

TULANE UNIVERSITY SCHOOL OF SOCIAL WORK
Financial Aid Checklist for 2024-2025



Initial Application Steps

- Review all the information applicable to applying for financial aid that is on our website: <https://financialaid.tulane.edu/resources/how-financial-aid-works>
- If you wish to be considered for federal student aid programs, then you must complete a **2024-2025 FAFSA**, available at <https://studentaid.gov/>. Be sure to list Tulane's federal school code of **002029**. (NOTE: You will be an independent student for U.S. Department of Education aid consideration, and as such, you are not required to provide parental data.) **Only if you're admitted will your financial aid application be reviewed.**
- Check Your Credit Report:** Most students will need to borrow a *credit based* Federal Graduate PLUS Loan to fully fund your graduate degree. Since this loan is credit based, it is important that you understand the effects of adverse credit. Please refer to the following page on the Department of Education website for additional information on adverse credit, <https://studentaid.gov/sites/default/files/plus-adverse-credit.pdf>. It is all recommended that newly accepted students obtain their free credit report by going to the following website, <https://www.annualcreditreport.com/index.action>. More information about the Federal Direct Graduate Plus loan can be found [here](#).

After You Have Been Admitted or If You Are A Returning Student

- Complete the 2024-2025 School of Social Work Financial Aid Addendum at <https://financialaid.tulane.edu/forms>. You are encouraged to provide additional information on the addendum which will assist in the accuracy of your award.
- Students matriculating in the summer 2024 semester** seeking aid for classes will need to complete a 2024-2025 HSC Summer Financial Aid Addendum at <https://financialaid.tulane.edu/forms>. You are encouraged to complete both the 2023-2024 and 2024-2025 FAFSA applications. If you already completed both FAFSAs, you would not have to complete a new version, HOWEVER be sure that Tulane's federal school code: 002029 has been listed on each FAFSA so that we receive your FAFSA data.
- If you were just admitted**, you will receive your Gibson Online login and password (PIN) at the email address you provided in your application materials. After logging in to Gibson Online, input your Social Security Number when prompted. Tulane's Gibson provides a secure portal to online services at Tulane University, so you can enter your SSN in a safe and secure manner. If you are not prompted to input your SSN, that means that Tulane already has your SSN on record.
- View your "To Do" list on your Gibson Portal. Upload all requested documentation directly to Tulane using our secure upload tool at <https://finaidforms.tulane.edu/Home/Account/Login>
- Monitor your financial aid application status via Tulane's secure on-line Gibson portal. Upon Tulane's review of your financial aid application materials, you will receive an e-mail notification (sent to your Tulane e-mail address) notifying you to securely navigate to Tulane's on-line Gibson portal to view your award details.

Steps If Borrowing Student Loans

- Accept the Terms & Conditions via Gibson on-line (instructions can be found here: <https://financialaid.tulane.edu/resources/how-financial-aid-works/accepting-your-aid-award>), then accept/decline/reduce aid that has been offered. Review all messages contained with your award. **It may be in your best interest to NOT accept all the loan funds that have been offered. You should establish a budget of your anticipated academic year expenses prior to determining the amount of student loans you intend to borrow (accept). Always reduce your highest cost loans first (such as the Federal Direct Graduate PLUS loan).**
- Continue to monitor your financial aid application status via your Gibson portal for any additional “TO DO” items needing to be completed and/or submitted.
- Via the Tulane Gibson portal you **MUST ACCEPT** the Terms and Conditions, and then, you **MUST ACCEPT** the level of Federal Direct Unsubsidized and/or Grad PLUS Loan that has been offered. Only after you have accepted a loan will Tulane officially submit certification of your loan(s) to the U.S. Department of Education for processing. Every year you must accept a level of loans offered to initiate the certification processing.
- If you are a first-time borrower of a Federal Direct student loan you must complete a **Federal Direct Loan Master Promissory Note (MPN) for EACH type of loan**. Navigate to <https://studentaid.gov/mpn/grad/landing> to successfully complete the necessary on-line MPN. Once completed and loan funds disburse, the MPN is valid for up to 10 years.
- If you are a first-time borrower of a Federal Direct student loan you must complete **Federal Direct Loan Graduate and Professional Entrance Counseling**. This requires that you navigate to <https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance> to successfully complete the necessary on-line tutorial referred to as Entrance Counseling. This step does not need to be repeated in future years; however, you will be required to complete similar on-line Exit Counseling upon the end of your Tulane enrollment.
- Recognize that your Federal Direct student loan(s) will not disburse at the start of the semester unless **both** the MPN and Entrance Counseling have been successfully completed.
- Students wishing to borrow a non-federal, private alternative educational loan should review the informational material Tulane provides on this topic, which is found on our website: <https://financialaid.tulane.edu/types-of-aid/loans/private-alternative>. Other private loan lenders may be found in addition to those identified on the website. The choice of lender is yours.

Final Steps

- To assure efficient delivery of financial aid funds for personal expenses, sign up for Tulane’s direct deposit processing via the Billing (Accounts Receivable) section of Gibson Online.
- Identify your Tulane financial aid counselor, who is always available to help answer any questions you might have throughout the aid application process. To find your counselor’s name and contact information visit our website: <https://financialaid.tulane.edu/meet-us/counselors/downtown-graduate-professional> .
- If you anticipate that your financial aid will exceed your tuition and fee costs for the semester, resulting in an excess amount that will be refunded to you for other educational expenses (such costs associated with living expenses), visit the Billing tab of your Gibson Online account to set-up the direct deposit refund process **AND** visit the Accounts Receivable Office website to complete a Title IV Release Form: https://studentaccounts.tulane.edu/sites/g/files/rdw806/f/Title_IV_Release_Form_082216.pdf .
- Attend the Financial Aid Information session during orientation for critical details about financial aid and the disbursement process.