

## **2025-2026 FINANCIAL AID INFORMATION**

This information is prepared to help you fully understand your financial aid offering and information provided to you in your aid notification. It provides explanations of how your aid offer is determined, and it outlines the conditions that you must meet to receive your aid. Please carefully read all information and bookmark this website for future reference.

### **UNDERSTANDING THE BASIC GENERAL CONDITIONS OF YOUR AID OFFER**

Please carefully review all the terms and conditions listed on your aid notification. You must accept these terms and conditions before you can accept any offered aid.

Your aid offer adheres to the following conditions:

- You enroll, attend, and pay no less than the tuition and fees as noted.
- You enroll and attend in the division of the university as noted.
- Your housing status is as indicated.
- If federal funds are included in your financial aid offer, that you meet all federal requirements governing your eligibility for federal aid, such as:
  - You are a citizen or permanent resident of the United States;
  - You are classified as a degree seeking student or are in an eligible certificate program;
  - You maintain satisfactory academic progress toward your degree as defined in the individual school bulletins and financial aid guidelines;
  - You receive each semester a passing grade in at least one class. The completion of this requirement must occur within 30 days after the end of the semester, yet does not apply when only enrolled in Dissertation or Practicum.
  - You are not in default on a federal student loan nor owe a refund on a federal grant.
- The federal and state laws and regulations affecting your aid offer, which are in effect at the time of the aid offering, remain unchanged during the period of the aid offer.
- Your financial aid position and resources (on which we must base our calculation of your need) remain as noted in your application materials. You are responsible for notifying the Financial Aid Office of any change in your financial position (for example, eligibility for VA benefits, receipt of scholarships, gifts, fellowships, assistantships, grants, other assistance, loans, living with parents instead of on or off campus, etc.). You must report any change in marital status for purposes of determining eligibility and receiving Tulane aid.
- Any increase in your resources (or decrease in your costs) may necessitate a reduction in your aid offer.
- You accept your aid offer via our website as instructed.
- An institutional audit or review of your records may result in necessary adjustments to aid offered in order to meet all federal, state, and institutional rules and regulations.

### **UNDERSTANDING YOUR BUDGET**

The total budgeted cost of a Tulane University education includes fixed and estimated expenses based on the overall costs expected per student population. Fixed expenses include tuition and fees, while budgeted estimated expenses often includes allowances for housing and meals, books and supplies, as well as personal, transportation, and federal loan fee expenses. Each Tulane student has their own Accounts Receivable (A/R) account used to bill students for fixed expenses and to which scholarships, grants and loans offered and approved will usually directly credit. Additional charges may occur (often billed at a student's discretion) and may include Tulane owned housing, university meal plans, authorized Tulane bookstore charges, and applicable university fines and/or fees. Your cost of attendance for the 2025-2026 academic year (viewable via your Tulane Gibson portal) represents an estimation and itemization of your expected educational costs for the year.

Scholarships, grants, and approved loans usually directly disburse/credit to the student's A/R account. If these funds exceed the fixed expenses on the student's A/R bill, the credit excess may then be available for direct deposit/release to your bank account for you to use towards payment for other estimated educational expenses. However, this credit is not available until the student:

- Completes all the necessary application requirements;
- Continues to meet all federal and university eligibility requirements;
- Receives the financial aid funds from the appropriate sources;
- Receives the credit of the funds on their A/R student account.

Typically, the earliest a credit balance refund to a student might occur is during the first week of enrollment at the beginning of each semester. Therefore, students should arrive on campus prepared to pay for their books, supplies, rent (if living off campus) and other costs that they will incur early in the semester.

### **HOW YOUR AID OFFER IS DETERMINED**

The majority of financial aid offered by the University Financial Aid Office at Tulane University is need-based. Need-based aid assumes that you are responsible for the cost of education to the extent of your and your family's ability and that financial aid only supplements the efforts of the family to cover educational costs. It also assumes that your need can be calculated with uniformity and equity. Financial need is the difference between the estimated cost of attendance and the family's ability to contribute toward education.

Federal Methodology (FM) determines a student's eligibility for all federal aid, including Federal Direct Loans, Federal Work Study, Federal Direct Parent PLUS Loans and Federal Direct Graduate PLUS Loans and most state aid. A student's eligibility is determined from the data provided on the Free Application for Federal Student Aid (FAFSA) using a calculated Student Aid Index (SAI) based on Federal Methodology

(FM). Institutional Methodology (IM) determines a non-SOPA full-time undergraduate student's eligibility for Tulane need-based scholarship using a calculated Expected Family Contribution (EFC). A student's eligibility is determined using the data provided on the College Scholarship Service (CSS) PROFILE financial aid application; documentation received; and prevailing institutional methodology. Tulane University's need analysis for either methodology adheres to the principles of equity— the expectation that those with the same financial strength should contribute the same amount from income and assets. As financial strength varies, the expected contribution varies, with the contribution increasing as financial strength becomes greater. The principles of equity also require us to define income and assets in the same way for everyone and all allowances to be nondiscretionary in nature.

#### **DISBURSEMENT OF FINANCIAL AID FUNDS**

Tulane controlled scholarship and loan programs disbursements occur as follows:

- Generally, offers for the academic year represent amounts equally divided between semesters/terms;
- Disbursements/credits of aid occur via direct posting to your student A/R account;
- If your charges exceed or equal all credits, then no excess exists and therefore no refund occurs;
- If credits exceed charges, you are eligible for a refund of the excess amount.

All federal grant and federal loan funds disburse directly to Tulane. Non-federal alternative loans are disbursed by outside lenders and sent to Tulane and generally disburse equally between terms. Arrangements exist with most non-federal lenders so that Tulane receives your funds electronically for direct credit to your A/R account. However, some lenders may send funds in the form of a check made payable to you and Tulane. If your loan funds arrive via check, you receive notification to bring your Tulane I.D. and one other form of picture identification to the proper university office to either endorse and/or pick up your check.

Outside scholarships are normally disbursed via check made payable to the student and/or Tulane. The sponsor of an outside scholarship determines the distribution of their funds (most often opting for an equal division of funds between terms). Scholarship checks from outside entities that do not require your signature endorsement usually credit directly to your A/R account. If a scholarship check requires your signature endorsement, then you will receive notification to bring the proper I.D. to the proper university office. Aid disbursement only occurs if you meet all eligibility requirements, comply with the terms and conditions of the aid offered, complete necessary requirements, and meet enrollment criteria.

#### **FINANCIAL AID SPECIFIC INFORMATION**

The following information describes various financial aid programs that are often listed in your financial aid offer. Eligibility for all financial aid is determined annually based on appropriate application materials. Students must be making satisfactory academic progress, file required financial aid application materials on time, and provide all required additional documentation for consideration for assistance from all available sources of funding.

To ensure proper processing of all financial aid, be sure to follow the instructions described for each program. Note that any portion of the total grant/scholarship that exceeds the cost of the student's tuition, fees, books, and supplies might result in a taxable income situation. Students should consult their tax advisor to determine the possible tax consequences of their receipt of financial aid.

#### **Grants and Scholarships**

Any Tulane aid offer you receive is conditional on your enrolling as a Tulane student in a degree-seeking program and your compliance with your division's code of academic conduct. Please note that students suspended from the university will forfeit all remaining portions of any Tulane financial assistance. You must meet all aid eligibility conditions set forth by your division and/or department.

#### **Tulane Merit Scholarships in General**

Tulane administers several merit scholarship programs associated with the specific undergraduate, graduate, and professional schools among the university. Details on most merit offerings are often available from the respective admissions offices of each school. Merit scholarship offers represent decisions made by the respective Admissions Office (or designate) for that school, using a student's admissions application information. Usually, an automatic review occurs of all accepted students for partial merit scholarship consideration, however, please note that a few merit scholarships may require a separate application process. If applicable, information detailing the academic criteria for the retention of a Tulane merit scholarship accompanies communications by the respective Admissions Office and/or is available on our financial aid website.

#### **Tulane Merit Scholarships: Additional Information for Full-Time Division Undergraduate Students (non-SOPA)**

A merit scholarship is renewable for a maximum of eight semesters of primary enrollment in a non-SOPA division for undergraduate study (ten semesters for students in the School of Architecture pursuing a five-year program) or until you receive your first undergraduate degree, whichever occurs first. The offer of a merit scholarship goes towards reduction of tuition.

Merit scholarships are not available for summer semester enrollment.

You can receive a Community Service scholarship in combination with another Tulane merit scholarship; however, no other combinations of Tulane merit scholarships may occur. Tulane does not allow for the combination of an institutional merit scholarship with any full-tuition scholarship or Tuition Exchange Scholarship. Receipt of any Tulane merit scholarship will be included when determining your eligibility for Tulane need-based scholarship.

Retention of your merit scholarship is conditioned upon your continuous full-time enrollment, which is defined as your completion of full-time (at least 12 credit hours) primary enrollment in a full-time non-SOPA Tulane undergraduate division each fall and spring semester, achievement of the required grade point average, and compliance with the Code of Academic Conduct. Any "incomplete" grades must be resolved before

eligibility for continuation of the scholarship can be determined. Please note that students suspended from the university will forfeit all remaining portions of any university merit-based scholarship.

When a senior enters their final semester before graduation, and do not need to enroll full-time (12 credit hours) to complete their remaining degree requirements to graduate, then the student may still receive a prorated portion of their tuition scholarship. The student's billing charges must reflect undergraduate tuition at the standard full-time undergraduate division rate and the scholarship proration will occur based on the reduction in undergraduate tuition from the standard full-time rate.

For all other students who only enroll less than full-time for a fall or spring semester, scholarship cancellation will occur. The scholarship for other students who enroll full-time yet drop to less than full-time will be reduced proportionally to the reduction in tuition (if any) from the standard full-time rate and then the scholarship will be permanently cancelled, as scholarship renewal guidelines require that students maintain continuous full-time enrollment. A student with extenuating circumstances may receive the opportunity to receive probationary scholarship, and if not, to appeal the loss of scholarship aid. For more information about the probationary process and the appeal process, please refer to the Tulane University financial aid website.

Students who take an approved leave of absence may regain their scholarship upon their return provided they continue to meet all academic, enrollment, and housing conditions and submit documentation verifying the approved leave of absence. Acceptable documentation is either a copy of their college's approved leave of absence form or a letter from their academic dean's office confirming the terms and length of the student's approved leave of absence.

The funding for many of Tulane's Merit Scholarships is only possible through the generosity of Tulane alumni and friends. If asked, we hope that when asked that you will be willing to acknowledge the donor with a brief thank-you letter.

#### **Tulane Need-Based Scholarships in General**

Tulane is pleased to provide scholarship funds to eligible full-time undergraduate students (non-SOPA) demonstrating financial need. Consideration of Tulane's need-based scholarship funds for undergraduates requires your completion of the College Scholarship Service (CSS) PROFILE, the Free Application for Federal Student Aid (FAFSA), and our receipt of all other identified documents (including signed copies of parent federal tax returns).

Need-based scholarships are primarily limited at Tulane's graduate and professional schools to students matriculating at the School of Medicine. Medical students seeking consideration for Tulane need-based funds must complete a FAFSA and any additional materials indicated by the respective school's financial aid office.

Generally, all Tulane need-based scholarship decisions use an institutional methodology focusing on a student's determined need and academic achievement. Details for retention criteria of undergraduate need-based scholarships are available on our website.

#### **Tulane Need-Based Scholarships: Additional Information for Full-Time Division Undergraduate Students (non-SOPA)**

Receipt of any other aid and/or resource must be included when determining your eligibility for Tulane need-based scholarship.

Tulane Need-Based Scholarship is not available for summer semester enrollment. Note: students in the School of Architecture should check with their Dean for possible exceptions.

The funding for many of Tulane's need-based scholarships is only possible through the generosity of Tulane alumni and friends. If and when asked, we hope that you will be willing to acknowledge the donor with a brief thank you letter.

Retention of your need-based scholarship is conditioned upon your completion of full-time (at least 12 credit hours) enrollment in a full-time Tulane undergraduate division each fall and spring semester, achieving a minimum cumulative GPA of 2.300, and compliance with the Code of Academic Conduct. Please note that students suspended from the university will forfeit all remaining portions of any university need-based scholarship.

When a senior enters their final semester before graduation, and do not need to enroll full-time (12 credit hours) in order to complete their remaining degree requirements to graduate, then the student may still receive a prorated portion of their tuition scholarship. The student's billing charges must reflect undergraduate tuition at the standard full-time undergraduate division rate and the scholarship proration will occur based on the reduction in undergraduate tuition from the standard full-time rate.

#### **Tulane Athletic Scholarship**

You must meet all terms and conditions as determined by the Tulane Athletic Department, Tulane University, and NCAA regulations. For full-time division undergraduates, receipt of any athletic assistance must be included when determining your eligibility for Tulane need-based scholarship. An athletic scholarship may reduction or cancelation if the student athlete receives Tulane need-based scholarship in accordance with NCAA regulations.

#### **Federal Grants**

All U.S. Department of Education grants (with the sole exception of the TEACH Grant) are only available to undergraduate students based on financial need as determined by a student's completion of the respective Free Application for Federal Student Aid (FAFSA). The TEACH Grant requires the completion of the FAFSA yet is not based on a demonstrated financial need. Tulane reviews all students who successfully complete the FAFSA (and provide any required documentation) for eligibility of federal grants.

### Outside Scholarships

Outside scholarships include any scholarships/grants/offerings existing to help cover the costs of higher education and outside the control of Tulane. We often refer to these scholarships as financial “resources.” You must comply with all terms and conditions set out by the donor of a resource, and it is the student’s responsibility to notify the financial aid office of the receipt of any outside assistance. Since these outside scholarship offers represent a portion of your total financial aid offer, please be sure to review your financial aid offer notification to ensure that you list all outside aid resources. If there are any discrepancies, provide the financial aid office with a complete list of outside scholarships you received to ensure your records are accurate. You have an opportunity to report outside resources via Tulane’s web access to your aid details.

While every student’s financial aid may require a different adjustment when one receives outside scholarships, Tulane works to provide the student with as much benefit as possible for receiving these outside sources of assistance. To achieve this, when a student receives an outside scholarship, we strive to primarily reduce a student’s loan levels. Federal regulations require that outside scholarships be included as a resource to meet a student’s financial need.

### Scholarship Tax Liability

While most scholarships are generally not taxable for federal and state income tax purposes, we encourage you to consult your tax advisor regarding the determination as whether you are subject to any federal and/or state tax liability based on the total level of scholarships you receive.

### Loans

We encourage you to maintain a conservative borrowing program within the recommended amounts so as not to overburden yourself with debt repayment upon graduation. If at any time you feel that you need to review your student loan portfolio, we encourage you to make an appointment with your financial aid counselor to discuss loan options that are available to you. Our goal is to assist you in taking advantage of the most beneficial loan programs based on your particular situation.

You will be notified of the specific terms and conditions of a loan offer made from a particular program in the promissory note and any necessary accompanying information. You may accept other forms of aid offered by Tulane without accepting the loan(s) included in your aid offer. If you wish, you may accept a lesser amount of a loan than what is offered, by indicating the lesser amount on Tulane’s web access to your aid details, or by written notification (on the Acceptance Form next to the loan offer). Loan offers normally involve federal funds adheres to the following conditions:

- You understand fully that you are under obligation to repay the loan;
- You sign (either electronically or in ink) a promissory note confirming that obligation before the disbursement of loan funds;
- You agree to the specific terms of the promissory note applicable to the type of loan offered;
- You will not have exceeded the loan maximum permitted for your school through loans made by Tulane and/or other lenders;
- Any loan(s) when added to all other aid (regardless if all other aid is currently included in a student’s aid offering) cannot exceed the cost of attendance as calculated by Tulane. If all aid exceeds the cost of attendance at any point, then such an “excess of aid” situation requires rectification by reducing aid. If existing loans requiring a reduction have already been fully disbursed (including instances including a student’s receipt and expenditure of said funds), then Tulane’s return of the excess loan funds will result in a subsequent charge to the student’s Tulane billing account. If such transactions result in a balance due to the university, such an existing balance owed may impede a student’s ability to register for future terms.
- First-time federal student loan borrowers at Tulane are required to complete loan “entrance” counseling before loan funds may disburse.
- Federal student loan borrowers are required to complete the federally mandated “annual student loan acknowledgement” process before loan funds are disbursed.
- The request to have a loan processed occurs at least four weeks prior to the end of the semester intended for the loan, or by the student’s last date of attendance, whichever comes first.

### Federal Student Loans

Details on federal loan programs are available on our website: <https://financialaid.tulane.edu/types-of-aid/loans>

- U.S. Department of Education (Title IV) Loan Programs
  - ♣ Federal Direct Loans (Subsidized and Unsubsidized)
  - ♣ Federal Parent Loan for Undergraduate Students (PLUS)
  - ♣ Federal Graduate PLUS Loan
- U.S. Department of Health & Human Services (Title VII) Loan Programs (only available to full-time allopathic medical students)
  - ♣ Primary Care Loan
  - ♣ Loan for Disadvantaged Students

### Non-Federal Student Loans

A variety of lenders offer non-federal private alternative loans each with varying terms, conditions, and benefits. Private loan lenders perform a creditworthy evaluation on all applicants to their private loan programs. Student borrowers (and/or their co-signers) and/or parent borrowers must pass the lender’s creditworthiness standards prior to their approval of a private loan application.

### Student Employment Opportunities

Employment offers through Tulane usually involve the Federal Work Study (FWS) program (requiring that a FWS recipient demonstrate financial need as determined from a student's FAFSA). Limited FWS jobs are available to students who enroll at all full-time Tulane schools (except students at the School of Medicine; the School of Professional Advancement; as well as on-line degree students) until funds are depleted. It is important to note that a student's receipt of a FWS offer means that the student is "certified as eligible for FWS employment." While it is hopeful that a FWS job can be found, it is important to note that a FWS offer and/or "certification" is not a guarantee of a job or of total earnings. Students "certified" for employment should contact the Tulane Student Employment Office.

Employment offers adheres to the following conditions:

- Your employment may be on or off campus;
- Your employment may involve an opportunity to perform community service;
- Your payment of earnings from employment occurs on a bi-weekly basis reflecting your hours worked and amount actually earned and is not available in a lump sum at the time of registration;
- Total earnings depend on accepting the job offered and working approximately 10 to 15 hours per week;
- The work schedule arranged between each student and the supervisor can vary from free periods during the day to night and weekends. (The Tulane Student Employment Office can provide information about the terms and conditions of each particular job.);
- If your need is met by all aid offered and your earnings exceed the FWS offer/certification, your other aid will very likely need to be reduced. Therefore, it is important to monitor your earnings as earning in excess of your FWS offer may result in termination of employment. You may continue employment in a non-FWS Tulane job provided your employer's funding resources are adequate to pay 100% of your earnings. (For clarification, contact the Tulane Student Employment Office.);
- If it has not been possible for us to meet your needs fully, it may be possible to earn the amount of your unmet need if funds are available and the department (agency) wishes to continue your employment. We will recognize any additional FWS earnings as funding accepted by you, similar to your initial acceptance of the employment offer or certification;
- If the Tulane Student Employment Office does not contact you concerning a job, then you should contact their office to obtain employment.

For more information about employment, visit the Tulane Student Employment website: <https://hr.tulane.edu/student-employment/resources-guidelines> or contact the Student Employment Office directly at (504) 865-5107.

### ADJUSTMENTS DUE TO DISCONTINUANCE OF STUDY OR NO PASSING GRADE

Any student considering a full withdrawal should consult a financial aid counselor to discuss the impact of withdrawal on financial aid funding. Please contact your respective Tulane University Financial Aid Office with questions regarding the effect and changes of your financial aid offer if you are discontinuing study at Tulane.

Tuition refunds due to withdrawal DO NOT directly relate to the determination of whether charges for the return of financial aid funds must occur.

#### Tuition Refund

A student must officially withdraw from the university to obtain a refund of tuition. Failure to attend does not constitute an official withdrawal. 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. All mandatory fees (originally assessed based on your enrollment criteria) are not refundable. Contact the Tulane Registrar for the schedule for refund of tuition when a student withdraws during a semester. Generally, Tulane's refund policy for a typical semester (68-70 class days) is based on the following schedule of withdrawal dates (percentages do not apply to the summer term): through the 9th class day: 100%; through the 13th class day, 75%; through the 18th class day, 50%; through the 33rd class day, 25%; after the 34th class day: 0%.

The general principle guiding Tulane and federal policy for the distribution of tuition refunds is that the primary responsibility for meeting educational costs rests with the student (and family), that financial aid is supplemental to the expected student contribution, and that the student contribution comes first before any financial aid funds are used. Accordingly, the priority for the distribution of refunds reflects the following methodology: first to financial aid accounts or sources (including federal loan sources); second to your Accounts Receivable balance; and third to you. When the amount of aid credited to you exceeds institutional charges (tuition and fees plus housing and meals for students living on campus), federal regulations require the release to you of any eligible excess.

#### Charges for Return of Financial Aid

Federal aid processed for a student who never attends class is unearned and requires cancellation. 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, and return unearned aid. Return of unearned aid occurs by charging the student's Tulane A/R account. If such transactions result in a balance due the university, such an existing balance owed may impede a student's ability to register for future terms.

A withdrawal may be official or unofficial.

Official withdrawal status occurs when students complete the proper withdrawal procedures with their respective Dean's office while the period of enrollment was in session. Tulane uses the date the withdrawal was initiated to determine the date of withdrawal.

Unofficial withdrawal status occurs (for purposes of the return of federal financial aid funds) when students earn no passing grade for the period of enrollment and whose official withdrawal did not occur while the period of enrollment was in session. If a student drops all of their courses for the semester without going through an official withdrawal process, then Tulane must assume that a student never started

attendance for the semester and will cancel all federal loans and grants. When a student who began attendance (yet does not officially withdraw) fails to earn a passing grade in at least one enrolled course over an entire period, then Tulane must assume (for Title IV federal financial aid purposes and within 30 days after the end of the semester) that the student has unofficially withdrawn. Upon such an occurrence, the student's date of withdrawal is set as either the last date of attendance at an academically related activity or the midpoint of the period. Tulane will use the midpoint of the period unless documentation by an instructor (or the Registrar's Office) identifies an alternative date of the student's attendance at an academically related activity. Receipt of such documentation must occur within 30 days of the end of the semester during which the student failed to earn a passing grade. When a student ceases attendance (without providing official notification to the university of his or her withdrawal from the university) while the period of enrollment is in session, the institution must consider the midpoint of the semester as the official date of withdrawal, unless an instructor indicates that the student ceased academic participation in the class at an earlier date. The student must contact his or her academic Dean's Office to provide official notification of intent to withdraw.

The percentage of aid that 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 may retain 100% of the federal grant and/or loan assistance for the semester. Federal regulations require that schools use a Return of Title IV Funds calculation for cases in which a student receiving Title IV financial aid (Pell, SEOG, Direct Loans) discontinues study during a given semester. When a student discontinues study (drops or withdraws from all courses in the semester) and has previously been offered these funds, the university must determine if these funds are required to be returned to the appropriate financial aid programs. The university is required to perform the calculation within forty-five (45) days of determination of the discontinuance of study. The calculated percentage of the semester completed becomes the percentage of the Title IV aid that the student has earned. The total Title IV aid disbursed to the student, or that could have been disbursed to the student, minus the amount of Title IV aid earned by the student, yields the amount of Title IV loan and grant aid that is unearned and that must be returned: (688.22(e)). When the total amount of federal assistance (grant and/or loan) that the student earned is less than the amount of federal assistance that was disbursed to the student (or on behalf of the student in the case of a PLUS loan), then the difference between these amounts must be returned to the federal aid programs. The return of federal funds must occur within 45 days of the date the financial aid office became aware of the withdrawal. The return of unearned federal aid amounts must occur regardless of whether the student is eligible to receive a refund of a portion of university fees, such as tuition, fees, or housing and meal charges. The amount returned to the federal student financial aid programs will occur to the programs from which the student received aid up to the amount of aid disbursed. The return of funds will occur in the following priority order: Unsubsidized Federal Direct Stafford loans, Subsidized Federal Direct Stafford loans, Federal Perkins Loan, Federal Direct PLUS loans received on behalf of the student or Federal Grad PLUS loans, Federal Pell Grants, Federal SEOG grants, and State Matching Funds grants.

The total amount of federal grant and loan assistance "received" by the student is the amount certified by the school before the student withdrew. When the total amount of federal assistance (grants and/or loans) is greater than the total amount of federal assistance that 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 requires treatment as a post-withdrawal disbursement. If federal loan funds disburse as 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 housing and meal plan refunds in excess of the amount of aid returned to the federal aid accounts will return 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 available for release 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 represent payment for work performed.

#### **RENEWAL POLICIES**

Renewal of merit scholarships require adherence to the specific criteria governing the specific scholarship programs. Details regarding the retention criteria, including minimum academic requirements for all full-time undergraduate merit scholarships is available on our website.

For consideration of the renewal of federal and need-based aid, applicants must annually submit all appropriate aid application materials. Each year, a recalculation of financial need occurs based on the prevailing application materials for that year. Included in the annual recalculations are any increases in budgeted costs as well as consideration for any changes in the financial situation of the student (and spouse, if married). Any reduction in the number of siblings attending an undergraduate degree program may result in a reduction in a student's determined need, even if the student's family income has not significantly changed. Likewise, increases in the number of siblings pursuing an undergraduate degree may result in an increase in a student's determined financial need. In addition to having financial need, all students must continue to meet the general and specific conditions as noted in this brochure and meet application deadlines.

For renewal of any federal assistance, students must be making satisfactory academic progress as defined by their school and by financial aid guidelines. By the end of the second academic year they must maintain academic standing consistent with their school's requirement for graduation and complete their academic work within the maximum time frame established by Tulane. A summary of satisfactory academic progress requirements is available at the University Financial Aid website.

**STUDENT RIGHTS AND RESPONSIBILITIES**

You are entitled to receive the financial aid offered to you subject to the conditions set forth in the notification letter and accompanying materials. You have the right to ask for and receive reconsideration of the financial aid decision. You should submit such a request in writing. (Note: The apportionment of aid between gift and self-help is not negotiable.) You have the right to know how your financial need was calculated. In turn, the expectation is that you (and your parents if applicable) will provide accurate information on all application materials and will provide all requested documentation.

As previously indicated, you are required to notify the University Financial Aid Office (or the respective law or health sciences aid office) of all changes in resources or costs. The federal government requires Tulane to make every effort to insure that financial information obtained from all sources is accurate and not contradictory. When using such information to establish eligibility for federal student funds, false statements or misrepresentations may subject those providing misleading information to a fine or imprisonment, or both, under provisions of the U.S. Criminal Code.

**ADDITIONAL INFORMATION**

Further information regarding financial aid at Tulane University and links to other useful websites are available at our website: <http://tulane.edu/financial-aid.cfm>

For information regarding academic offerings, accreditation, facilities, number or percentage of students completing certain programs, etc., refer to the individual school bulletins or contact the dean of your school.

For information regarding career planning and opportunities, contact your dean or Tulane's Career Services Center. Handicapped students should contact the Office of Disability Services for further information.

The University Financial Aid Office's full-time professional staff is available to answer questions and assist you in any way we can. If you have questions about your aid offer, then please contact:

Tulane University  
Office of Financial Aid  
Gibson Hall, Suite #130  
6823 St. Charles Avenue  
New Orleans, LA 70118

Website:  
Main campus: <https://financialaid.tulane.edu/>  
Law School: <https://financialaid.tulane.edu/graduate/law>  
Health Sciences: <https://financialaid.tulane.edu/graduate>

Phone: 504-865-5723  
Toll-free 800-335-3210  
Fax: 504-862-8750  
Email: [finaid@tulane.edu](mailto:finaid@tulane.edu)

Preferred submission of any forms or other documents is to directly and securely upload (PDF format ONLY) to our website: <https://finaidforms.tulane.edu/Home/Account/Login>  
Otherwise, you may mail forms to:  
Tulane University Financial Aid Processing Center  
Gibson Hall, Suite #130  
6823 St. Charles Avenue  
New Orleans, LA 70118

The University Financial Aid Office is open Monday through Friday, 9:00 A.M. to 5:00 P.M.

All information contained in this brochure is subject to change and final regulation by the U.S. Department of Education, the U.S. Department of Health & Human Services, the particular lending institution, and/or Tulane University.

Tulane University 2025-2026 Financial Aid Information v. 11/08/24