

**TULANE UNIVERSITY UNDERGRADUATE SOPA**  
Financial Aid Fact Sheet for 2025-2026



**General Information**

- **Financial Aid Office Location:** Uptown Campus, Science and Engineering Lab Complex, Building 14, Suite 205
- **Contact Information:** Phone 504-865-5723; Email- [finaid@tulane.edu](mailto:finaid@tulane.edu)
- **Hours:** Monday-Friday 9:00am-5:00pm.
- **Important Websites:** <https://financialaid.tulane.edu/sopa> | <https://financialaid.tulane.edu/>
- **ALL IMPORTANT INFORMATION WILL BE SENT TO YOUR OFFICIAL TULANE EMAIL ADDRESS**

**Federal Direct Loan Eligibility Limits**

**Annual Loan Limit for Undergraduate Students**

Year	Subsidized	Unsubsidized	Additional Unsub for Students Whose Parents Are Denied a PLUS Loan
Freshman	\$3,500	\$2,000	\$4,000
Sophomore	\$4,500	\$2,000	\$4,000
Junior/Senior	\$5500	\$2,000	\$5,000

**Total Lifetime Aggregate Loan Limit for Dependent Undergraduate Students**

Maximum Subsidized	Combined Sub & Unsub
\$23,000	\$31,000

**Total Lifetime Aggregate Loan Limit for Independent Undergraduate Students & Dependent Students Whose Parents Were Denied a PLUS Loan**

Maximum Subsidized	Combined Sub & Unsub
\$23,000	\$57,500

- **BORROW CONSERVATIVELY!**
- **Know What You Owe:** View your loan history online at <https://studentaid.gov/h/manage-loans>

**Federal Pell Grant Eligibility Limits**

- The amount of Federal Pell Grant funds a qualified recipient may receive over their lifetime is limited by federal law to be the equivalent of six years of funding. ***Since the amount of a scheduled Pell Grant award a student can receive each award year is equal to 100%, the six-year equivalent is 600%.***
- For more details visit <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>

**Institutional Assistance**

Scholarships, Tuition Waivers, health insurance support, and non-service stipends will be included as a resource in determining financial aid eligibility and will reduce eligibility for educational loans.

## Enrollment Changes and Return of Federal Aid

- SoPA students are billed per credit hour, and financial aid awards are based on actual registered hours of enrollment and/or enrollment hours as reported on the SoPA Financial Aid Addendum.
- Dropping a class (reducing hours) may result in a student's account being charged for the return of federal aid funds. Such action may negatively impact a student's eligibility for future federal aid due to failure to meet SAP standards and/or ability to register for subsequent semesters due to a balance being owed to Tulane for return of federal aid.
- A student who begins attendance but **fails to earn a passing grade** in at least one course during the semester (and did not officially withdraw) is considered to have **unofficially withdrawn**.
- **IMPORTANT:** If you are considering withdrawing from the university or otherwise discontinuing study, please note that official and unofficial withdrawals are subject to financial aid adjustments that may result in a balance owed to Tulane.
- More details can be found at <https://financialaid.tulane.edu/resources/eligibility/title-IV>

## Satisfactory Academic Progress (SAP)

- Students must make academic progress towards their degree by completing a minimum amount of credit hours and maintain a minimum grade point average each semester in order to remain eligible for federal aid consideration. The Financial Aid Office evaluates the Satisfactory Academic Progress (SAP) of every student after the completion of each semester.
- Tulane's SAP Policy Components:
  - Grade Point Average:
    - 1.75 minimum cumulative GPA for 30 attempted hours or less;
    - 1.85 minimum cumulative GPA for attempted hours of more than 30 but less than 48;
    - 2.0 minimum cumulative GPA for 48 attempted hours or more.
  - Completion Rate: Must successfully earn (pass) at least two-thirds of cumulative attempted credit hours (equates to successfully passing 66% of overall attempted hours).
  - Maximum Timeframe: The maximum time frame for completion of an 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.
- To read the full SAP policy visit <https://financialaid.tulane.edu/resources/eligibility/saTo>

## Non-SoPA Courses

SoPA students enrolling in Non-SoPA courses should speak to their assigned financial aid counselor to discuss financial aid options. ***Non-SoPA courses are generally associated with higher prevailing tuition and fee rates.***