

# TULANE UNIVERSITY HEALTH SCIENCES

## Financial Aid Checklist for Summer 2024



### Initial Application Steps

- Review all 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, including Direct Loans, then you are encouraged to complete 2023-2024 FAFSA application at <https://studentaid.gov/>. If you already completed the 2023-2024 FAFSA, you would not have to complete a new version, HOWEVER be sure that Tulane's federal school code **002029** has been listed on the FAFSA so that we receive your FAFSA data. **Only if you are 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 Returning Students

- Complete the 2024 Summer Health Sciences 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.
- 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>). For students attending in the summer, **your awards will be automatically accepted on your behalf**. The amount of the award will be based on what you indicated on your summer addendum. If you wish to borrow the maximum amount but do not know the exact amount, enter MAX on the addendum. If you wish to borrow less than the maximum, write the lesser amount you wish to borrow. To calculate your tuition and fees, please refer to the cost of attendance on our website. Note that the summer process is different from fall and spring- see academic year checklist for details.
- 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.
- If you plan on borrowing Direct Graduate PLUS loan funding**, it is advised to run a free credit check through one of the three major credit bureaus- [Equifax](#), [Experian](#), or [TransUnion](#)- to confirm you do not have an adverse credit history. If you find that you do have an adverse credit history, contact our office, you may still be able to receive a PLUS loan if you meet additional requirements. If your check is clean, the Grad PLUS Loan will be disbursed once entrance counseling and MPN is complete. More information can be found here: <https://studentaid.gov/understand-aid/types/loans/plus> .
- 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 Graduate and Professional Loan 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/default/files/Title\\_IV\\_Release\\_Form.pdf](https://studentaccounts.tulane.edu/sites/default/files/Title_IV_Release_Form.pdf) .