

TULANE UNIVERSITY SCHOOL OF MEDICINE (RETURNING MD)
Financial Aid Checklist for 2025-2026



Initial Application Steps

- Review all of 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 **2025-2026 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; HOWEVER reported parental data will be used to determine need-based scholarship eligibility.)
- Complete the 2025-2026 School of Medicine 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. Using the Addendum to report parental financial data will assure that you are considered for Tulane School of Medicine's limited need-based scholarship.
- 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).**
- Students in combined degree programs (**MD/MBA, MD/MPH, or MD/MS**) seeking aid for classes during the **2025 summer term** will need to complete a 2025 Summer Health Sciences Addendum at <https://financialaid.tulane.edu/forms>. You are encouraged to complete both the 2024-2025 and 2025-2026 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.
- 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** 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/default/files/Title_IV_Release_Form.pdf.