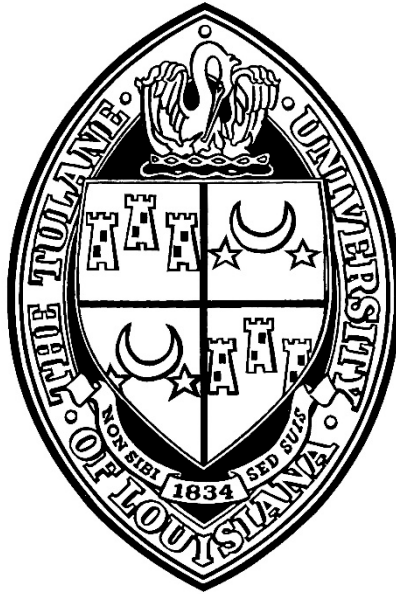


# Tulane University



## A Comprehensive Guide to Graduate Financial Aid 2022-2023

The staff of Tulane's University Financial Aid Office is available to answer your general questions about financial aid types and the financial aid process. Regular office hours are Monday through Friday, 9 a.m. to 5 p.m. Counseling hours are 9 a.m. to 4:30 pm.

Tulane University Financial Aid Office  
Gibson Hall, Suite #130  
Tulane University #1320  
6823 St. Charles Avenue  
New Orleans, LA 70118  
(504) 865-5723 or (800) 335-3210  
FAX: (504) 862-8750  
e-mail: [finaid@tulane.edu](mailto:finaid@tulane.edu)

Students at the Law School (seeking a JD or LLM degree) and School of Medicine/School of Public Health and Tropical Medicine/School of Social Work should contact the respective financial aid offices listed below.

**Tulane University School of Law  
Financial Aid Office**

6329 Freret Street  
New Orleans, LA 70118-5670  
(504) 865-5931  
FAX: (504) 865-6710  
e-mail: [finaid@law.tulane.edu](mailto:finaid@law.tulane.edu)  
website: <http://www.law.tulane.edu/tlsadmissions/index.aspx?id=200>

**Tulane University Health Sciences Center  
Office of Financial Aid TB1**

1440 Canal St., Suite 1213  
New Orleans, LA 70112-2699  
(504) 988-6135  
FAX: (504) 988-6136  
e-mail: [hscfinaid@tulane.edu](mailto:hscfinaid@tulane.edu)

For information about scholarships, assistantships, and other aid offered to graduate students, contact the appropriate school.

Tulane School of Architecture  
Tulane University  
Richardson Memorial Hall  
6823 St. Charles Avenue  
New Orleans, LA 70118-5698  
(504) 865-5389

Office of the Dean  
School of Liberal Arts  
102 Newcomb Hall  
Tulane University  
New Orleans, LA 70118  
(504) 865—5225

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A.B. Freeman School of Business  
Goldring/Woldenberg Hall  
7 McAlister Drive  
Tulane University  
New Orleans, LA 70118  
(504) 865-5410, (800) 223-5402

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Tulane University School of Social Work  
127 Elk Place  
New Orleans, LA 70112  
(800) 631-8234

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School of Science and Engineering  
201 Lindy Boggs Center  
Tulane University  
New Orleans, LA 70118  
(504) 865-5764

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School of Professional Advancement  
Tulane University  
[sopa.tulane.edu](http://sopa.tulane.edu)  
(504) 865-5555

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Tulane University School of Medicine  
Office of Admissions and Student Affairs  
1430 Tulane Ave SL-67  
New Orleans, LA 70112  
(504) 988-5387

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Tulane University School of Public Health  
and Tropical Medicine  
Admissions, Student Affairs and Career Services  
1440 Canal Street  
New Orleans, LA 70112  
(504) 988-5388

## 2022-2023 University Financial Aid Office Staff Listing

Jermaine Allen	Financial Aid Counselor
Amanda Anthony	Financial Aid Counselor (Focus: Health Sciences campus)
Shantrella Baptiste	Senior Financial Aid Counselor
Sheila Bauer	Associate Director (Focus: Law School)
Monica Caminita	Senior Financial Aid Assistant (Focus: Health Sciences campus)
Arlesha Cooper	Financial Aid Counselor
Addrienne Davis	Financial Aid Counselor
Miguel Devezin	Senior Financial Aid Counselor (Focus: Health Sciences campus)
Donna Fasullo	Administrative Program Coordinator
Treshena Felder	Associate Director
Michael Goodman	Associate Vice President
Wesley Hollingsworth	Administrative Program Coordinator
DeLisa Johnson	Senior Financial Aid Assistant
Sonda Johnson	Senior Associate Director
Zera Johnson	Administrative Program Coordinator
Jonathan Jouet	Assistant Director (Focus: Health Sciences campus)
Roland Keller	Assistant Director
Robyn Kiper	Associate Director
Marissa Lespinasse	Assistant Director (Focus: School of Medicine and Health Sciences campus)
Eileen Luquette	Senior Financial Aid Assistant
Amanda McBride	Financial Aid Counselor (Focus: Health Sciences campus)
Andrea Nolan	Associate Director
Tess Passey	Senior Associate Director, Technology
Cherie Plaideau	Senior Financial Aid Counselor
JoAnn Porter	Administrative Program Coordinator
Tanya Robichaux	Senior Financial Aid Counselor
Cherlyn Robinson	Senior Administrative Program Coordinator and Technology Assistant
Sirri Seats-McCormick	Administrative Program Coordinator
Claudine Sikorski	Senior Financial Aid Counselor (Focus: Law School)
Latasha Simeon	Financial Aid Counselor (Focus: Health Sciences campus)
Katie Swan	Administrative Program Coordinator
Ternell Smith	Senior Financial Aid Counselor
Georgia Whiddon	Assistant Vice President

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The information on federally funded, subsidized, or guaranteed programs in this brochure reflects guidelines and interpretations available at the time of this printing. The regulations, and thus the guidelines described, are subject to revision by governmental action.

## Introduction

For most students, financing an education is one of the most sizable and important investments you will ever make. A Tulane degree is a valuable asset, increasing earning power in the job market.

The programs described in this guidebook represent those administered by the University Financial Aid Offices on a university-wide basis. In addition, each school at Tulane may have funds to award to graduate and professional students. Because of the wide variety of types and amounts of aid available from the individual schools, detailed descriptions are not included in this booklet. Please contact the appropriate school for further information.

Whether or not you apply for financial aid, the various admission committees evaluate applicants for admission to Tulane on a "need blind" basis. This means that your ability to pay for your education will in no way influence the admission decision.

We want to assure you of the university's own financial commitment to helping you bridge the gap between what the cost of a Tulane education and what you can afford. The information in this guidebook will direct you to both Tulane and non-Tulane sources of financial assistance.

If you have additional questions, and for the latest information on all areas of financial aid at Tulane, please visit our website at the following link: <http://tulane.edu/financialaid/>.

## What does it cost to attend Tulane?

Tuition and fees vary according to the different graduate/professional schools.

The 2022-23 costs shown here represent moderate but reasonable living expenses for the New Orleans area. These costs are adjusted annually to reflect the rate of inflation and are consistent with federal guidelines. Local transportation and normal automobile maintenance expenses are included, but an allowance for car payments is not. For students with dependents, additional living allowances are included in the need

determination process established by the federal government. Cost of attendance budgets for on-ground students include all of the standard components, while the cost of attendance for on-line students only includes tuition, fees, and book allowances; however adjustments may include living expenses if appropriate documentation warrants such an adjustment for on-line students.

"Resident" refers to students who live either in an on-campus residence hall or off campus in an apartment not with parents. "Commuter" refers to students who live at home with parents.

<b>2022-2023 Academic Year Living and Book Expense Allowances</b>	<b>Resident</b>	<b>Commuter</b>
Room & Board	\$16,246	\$3,468
Books & Supplies*	\$900	\$900
Transportation**	\$2,532	\$2,532
Health	\$3,572	\$0
Miscellaneous	\$1,872	\$1,872
<b>TOTAL</b>	<b>\$25,172</b>	<b>\$8,772</b>

\*Books generally based on \$50 per credit hour. Amount assumed is based on full-time enrollment that varies per program.

\*\*Transportation costs are higher for the School of Medicine; the School of Public Health and Tropical Medicine; and the School of Social Work due to higher downtown parking costs.

## What is financial aid?

Financial aid makes it possible for students who cannot meet full costs--tuition, room and board, transportation to and from school, books, and personal expenses--to attend the school of their choice. A financial aid package may include one or more types of aid. There are three general categories of aid: gift, loan, and employment:

- Tuition waivers, scholarships, fellowships, and grants are outright gifts that do not require repayment.
- Loans from a variety of federal programs and from outside lending

agencies requiring repayment with interest.

- Employment is available to students on a part-time basis.

Aid criteria often includes "need", "merit", or both. Tuition waivers, scholarships, and fellowships offered by the graduate and professional divisions often use merit as a criteria. Certain federal funds (for example, Federal Work Study) require a demonstrated need and funding availability. Financial need is the difference between the cost of education (tuition, fees, books, and standard living budget) and what a standardized need analysis determines that you should be able to contribute based on your income and available resources.

Some types of aid are neither merit nor need based. Your total financial aid cannot exceed your total cost of attendance.

### **What types of aid are available through the graduate and professional divisions?**

As mentioned in the introduction, there exists a variety of funds, awarded based on need or merit, available through each of the graduate and professional divisions. These may include tuition waivers, scholarships, fellowships, stipends, teaching and research assistantships, and traineeships. Applicants or students who have been offered scholarship (or other gift aid, such as fellowship) from their school are responsible for making sure the gift aid (including any non-service stipend) is reflected in their personal financial aid package from the Tulane University Financial Aid Office; otherwise, the package is inaccurate and invalid. A non-service stipend is funding that does not require that you to assist with teaching, research, or other academic work, and **MUST** be included in calculating your eligibility for financial aid.

### **Can I live within budget constraints?**

A limit on total financial aid (including private and federal educational loans) received relates to the established cost of attendance budget as maintained by the financial aid office. Financial aid budgets vary by school program (most often due to tuition and fee variations). Even though a student's actual expenses may differ (higher or lower) than the "standard budget" established for his or her financial aid purposes, total financial aid (all scholarships, educational loans and work-study eligibility) for the academic year is limited to the total budget established for the academic year for the student. If actual living expenses exceed the financial aid budget for living expenses, the actual excess is ineligible for additional educational borrowing or other financial aid, so a student should budget carefully.

Students may not use educational borrowing or other forms of financial aid to pay for costs not allowed in the financial aid budget. These include moving costs, car loan payments, payments on pre-existing debt (like credit cards), and living expenses associated with days before or after an academic period. Financial aid is not available for summer expenses other than standard costs associated with days during which a student is enrolled (requires enrollment minimum of halftime). Costs not allowed in the financial aid budget require payment using a source other than financial aid.

During 2022-23, the allotment for housing (rent and utilities) for Tulane University graduate students is about \$1,142 per month. A higher housing expense might be obtainable if one spends less in other categories (for example, less than \$1,060 per month for food and transportation), but could not be covered with additional educational loans or other financial aid.

### **How is my contribution determined?**

Under current federal guidelines, all graduate and professional students are considered "independent" of their parents when applying for federal student financial

aid regardless of what is indicated on your parents' tax forms.

Even though a student may be independent according to federal criteria, information about parents' income and assets may be required to complete an application for aid. Medical students are required to provide parental data for determination of Title VII aid eligibility, as well as for any institutional need-based scholarship consideration.

In determining your eligibility for need-based financial aid, Tulane evaluates your overall financial strength. This evaluation includes an estimated contribution based on your (and your spouse's if you are married) 2020 income and reported assets as required under the federal methodology established by the United States Congress. In very unusual circumstances, exceptions to this requirement may occur.

Other resources such as outside scholarships and loans are also considered. Any merit aid you may receive from Tulane counts toward meeting your financial need when offering federal student aid.

### How do I apply for federal aid?

To apply for Federal Work Study, a Federal Direct Unsubsidized Loan, or a Federal Direct Graduate PLUS Loan complete the following first three steps.

**1.** To apply for federal aid, complete the 2022-2023 Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Use of estimated figures in lieu of a completed tax return is acceptable, but please be aware need-based financial aid may change upon receipt of actual figures, especially if there are discrepancies with the original data reported.

**2.** Be sure to designate Tulane University as the recipient of the need analysis information. (**Tulane's code number is 002029.**) You should submit your FAFSA at least one week before the application deadline for your division.

**3.** The federal government requires us to verify for selected students the family financial information used to determine eligibility for federal student aid. Students whose FAFSA applications are selected for verification by the U.S. Department of Education criteria will be asked to submit necessary documentation (such as a copy of 2020 IRS tax transcripts). When Tulane has received your FAFSA data and requested verification documents, and any other required information, we will calculate your eligibility for federal aid and you may view your financial aid package through Gibson Online (see How Can I View My Financial Aid Package Online? for more details).

**4. NOTE:** Students at the Schools of Medicine; Public Health; and Social Work are encouraged to also complete their school's respective "2022-2023 Financial Aid Addendum" (available on-line at our website) to assure timely processing as well as full consideration for all institutional need-based funding programs. All other Graduate students are encouraged to complete the 2022-2023 Graduate Addendum (available on our website). Students submitting applications in late summer or those with incomplete applications should expect at least a four-week delay in notification.

Suggested application deadlines for graduate divisions for the 2022-23 academic year are:

School of Architecture	02/15/22
School of Law (pursuing JD or LLM degree)	03/15/22
School of Social Work	03/15/22
School of Public Health	03/15/22
School of Medicine	03/15/22
Freeman School of Business	03/15/22
School of Professional Advancement	05/01/22
School of Science & Engineering	05/01/22
School of Liberal Arts	05/01/22

The university has limited Federal Work Study funds to assist qualified students who complete their applications by the published deadlines. Depending on federal allocations to Tulane, the university may or may not have these funds available for late

applicants. However, applications completed after these deadlines can be processed for federal loan programs.

Once your FAFSA data arrives at Tulane, the University Financial Aid Office determines need and makes its decision on all eligible federal student aid. The graduate/professional school decides what aid, if any, it will offer, and in some cases, federal student aid must then be adjusted to "make room" for the school's aid. It is therefore important that you see any expected school aid (for example, any expected fellowship or tuition waiver or non-service stipend) listed in your financial aid package: a financial aid package is not final if it does not include your school's final aid for the academic period. In addition, a financial aid package is not final if your total financial aid exceeds your total cost of attendance for the academic period or if your need-based financial aid exceeds your financial need for the academic period: over-awards must be resolved with the subsequent adjustment of aid.

### Are there any other requirements for receiving aid from federal programs?

To be eligible for Federal Work Study, you must demonstrate financial need. In addition, you must either enroll in a normal degree program -- in good standing and maintaining satisfactory and measurable progress according to the standards set by your division -- or receive admission to a degree program. Recipients must be United States citizens or permanent residents. You must not owe a refund on a grant previously received from any institution, or be in default (i.e., failed to make an installment payment when due) on a loan made to attend any institution.

To be eligible for Federal Direct Unsubsidized and/or Federal Direct Graduate PLUS loan funds, a graduate student must be enrolled at least half-time.\* Students must be enrolled for credited coursework, dissertation, or master's research in order to be considered for financial aid.

\*Graduate Students' half time status varies:

School of Architecture	6.0 credit hours
School of Professional Advancement	6.0 credit hours
School of Law	5.0 credit hours
School of Social Work	4.5 credit hours
School of Science & Engineering	4.5 credit hours
School of Liberal Arts	4.5 credit hours
School of Public Health	4.5 credit hours
Freeman School of Business	6.0 credit hours
School of Medicine	all are full time

### What are details about the financial aid that is available?

**Federal Work Study (FWS)** is a federally sponsored part-time need-based employment program offered to eligible Tulane students each year. Once a student accepts a FWS offer, it is their responsibility to locate a job through the Student Employment Team's website or after consultation with a representative from the Tulane Student Employment Office (504.865.5280) to secure a position.

**A FWS award does not guarantee employment.** Positions are usually on campus in one of the university's many departments, but may also be in the nearby community. A variety of community service opportunities exist for work study students. Most students work about 10 to 15 hours a week with a wage set at or above the federal minimum wage. Students receive payment of their earnings biweekly for hours worked as net earnings flow directly for deposit into the student's chosen bank account (not the Tulane Accounts Receivable student account). The work schedule can vary from free periods during the day to night or weekend work; however, students are not allowed to work in conflict of their respective scheduled class times.



(Medical and Social Work students typically do not participate in the FWS program.)

**The U.S. Department of Health and Human Services (DHHS)** provides financial assistance through a variety of Title VII programs for eligible students in the health professions. Medical students should visit our website for more information (<https://financialaid.tulane.edu/graduate/medicine/health-loans>). Please note that parental data is often required for consideration for all DHHS programs.

### **Federal Direct Unsubsidized Loans**

Graduate and professional students may borrow a Federal Direct Unsubsidized Loans up to the annual limit of \$20,500, with exceptions: the annual limit for School of Medicine students is \$40,500, and the annual limit for School of Public Health students is \$33,000. The aggregate (lifetime) borrowing limit for the Direct Unsubsidized and Subsidized Loan is \$138,500 per student (\$224,000 for School of Medicine and School of Public Health students). In addition, students entering a Graduate program cannot have exceeded their undergraduate loan limits. The aggregate borrowing limits for all undergraduate students are \$57,000 in Subsidized and Unsubsidized Direct Loans combined, and of this combined limit no more than \$23,000 can be in the form of Direct Subsidized Loans. Tulane medical school and public health students have an aggregate borrowing limit of \$224,000.

New changes in the Federal Direct Unsubsidized Loan program took effect July 1, 2013, establishing interest rates for graduate students to be based on an index rate (10-Year U.S. Treasury Note Index) plus a 3.60% add-on.

For graduate student Direct Unsubsidized Loans disbursed between 7/1/22 and 6/30/23, the interest rate fixed for the life of the loan is 6.54%. Each year new Direct Unsubsidized Loans will have a new fixed interest rate dependent on the prevailing index rate. Federal Direct Loans have an interest rate cap of 8.25%

Fees on Direct Unsubsidized Loans first disbursed on or after October 1, 2021 and before October 1, 2023 will be assessed a 1.057% fee.

Repayment begins six months after you cease enrollment at least half-time. Certain other repayment deferments are available; details can be obtained from our website.

Students accepting a Direct Unsubsidized Loan will need to complete a Federal Direct Master Promissory note/application (MPN) as well as Entrance Counseling. Complete both of these requirements on-line by visiting <https://studentaid.gov/>.

You should apply for a Federal Direct Unsubsidized Loan before you apply for any of the following programs, as the terms are more attractive. Applying for these other loans first could reduce the amount of your Federal Direct Unsubsidized Loan.

### **Federal Direct Graduate PLUS Loans**

serve to assist eligible graduate and professional students needing to borrow additional funds up to Tulane's specified cost of attendance. Loan approval requires successful passing of creditworthiness standards set by the U.S. Department of Education. As with any loan, you should give careful consideration in determining the amount to borrow, as the loan requires repayment.

The interest rates on Federal Direct PLUS loans made on or after July 1, 2014 have a fixed rate based on an index rate (10-Year U.S. Treasury Note Index) plus a 4.60% add-on. For PLUS loans disbursed between 7/1/22 and 6/30/23 the interest rate fixed for the life of the loan is 7.54%. Each year new loans will have a fixed interest rate dependent on the prevailing index rate. The Federal PLUS loan has an interest rate cap of 10.50%. For more information on the terms of the Federal Direct Graduate PLUS Loan program and directions to apply, visit our website.

Repayment is deferrable until after graduation or whenever ceasing halftime

enrollment. Students may borrow up to the cost of attendance less other aid. Fees on Graduate PLUS Loans disbursed on or after October 1, 2021 and before October 1, 2023 will be assessed a 4.228% fee.

**Alternative Loans** can assist graduate students who are not eligible for Federal loan funds, or who need additional education financing. Loan approval requires successfully passing the lender's creditworthiness standards and the lender's assessment of your ability to repay. As with any loan, give careful consideration when determining amounts to borrow, as the loan requires repayment. The interest on most alternative loans accrues while the student is in school. However, it can be deferred (in many cases) until after graduation or when the student ceases to be enrolled at least half time. Students should review each lender's website, paying special attention to the interest rate, additional fees charged, and whether or not the loan can be deferred while in school. Students should apply online directly with a lender. The website below will link you to information regarding various loan options:

<https://financialaid.tulane.edu/types-of-aid/loans/private-alternative>

### **What if I Am An International Student?**

An applicant who is neither a U.S. citizen nor a U.S. permanent resident is ineligible for U.S. Federal student aid and so the FAFSA is not needed (exceptions are listed under the definition of "eligible noncitizen", on the U.S. Department of Education's website: <https://studentaid.gov/help/eligible-noncitizen>)

However, several private (non-federal) educational loans allow application by such students if they obtain a U.S. citizen or U.S. permanent resident co-signer. The co-signer must supply a U.S. social security number, have a satisfactory credit history, and demonstrate sufficient current income to repay credit obligations (including the educational loan). The student applicant also should provide a U.S. social security number if possible. With a creditworthy co-signer, a

student can borrow up to the cost of attendance. Tulane determines the borrower's maximum loan eligibility based on the cost of attendance for the 2022-2023 academic year, less any other financial aid received. The interest rates are variable. For more details on these private commercial education loans (and/or to verify the latest information, which may be changed by the lenders without notice), contact each agency directly, using the detailed information found on our website:

<https://financialaid.tulane.edu/types-of-aid/loans/private-alternative>

### **Will I be affected by credit constraints?**

Lenders of non-federal educational loans and Federal Graduate PLUS Loans review credit reports of applicants. If a report contains negative financial information (whether or not in error) and/or a low credit score, a loan denial by the lender may occur, even if eligibility certification occurs by a financial aid office. If the credit report of a student contains negative financial information and/or a low credit score, a qualified cosigner or endorser may be required to pursue the loan.

Federal Direct Graduate PLUS loans are generally more leniently credit-based than private loans. Approval is based on the absence of adverse credit notations, and not on the student's credit score (<https://studentaid.gov/understand-aid/types/loans/plus>) describes what is considered adverse credit). A student denied a Federal Direct Graduate PLUS Loan on credit may obtain an endorser meeting credit criteria to obtain the loan.

A cosigner for a private loan must have a satisfactory credit history and score, and a debt-to-income ratio capable of supporting the new loan in addition to pre-existing debt.

There are three main credit-reporting agencies:

Equifax: 800/685-1111  
[www.equifax.com](http://www.equifax.com)

Experian/TRW: 888/397-3742  
[www.experian.com](http://www.experian.com)

Transunion: 800/888-4213  
[www.transunion.com](http://www.transunion.com)

You may obtain a copy of your credit report (from one or all three agencies) free once a year as mandated by the Fair Credit Reporting Act by visiting this website [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877.322.8228. If you ask for one at a time, you may receive a free credit report every four months. We advise all applicants to obtain a copy of at least one credit report immediately. It is important to ascertain if credit reports contain errors (which, unfortunately, are common) in time to make any necessary corrections or to begin the process of repairing any damage to a credit rating. Optionally, detailed information from the three major credit bureaus is provided in a side-by-side format for about a fee from [www.equifax.com](http://www.equifax.com).

Tulane is unable to replace "denied" loans with other sources of aid, so it is critical for applicants to know whether their credit history will support planned borrowing.

### **How do I receive notification as to whether I will receive financial aid?**

Each Tulane graduate/professional school will directly notify their admitted students of the respective school's merit aid; while the University Financial Aid Office will separately notify students regarding federal aid eligibility. If aware of a merit award, it will be included in an award of federal aid eligibility. You will receive notification via your Tulane e-mail address as early as mid-spring or as late as mid-summer. The time of notification depends on when Tulane receives your completed aid application and on the graduate/professional school timetable in making its own awards. The University Financial Aid Office attempts to reach its decisions within two weeks of

receiving all necessary aid application materials. If you have questions about your award, contact the office that notified you.

### **How can I view my financial aid offering online?**

Tulane's Gibson Online portal is the area in which federal student aid and other financial aid offering for a Tulane applicant or student is made available for viewing online. If you are a Tulane student, you access the portal using your Tulane e-mail credentials. If you do not yet have a Tulane e-mail address and you do not have your Tulane ID and PIN, go to the Tulane website homepage. On the right hand side under "Quick Links," click on "Gibson Online," then click on "forgot username or password." Provide your admission personal e-mail address when prompted and then click on the "submit" button. You will then receive an e-mail, sent to the admission e-mail address containing your Tulane ID and a PIN number with which you may access Gibson Online. If you cannot provide your admission personal e-mail address, please check with your school's graduate level admission office to find out whether the address is on file and how and when you would receive access to the Tulane Gibson Online portal.

### **How will I receive my financial aid?**

Funds offered through your graduate or professional division will credit to your Tulane Accounts Receivable student account, generally in equal amounts for each semester.

If you borrow a Federal Direct Unsubsidized Loan and/or a Federal Direct Graduate PLUS Loan, the respective loan disbursements will credit to your Tulane Accounts Receivable student account, generally in equal amounts for each semester. Please understand that, by law, funds from any of the federal programs listed above can only credit or release to you during a semester while you meet enrollment, attendance, and all program requirements.

Federal Work Study eligibility does not credit directly to your Tulane Accounts Receivable

student account; instead, your biweekly earnings flow via direct deposit into your bank account.

### **Is my financial aid renewable?**

New FAFSA applications are required each year in order to determine eligibility for financial assistance for the following academic year. To continue to receive financial aid you must continue to meet the eligibility requirements of each program. For need-based programs, the level of your need may increase or decrease depending on your income and other circumstances reflected on your application. The amount of Federal Work Study offered each year to individual students requires demonstration of need and the availability of funds.

### **Is federal aid available if I attend summer school at Tulane?**

Federal Direct Unsubsidized Loan and/or Federal Direct Graduate PLUS Loan funds may be available for students who will enroll at least half-time. Federal Work Study is usually available to help fund the costs for enrolled students. Even if you do not enroll, you may still apply for Federal Work Study during the summer to earn funds to help pay for upcoming academic year costs; however, please note that in those cases, loan eligibility for the academic year will be reduced by the summer work study contribution amount.

Because summer need for assistance cannot be considered on its own and must be tied to an academic year, you must have applied for and be determined eligible for aid for either the 2020-2021 or 2021-2022 academic year at Tulane. Which year is applicable will depend on your summer enrollment status and/or the type of aid for which you apply. Of course, you must also meet the federal eligibility requirements described elsewhere in this brochure.

Additional details including deadline information and an application are contained in Tulane's Summer Addendum, available on-line

at the Financial Aid Office's website after March 31<sup>st</sup>. Public Health students should access their respective on-line Summer Addendum, available after March 15, at the Financial Aid Office's website.

### **What are my rights and responsibilities?**

You have the right to know how your financial aid was calculated. If denied aid, you have the right to ask for reconsideration if there has been a substantial change in your financial situation since you submitted your application.

In turn, we expect for you (and your spouse) to provide accurate information on all financial aid application materials and meet the deadlines. You should notify the University Financial Aid Office if you change your enrollment status or if you receive scholarships, gifts, grants, employee waiver, or other assistance. These or other changes might result in an adjustment in your aid award and require you to repay any excess funds you have received.

The federal government requires that Tulane make every effort to insure that financial information obtained from all sources is accurate and non-contradictory. All awards are, of course, subject to revision should the financial information from any verification document differ from the information on your application.

### **Are other options available?**

"Outside" scholarships offered by various entities outside of Tulane can help with your educational costs. An excellent source to research these **outside scholarship** opportunities is FastWeb at [www.finaid.org](http://www.finaid.org).

- Payment plans allow costs to be absorbed over several months. **The Tulane Installment Payment Program (TIPP)** is a monthly payment plan that allows students/parents to spread institutional expenses over a number of months, without

an interest charge offered through the Tulane Accounts Receivable Office. For more information visit <https://studentaccounts.tulane.edu/content/tulane-installment-prepayment-plan>

**Job Location and Development** is a Tulane referral service that helps students, regardless of their financial need, find employment off campus in the metropolitan New Orleans area. For more information, contact Tulane's Student Employment Office at (504) 865-5280 or visit <https://hiretulane.tulane.edu/>.

### **What about loan repayment?**

Calculators help to predict how much your student loans will cost you and to plan for successful repayment before you actually borrow. Check [www.studentaid.gov](http://www.studentaid.gov), including PERSONALIZED scenarios including INCOME-RELATED repayment plans and the Public Service Loan Forgiveness program. Generic calculators are available at [www.finaid.org/calculators](http://www.finaid.org/calculators). We recommend that students borrow as conservatively as possible. Cancellation and/or public service loan forgiveness is available for federal loans under certain circumstances: see [www.studentaid.gov](http://www.studentaid.gov) for more details.

Please contact your lender before you become late. You may easily be able to obtain forbearance (delay) of payment if you contact your lender before you become overdue with your payments. Deferment (another type of delay) is generally more difficult to obtain.

Students who have borrowed from the Federal Direct Unsubsidized Loan, Federal Perkins Loan and certain Health Professions Student Loan programs may consolidate these loans if they are in a grace period preceding repayment or are in repayment and not more than 90 days delinquent, or, if in delinquent or default status, will reenter repayment through loan consolidation. The interest rate is equal to the weighted average of the interest rate on the loans consolidated, rounded up to the nearest one-eighth percent. Additional details on Federal Direct Consolidation Loans are available on our website, on [www.studentloans.gov](http://www.studentloans.gov) and on [www.finaid.org](http://www.finaid.org).

## APPENDIX

### Consumer Information for Federal Student Financial Aid Recipients

Information about academic programs, accreditation, facilities, faculty, retention, and number of students completing programs may be obtained from publications available from your dean's office, as well as from staff members in these offices. For career planning and opportunities, contact the Director of Placement. Disabled students should contact the Office of Disability Services. The main university telephone number is (504) 865-5000.

The criteria for selecting recipients for federal funds under university control and for determination of the amount offered is as follows. In general, blocks of funds receive allocation to each graduate/professional division. Award amounts are set to attempt to provide a reasonable level of help to the majority of students expected to apply. Offers of assistance occur until the block of funds has been committed. For further information about selection and aid offering, please contact your University Financial Aid Office counselor.

### STATE SCHOLARSHIP PROGRAMS

A number of states award scholarships to residents who meet their specific requirements. Since a few of these states will allow recipients to use their state grants at schools located in other states, we would encourage all students to apply. Tulane's Financial Aid Office can provide the names and addresses of the state agencies you may contact for more information.

### ADDITIONAL INFORMATION ON THE FEDERAL VERIFICATION PROCEDURE

As stated in this brochure, the federal processor selects some applicants for verification of information submitted on financial aid applications. If selected for verification, you will receive notification by mail and/or e-mail. In most cases, the documents used to verify information are the prior year's IRS tax transcript and a Verification Worksheet; additional documents may be necessary depending upon the information needing verification. Applicants should submit the requested information to the Financial Aid Office within two weeks. For incoming students, no federal loan certifications will occur and no federal aid will credit until the verification process is complete. Verification remaining incomplete past the financial aid processing deadline (four weeks before the end of the academic term for which seeking aid or the student's last date of attendance, whichever comes first) may prevent a student from receiving aid. For returning students, the financial aid application is incomplete until verification is completed and no aid offer will occur until verification is complete. If your aid offer requires an adjustment because of information submitted as part of the verification process, you will receive notification through a revised Financial Aid Notification letter and/or electronic package. We offer aid on a funds-available basis, and in order to allow for processing time, we will not be able to consider applications received within four weeks of the semester's end or after the student's last date of attendance, whichever comes first.

### FEDERAL AID DEADLINES AND REVISIONS

You must apply for federal aid at least five weeks before the end of the Tulane semester for which seeking financial aid. Tulane's deadline is set to allow time for the financial aid office to package your aid so that you might meet the Tulane federal aid acceptance deadline (at least a month before the end of the semester for which it is offered or your withdrawal date, whichever comes first). We cannot process aid for a semester in which you are no longer attending.

Receipt of any non-federal aid must be included when determining or re-determining your eligibility for federal aid. If you withdraw, do not attend, or earn no passing grade during a semester, your aid is subject to adjustments retroactively as per federal regulations. Disbursement and retention of your federal aid offer is contingent on your meeting: 1) Satisfactory Academic Progress standards toward your degree as defined by Tulane policy and 2) all other federal aid eligibility requirements.

A student cannot receive federal funds from Tulane while attending another school. It is the students' responsibility to inform Tulane if enrolled at another University.

### FEDERAL SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Students receiving Federal student financial aid must maintain Satisfactory Academic Progress (SAP) at Tulane in order to remain eligible for Federal aid consideration. SAP standards expect all students who receive (or wish to receive) federal financial aid to complete a minimum number of credit hours and maintain a minimum grade point average each semester as demonstration that they are making satisfactory academic progress. The Financial Aid Office evaluates SAP after the completion of each semester (Fall, Spring, and/or Summer). Federal regulations require that the standards applied to students receiving financial aid also apply during periods when a student is not receiving federal financial aid. **All semesters of enrollment require consideration in SAP (even summer, and even when a student is not receiving federal financial aid).**

Satisfactory Academic Progress (SAP) tests three components:

1. A qualitative component: grade point average and/or academic standing
2. An incremental quantitative component: completion rate of credit hours earned versus attempted
3. An overall quantitative component: maximum time for the completion of a student's academic program

### Evaluation Criteria

Courses with grades of "W" (withdrawn), "I" (incomplete), "WF" (withdrawn with failure), "UW" (unofficial withdrawal), "U" (unsatisfactory), "XX" (ungraded), and/or "F" (failed) are counted as courses attempted but not earned and count toward the maximum time frame. Transfer credit hours (accepted for the student's academic program or degree) are counted as credit hours attempted when measuring the maximum time frame to complete the degree or certificate program and establishing benchmark points for the qualitative standard, but do not impact the grade point average tested. When a student commences enrollment and

yet earns zero credit hours (including cases where the Tulane Financial Aid Office is able to identify the removal of attempted hours after the commencement of the semester from the student's academic transcript), the student will receive identification as having attempted hours contained in the semester.

Guidelines for repeated coursework, if allowed, remedial coursework, if required, and/or English as a Second Language (ESL) coursework, if offered, are specified in the catalog of each academic division. Satisfactory Academic Progress status will include repeated, remedial, and ESL coursework, unless determined otherwise by the Tulane Satisfactory Academic Progress Appeals Committee. Courses graded solely on a Pass/Fail basis that receive acceptance toward the academic program are included when measuring academic progress. Audited courses count as unearned credit hours in the evaluation of the qualitative and quantitative standards. Both qualitative and quantitative standards begin anew for students switching academic levels (such as seeking a graduate or professional degree after completing an undergraduate degree). Dissertation, dissertation research, and practicum courses which are recognized by Tulane as being "full-time" status are counted as enrollment equivalent of a nine-credit hour course.

The Tulane Financial Aid Office will NOT automatically adjust a student's Satisfactory Academic Progress status when grades are changed or finally reported, but rather ONLY upon request from the student. In such cases, grades must accurately appear on Tulane's student records system prior to a review of a student's status. For any grade change (for example, a prior grade of "I" incomplete or "XX" ungraded that has now been assigned a traditional letter grade), a student is responsible for notifying the Tulane Financial Aid Office of such a change and requesting a review of their Satisfactory Academic Progress evaluation. Note that such a review is not an appeal, and may not result in eligibility for federal student aid (for example, if a processing deadline has passed).

### **Three SAP Standards**

#### **1. Qualitative Grade Point Average and Academic Standing:**

Students academically dismissed from their academic program receive automatic recognition as failing to meet Tulane's Satisfactory Academic Progress standards and lose recognition as pursuing a credential eligible for financial aid. A GPA calculation does not occur for the MD program, and a null or zero GPA for an MD student is acceptable. Otherwise, as a student progresses through their academic program, his or her cumulative GPA must meet the following benchmarks:

- If aggregate attempted and transferred credit hours is less than 30, and the midpoint of the academic program has not yet been reached, then the cumulative GPA must be at least 1.75
- If aggregate attempted and transferred credit hours is greater than 30 and less than 48, and the midpoint of the academic program has not yet been reached, then the cumulative GPA must be at least 1.85;
- If aggregate attempted and transferred credit hours is 48 or more (or the midpoint of the academic program has been reached), then the cumulative GPA must be at least 2.00. A student's cumulative grade point average (GPA) must be at least 2.00 (or the equivalent) at the midpoint of their academic program. The definition of the midpoint of an academic program is 48 credit hours OR one-half of the necessary completed credit hours as stipulated in the catalog of the respective academic division, whichever is less. Every attempted and transferred credit hour counts towards the midpoint measurement.

#### **2. Quantitative Completion Rate:**

A student must successfully earn at least two-thirds of attempted credit hours overall; in addition, a student who enrolled must earn more than zero hours for a semester that contains attempted hours (or contained hours identified as having attempted).

#### **3. Quantitative Maximum Time Frame:**

A student's maximum timeframe for completion of their 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. The maximum timeframe does not receive an increase for dual-degree or combined degree candidates, but rather is always based on the program length associated with a student's primary academic program (however, a student may appeal SAP suspension based on their pursuing dual-degree or combined degrees).

**Automatic Warning Semester** Students who fail to meet one or more of the requirements for Satisfactory Academic Progress will receive notification through the Tulane University Gibson Online student self-service portal. Students receive only one automatic Warning Semester associated with their next semester of enrollment to restore their satisfactory academic progress standing unless they receive an academic dismissal. During the Warning Semester a student will be awarded Federal financial aid for which they have applied and are otherwise eligible. A student cannot receive consecutive Warning Semesters of Federal aid. A Warning Semester assignment is not contingent on the student's application for federal student aid.

**Appeal for Probationary Semester\*** Students who fail to meet one or more of the requirements for Satisfactory Academic Progress (SAP) at the conclusion of their Warning Semester are considered to be in a SAP suspension status, under which Federal student aid eligibility is lost. A student denied Federal aid because of a failure to meet SAP standards after the conclusion of the Warning Semester may appeal. The Satisfactory Academic Progress Appeals Committee of the Financial Aid Office receives a student's Satisfactory Academic Progress Suspension Appeal Form\* before conducting a review. An appeal must be based on significant mitigating circumstances that seriously affected academic performance (for example, serious illness or injury of the student, or death of a relative). In the SAP Appeal, a student needs to demonstrate an understanding of what SAP measure/s were insufficient and what has changed that will allow the student to meet SAP at the next SAP evaluation. Please note that merely filing a SAP appeal does NOT guarantee continued eligibility for Federal aid, as an appeal denial may occur.

If an appeal for a probationary semester is denied by the Committee, the student will be notified\*\* and the decision is final for that semester. The student may re-establish eligibility for federal student aid consideration for a subsequent semester by taking action that brings him or her into compliance with the qualitative and quantitative components of Tulane's SAP standard. Subsequent appeals will receive an automatic denial until the student has earned at least six more Tulane GPA/quality hours than the total earned when the Committee denied the prior SAP Appeal.

If a student's appeal is approved by the Committee, the student will be notified\*\* and given a probationary semester. For the probationary semester, the student will receive consideration as academically eligible for federal aid for which the student has applied and is otherwise eligible.

Once a probationary semester concludes, the student may re-establish eligibility for federal student aid consideration for their next semester of enrollment ONLY by either:

- 1) Taking action that brings him or her into compliance with the qualitative and quantitative components of Tulane's SAP standard OR
- 2) Demonstrating in a timely fashion the meeting of the specific academic plan and standards for a Probationary Semester as established by the Appeals Committee.

A student who has met neither of the above conditions may appeal the determination of SAP suspension to the Satisfactory Academic Progress Appeals Committee, but such an appeal will be automatically denied until the student has earned at least six more Tulane GPA/quality hours than the total earned by the conclusion of the probationary semester.\*

\*In some cases, a SAP appeal will receive an automatic denial without going to the SAP Appeal Committee. For example, a SAP appeal must occur by the deadline; otherwise, the appeal will receive an automatic denial. The deadline for submission of a SAP appeal to the student's Tulane Financial Aid Office is by 5PM on the Tulane Registrar's published "last day for 25% tuition refund" date for the specific semester with which the appeal is associated. Even a timely SAP appeal for academic dismissal will receive an automatic denial unless the SAP Appeal Committee receives timely documentation of a reversal of the academic dismissal.

\*\*Notification of the Committee's decision should take place within ten business days of the beginning of the semester for which appeal occurs, or ten business days from the receipt of the appeal in the Tulane University Financial Aid Office, whichever is later.

#### **MEDICAL WITHDRAWAL AND FINANCIAL AID**

Upon taking a medical withdrawal, it is important that graduate students understand the impact this will have on their current and future financial aid. The first question to ask is "What type of aid do I have?"

- Federal aid – Current federal aid may need adjustment to reflect the percentage of aid earned for the semester. (Generally, this is the percentage of the semester attended before withdrawal, but attendance of more than 60 percent requires no adjustment.) Students must meet Satisfactory Academic Progress (SAP) guidelines for their division and successfully apply for federal financial aid to continue to receive federal financial aid. The SAP guidelines are available in the Financial Aid Sourcebook, or on our website at <http://tulane.edu/financialaid/steps/sap.cfm>. Students receive only one warning semester of federal aid once they are not meeting SAP guidelines. If a student has received a warning semester and has not met the SAP guidelines, an appeal process is available. (see SAP section for more information on appeals)
- Institutional aid – We will follow the guidelines of the department from which institutional aid flows in adjusting this aid.

#### **TERMS AND CONDITIONS FOR STUDENT EMPLOYMENT THROUGH FEDERAL WORK STUDY**

Students who are offered Federal Work Study may obtain a position through the <https://hr.tulane.edu/student-employment/resources-guidelines> website or through consultation with the Tulane Student Employment Office (504-865-5280). Students offered Federal Work Study secure employment positions based on their qualifications. Opportunities for community service are available. Students work a maximum of 37.5 hours per week on campus or 40 hours per week off campus, but the typical work schedule for full-time students is 10 - 15 hours per week. Work schedule arrangements occur between the student and his/her supervisor and may vary from early in the morning to late in the evening. **Students are NOT allowed to work during times when scheduled for class!** The federal minimum wage rate applies for most Federal Work Study jobs. Wages above the minimum may occur if technical skills are required. Students receive payment on an hourly basis and earnings directly deposit biweekly into the student's chosen bank account (NOT the student's Tulane Accounts Receivable student account). Earnings reflect the time reports submitted by each department at the end of each two-week pay period. Students must notify their employers if they will be absent from work or must resign from a job. Students should report any employment problems to the Student Employment Office. A student employment dismissal may occur because of unsatisfactory job performance. Falsifying a time report constitutes grounds for immediate dismissal. A student dismissed from an employment position may appeal to the Student Employment Office.

#### **LOAN REPAYMENT PROVISIONS**

Borrowers should log into The National Student Loan Data System <https://nsldsfa.ed.gov/> to review their federal loan details on record, including the identity of assigned servicers. The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so



that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. If you have trouble making your education loan payments, contact immediately the organization that services your loan. You might easily qualify for a forbearance, and in other cases a deferment or other form of payment relief. It is important to take action before incurring late fees or going into default! Monthly payments vary on Federal Direct Loans based on the total amount borrowed. Personalized loan repayment calculators may be viewed online at the federal website <https://studentaid.gov/> (including INCOME-DRIVEN REPAYMENT PLANS) and generic calculators on websites such as [www.finaid.org](http://www.finaid.org). The minimum monthly payment amount is generally \$50 per loan. The borrower should contact the lender (in many cases, the U.S. Department of Education is the lender, and the servicer assigned to the loan by the Department should be contacted) for specific repayment information available for their loans.

Students should contact the Tulane Student Loan office at 504-865-5366 (or their servicer ACS) to discuss monthly payments on any prior Federal Perkins loans received at Tulane. The minimum quarterly payment is \$90.

### **WITHDRAWALS AND RETURN OF TITLE IV FEDERAL STUDENT FINANCIAL AID FUNDS POLICY**

When a student withdraws, any tuition, housing or meal plan "refund" (CREDITED to the student) is **NOT** directly related to the determination of whether financial aid funds must be "refunded" to the source (and CHARGED to the student).

A student must officially withdraw from the university to obtain a refund of tuition. Failure to attend does not constitute an official withdrawal. The student must contact his or her academic Dean's Office to provide official notification of intent to withdraw. 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. Tulane's Registrar establishes the University's tuition refund policy for a typical semester (68-70 class days). Please consult the academic calendar for specific dates. Fees are not refundable.

Students considering a full withdrawal should consult with a financial aid counselor to discuss the impact of withdrawal on financial aid funding.

Federal aid processed for a student who never attends class is unearned and requires full 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. The withdrawal may be official or unofficial. Unofficial withdrawal status occurs (for purposes of the return of federal financial aid funds) when students who earn no passing grade for the period of enrollment and whose official withdrawal was not processed while the period of enrollment was in session.

The percentage of aid calculated as 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, then federal regulations recognize that the student earned 100% of the federal grant and/or loan assistance for the semester. Please note that in cases where a student ceases attendance without providing official notification to the university of his or her withdrawal from the university, (the student must contact his or her academic Dean's Office to do this) the institution must consider the midpoint of the semester as the official date of withdrawal.

If the total amount of federal grant or loan assistance, or both, that the student earned **does not exceed** the total amount of federal grant or loan assistance disbursed to the student (or on behalf of the student in the case of a PLUS loan), then federal regulations require the return of excess funds. Tulane must return the excess amount (difference between the amounts earned and disbursed) to the federal aid programs within 45 days of the date the financial aid office was made aware of the withdrawal. The return of amounts of unearned federal aid must occur regardless of whether the student is eligible to receive a refund of a portion of university fees, such as tuition, fees, or room and board fees.

The amount returned to the federal student financial aid accounts will correlate to the programs from which the student received aid up to the amount of aid disbursed. The return of funds occurs using the following priority order: Federal Graduate PLUS loans, Federal Direct Unsubsidized Loans, Federal Direct Subsidized Loans, Federal PLUS loans received on behalf of the student, Federal Pell Grants, Federal SEOG grants, and LEAP grants.

If the total amount of federal grant or loan assistance, or both, that the student earned **exceeds** the total amount of federal grant and/or loan assistance disbursed to the student (or on behalf of the student as of the date of the institution's determination that the student withdrew), then federal regulations require a disbursement of the excess. Tulane must offer a post-withdrawal disbursement (representing the difference between these amounts earned and disbursed) to 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 room and board 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 will then return 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 work performed.

Students considering a full withdrawal should consult with a financial aid counselor to discuss the impact of withdrawal on financial aid funding.

**STUDY ABROAD PROGRAMS**

A student enrolled at Tulane and participating in a study abroad program offered by Tulane is eligible for consideration for federal student financial assistance.

**PLEASE NOTE**

Tulane University is an Affirmative Action/Equal Employment Opportunity institution, and consequently its policy of nondiscrimination includes recruitment, employment, retention, and promotion of the most qualified students, faculty and staff, regardless of an individual's race, sex, color, religion, national/ethnic origin, citizenship, marital status, sexual orientation, handicap, or veteran status. Tulane University does not discriminate in its provision of services and benefits and in its treatment of students, patients, and employees.

The information on federally funded, subsidized, or guaranteed programs in this brochure is based on guidelines and interpretations available at the time of this printing. The regulations, and thus the guidelines described, are subject to revision by governmental action.

Tulane University meets the accreditation standards set by the Southern Association of Colleges and Schools Commission on Colleges to award associate, baccalaureate, masters, doctorate, and professional degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097 or call (404) 679-4500 for questions about the accreditation of Tulane University.

Ver. 07/24/22