonstrating in a timely fashion the meeting of the specific academic plan and standards for a Probationary Semester as established by the Appeals Committee.

A student who has met neither of the above conditions may appeal the determination of SAP suspension to the Satisfactory Academic Progress Appeals Committee, but such an appeal will be automatically denied until the student has earned at least six more Tulane GPA/quality hours than the total earned by the conclusion of the probationary semester.*

*In some cases, a SAP appeal will be denied automatically without going to the SAP Appeal Committee. For example, a SAP appeal must be completed by the deadline; otherwise, the appeal will be automatically denied. The deadline for submission of a SAP appeal to the student's Tulane Financial Aid Office is by 5PM on the Tulane Registrar's published "last day for 25% tuition refund" date for the specific semester with which the appeal is associated. Even a timely SAP appeal for academic dismissal will be automatically denied unless documentation of a reversal of the academic dismissal is provided.

**Notification of the Committee's decision should take place within ten business days of the beginning of the semester for which appeal is made, or ten business days from the receipt of the appeal in the Tulane University Financial Aid Office, whichever is later.

MEDICAL WITHDRAWAL AND FINANCIAL AID

Upon taking a medical withdrawal, it is important that graduate students understand the impact this will have on their current and future financial aid. The first question to ask is "What type of aid do I have?"

- Federal aid – Current federal aid may need adjustment to reflect the percentage of aid earned for the semester. (Generally, this is the percentage of the semester attended before withdrawal, but attendance of more than 60 percent requires no adjustment.) Students must meet Satisfactory Academic Progress (SAP) guidelines for their division and successfully apply for federal financial aid to continue to receive federal financial aid. The SAP guidelines can be found in the Financial Aid Sourcebook, or on our website at <http://tulane.edu/financialaid/steps/sap.cfm>. Students are allowed one warning semester of federal aid once they are not meeting SAP guidelines. If a student has received a warning semester and has not met the SAP guidelines, an appeal process is available. (see SAP section for more information on appeals)
- Institutional aid – We will follow the guidelines of the department from which institutional aid flows in adjusting this aid.

TERMS AND CONDITIONS FOR STUDENT EMPLOYMENT THROUGH FEDERAL WORK STUDY

Students who are offered Federal Work Study may obtain a position through the HireTulane.com website or through consultation with the Tulane Student Employment Office (504-865-5280; representatives are available weekdays 8:30 am – 5:00 pm in Diboll Complex and at University Square). Students who are offered Federal Work Study are referred to positions based on their qualifications. Opportunities for community service are available. Students are permitted to work a maximum of 37.5 hours per week on campus or 40 hours per week off campus, but the typical work schedule for full-time students is 10 - 15 hours per week. Work schedules are arranged between the student and his/her supervisor and may vary from early in the morning to late in the evening. **Student s are NOT allowed to work during times when scheduled for class!** The federal minimum wage is paid for most Federal Work Study jobs. Wages above the minimum may be paid if technical skills are required. Students are paid by the hour and checks are issued biweekly into the student's chosen bank account (NOT the student's Tulane Accounts Receivable student account). Paychecks are based upon time reports submitted by each department at the end of each two-week pay period. Students must notify their employers if they will be absent from work or must resign from a job. Students should report any employment problems to the Student Employment Office. A student may be dismissed because of unsatisfactory job performance. Falsifying a time report constitutes grounds for immediate dismissal. A student who is dismissed may appeal to the Student Employment Office.

LOAN REPAYMENT PROVISIONS

Borrowers should log into The National Student Loan Data System <http://www.nslds.ed.gov> to review their federal loan details on record, including the identity of assigned servicers. The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. If you have trouble making your education loan payments, contact immediately the organization that services your loan. You might easily qualify for a

forbearance, and in other cases a deferment or other form of payment relief. It's important to take action before you are charged late fees or go into default! Monthly payments vary on Federal Direct Loans and are based on the total amount borrowed. Personalized loan repayment calculators may be viewed online at the federal website www.studentloans.gov (including INCOME-DRIVEN REPAYMENT PLANS) and generic calculators on websites such as www.finaid.org. The minimum monthly payment amount is generally \$50 per loan. The borrower should contact the lender (in many cases, the U.S. Department of Education is the lender, and the servicer assigned to the loan by the Department should be contacted) for specific repayment information available for their loans.

Students should contact the Tulane Student Loan office at 504-865-5366 (or their servicer ACS) to discuss monthly payments on Federal Perkins loans. The minimum quarterly payment is \$90. The Student Loan Office is located in room 105 of Phelps building.

WITHDRAWALS AND RETURN OF TITLE IV FEDERAL STUDENT FINANCIAL AID FUNDS POLICY

When a student withdraws, any tuition, housing or meal plan "refund" (CREDITED to the student) is **NOT** directly related to the determination of whether financial aid funds must be "refunded" to the source (and CHARGED to the student).

A student must officially withdraw from the university to obtain a refund of tuition. Failure to attend does not constitute an official withdrawal. The student must contact his or her academic Dean's Office to provide official notification of intent to withdraw. To obtain a remission of tuition, the student must complete drop/add form(s) with the dean of the college in which he/she is enrolled. Tulane's tuition refund policy for a typical semester (68-70 class days) is prepared by the Registrar. Please consult the academic calendar for specific dates. Fees are not refundable.

Students considering a full withdrawal should consult with a financial aid counselor to discuss the impact of withdrawal on financial aid funding.

Federal aid processed for a student who never attends class is unearned and must be cancelled. Similarly, when a recipient of federal financial aid funds withdraws from the university during a period of enrollment (i.e. semester) in which the recipient began attendance, the institution must determine the amount of federal loan or grant assistance that the student earned as of the student's withdrawal date. The withdrawal may be official or unofficial. Unofficial withdrawal status is assigned (for purposes of the return of federal financial aid funds) to students who earn no passing grade for the period of enrollment and whose official withdrawal was not processed while the period of enrollment was in session.

The percentage of aid that has been earned by the student is equal to the percentage of the semester that the student completed as of the student's withdrawal date. If this date occurs after the completion of 60% of the semester, the student is considered to have earned 100% of the federal grant and/or loan assistance for the semester. Please note that in cases where a student ceases attendance without providing official notification to the university of his or her withdrawal from the university, (the student must contact his or her academic Dean's Office to do this) the institution must consider the midpoint of the semester as the official date of withdrawal.

If the total amount of federal grant or loan assistance, or both, that the student earned is **less than** the amount of federal grant or loan assistance that was disbursed to the student or on behalf of the student in the case of a PLUS loan, the difference between these amounts must be returned to the federal aid programs within 45 days of the date the financial aid office was made aware of the withdrawal. The amounts of unearned federal aid must be returned regardless of whether the student is eligible to receive a refund of a portion of university fees, such as tuition, fees, or room and board fees.

The amount to be returned to the federal student financial aid accounts will be returned to the programs from which the student received aid up to the amount of aid disbursed in the following priority order: Federal Graduate PLUS loans, Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Federal Perkins Loan, Federal PLUS loans received on behalf of the student, Federal Pell Grants, Federal SEOG grants, and LEAP grants.

If the total amount of federal grant or loan assistance, or both, that the student earned is **greater** than the total amount of federal grant and/or loan assistance that was disbursed to the student or on behalf of the student as of the date of the institution's determination that the student withdrew, the difference between these amounts must be treated as a post-withdrawal disbursement. If federal loan funds are used to credit a post-withdrawal disbursement, the university must provide the student, or the parent in the case of a PLUS loan, the opportunity to cancel all or a portion of the post-withdrawal disbursement. The university has 30 days to provide this notice to the student or parent. **The student or parent must respond to the notice within 14 days of the date the institution sent the notification.** If the student or parent does not respond, the university **cannot** make a post-withdrawal disbursement of federal loan funds.

After determining the return of funds to federal student financial aid, any amounts of institutional tuition or room and board refunds in excess of the amount of aid returned to the federal aid accounts will be returned to the Tulane aid accounts on a pro-rated basis up to the amount of aid disbursed. Any remaining amounts of institutional refund left over are then returned to the student and his/her family. Federal Work-Study funds are not included in the Return of Federal Title IV Funds formula because these funds were received for work performed.

Students considering a full withdrawal should consult with a financial aid counselor to discuss the impact of withdrawal on financial aid funding.

STUDY ABROAD PROGRAMS

A student who is enrolled at Tulane and is participating in a study abroad program offered by Tulane is eligible to be considered for federal student financial assistance.

PLEASE NOTE

Tulane University is an Affirmative Action/Equal Employment Opportunity institution, and consequently its policy of nondiscrimination includes recruitment, employment, retention, and promotion of the most qualified students, faculty and staff, regardless of an individual's race, sex, color, religion, national/ethnic origin, citizenship, marital status, sexual orientation, handicap, or veteran status. Tulane University does not discriminate in its provision of services and benefits and in its treatment of students, patients, and employees.

The information on federally funded, subsidized, or guaranteed programs in this brochure is based on guidelines and interpretations available at the time of this printing. The regulations, and thus the guidelines described, are subject to revision by governmental action.

Tulane University is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate, baccalaureate, masters, doctorate, and professional degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097 or call (404) 679-4500 for questions about the accreditation of Tulane University.

Ver. 02/17/16