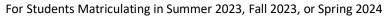
TULANE UNIVERSITY SCHOOL OF SOCIAL WORK

Financial Aid Checklist for 2023-2024





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, then you must complete a 2023-2024 FAFSA , which became available on 10/01/2022 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 are admitted will your financial aid application be reviewed .
	Check Your Credit Report: Most students will need to borrow a <i>credit based</i> 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 hete .
After You Have Been Admitted or If You Are A Returning Student	
	Complete the 2023-2024 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 2023 semester need to complete the 2023-2024 School of Social Work Financial Aid Addendum at https://financialaid.tulane.edu/forms and be sure to complete both the 2022-2023 and 2023-2024 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.
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	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.

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 <u>EACH</u> 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 <u>AND</u> 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 .