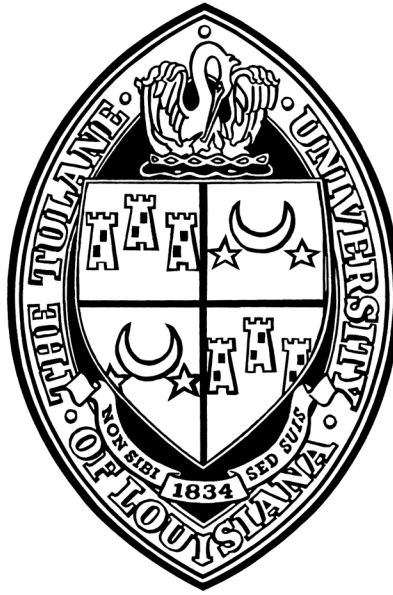


Tulane University



A Comprehensive Guide to Undergraduate Financial Aid 2023-2024

University Financial Aid Office Staff

The staff of Tulane's University Financial Aid Office is available to answer your specific questions about types of aid and the financial aid process. We are here to assist you. Visit us during regular office hours Monday through Friday, 9 a.m. to 5 p.m. You can call us at 504.865.5723 or 800.335.3210, e-mail us at finaid@tulane.edu, or write to us at:

Tulane University Financial Aid Office
Gibson Hall, Suite #130
Tulane University #1320
6823 St. Charles Avenue
New Orleans, LA 70118

Preferred submission of any required forms or documents (only in a pdf format) is via our direct and secure upload process found on our website: <https://finaidforms.tulane.edu/Home/Account/Login>. Otherwise, send materials to our secure processing center at the address above. Due to the confidentiality of most materials, anything you wish to submit via e-mail (to FADOCs@tulane.edu) must be password protected. Please include student identifying information on all documents and communications.

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The information on federal student aid programs in this brochure reflects the guidelines and interpretations available at the time of this printing. The regulations, and thus the guidelines described, are subject to revision by governmental action.

Financial aid at Tulane

For many students and their families, 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 as well as improving your chance of admission into a graduate or professional school.

When education consumers take the time to examine the facts, they generally discover that a Tulane education is surprisingly affordable. Through university-funded scholarships, Tulane provided approximately \$160 million to undergraduates in the 2021-2022 academic year. Combine those abundant resources with federal, state, and private grants and also federal loans and work-study, and it is easy to see why Tulane is much more than a valuable education, it is an educational value.

While cost is certainly an important factor in deciding which college to attend, need-based aid can make it possible for a student to attend the school of his or her choice. The need analysis formulas under federal and Tulane policies determines the amount of an expected contribution from your family toward your educational costs for an academic year. Financial need is the difference between the budgeted cost of attendance and the expected family contribution. Students with demonstrated financial need usually receive an offer which includes federal student financial aid (grant, loan or work-study) and Tulane Merit Scholarship and/or need-based Tulane Scholarship funds. Students without demonstrated financial need may receive Tulane Merit-Based Scholarships or other financial aid not based on financial need. Since many factors other than income can contribute to identifying a student's level of financial need, we encourage all students to complete the annual financial aid application forms.

This booklet for students and their families serves as a guide to the financial aid process, explaining the types of need-based aid available from Tulane and other sources. This booklet also describes financing sources that are not based on need for those who do not qualify for need-based aid or who are interested in additional means of financing an education. Read this information and save it for future reference. If you have questions, please contact the Financial Aid Office.

How do I apply for financial aid as a freshman or transfer student?

Academic merit scholarships represent some of the financial aid often offered to first-time students (see "Does Tulane offer 'merit only' scholarships?"). Other aid is available only if a student demonstrates financial need.

Two financial aid applications are required to apply for Tulane Scholarship (a/k/a Tulane Need-Based Scholarship). The first application is the College Scholarship Service's (CSS) Financial Aid Profile. Tulane uses the CSS PROFILE to determine eligibility for our need-based Tulane Scholarship. Applicants should complete the 2023-24 CSS Profile application online at www.collegeboard.org (click on "CSS Profile") and be sure to list Tulane as a recipient of your CSS Profile data (**enter Tulane's CSS Profile school code: 6832**). Note: The CSS Profile application requires payment of a fee (use the CSS online payment option). **CSS Profile filers must also provide Tulane with signed copies of parents' 2021 federal income tax returns (including all schedules, attachments, and 2021 W-2 forms) before an aid decision can be finalized. Tulane does NOT use the CSS IDOC process, so send all tax documents directly to Tulane (best to upload pdf copies via Tulane's secure portal (<https://finaidforms.tulane.edu/Home/Account/Login>)).**

The second required financial aid application is the 2023-24 Free Application for Federal Student Aid (FAFSA). This FAFSA is required to determine eligibility for all federal student financial aid, including non-need-based student and parent loans. Applicants should complete and submit the FAFSA online at <https://studentaid.gov/h/apply-for-aid/fafsa> and list Tulane as a recipient (**enter Tulane's FAFSA school code: 00209**).

Notes: FAFSAs selected for verification will require submission of additional documents prior to processing. Students who are not U.S. citizens or eligible noncitizens do not need to complete the FAFSA.

The suggested deadlines for completing the aforementioned aid applications and submitting necessary documents are as follows:

- November 15, 2022:** For students applying to Tulane for Early Decision 1;
- December 15, 2022:** For students applying to Tulane for Early Decision 2 or Early Action;
- February 15, 2023:** For incoming students (freshmen and transfers);
- April 15, 2023:** For all returning students.

As stated above, consideration for Tulane Scholarship (need-based scholarship) requires the completion of both the FAFSA and the CSS PROFILE. Applicants only completing the FAFSA will receive consideration only for federal student aid resources.

Tulane reviews financial aid applications only after an applicant receives admission to the University. Applications filed after February 15 from incoming students receive evaluation and consideration on a “funds-available” basis.

Often applicants may need to provide additional information to complete the needs-analysis review. Applicants should monitor the “To Do” listing on their secure Tulane Gibson on-line portal to identify if any additional items are being requested and to be able to promptly respond to requests for information as this allows for an evaluation to occur during the period when funds are more likely to be available.

Late eligible applicants may receive aid from any remaining available funding sources. We may even continue to offer aid on a funds-available basis after the 2023-2024 academic year has begun. However, regardless of funding availability, we cease offering need-based Tulane Scholarship funding for applications completed after March 1, 2024 (in the spring of the 2023-2024 academic year).

How much does Tulane cost?

For purposes of determining eligibility for financial aid, the student's "cost of attendance" includes actual costs for tuition and fees, and average estimated costs for housing, meals, books, personal expenses, and transportation. It is important to understand that your actual expenses may be more or less than the averages estimates in our established cost of attendance.

Tulane has developed a Net Price Calculator (NPC) to help families make informed financial decisions about the cost of education. The NPC provides an estimate of expected aid based on the accuracy of the information entered and the current underlying methodology and aid packaging assumptions. The actual aid offering will vary depending upon the time of year packaged, prevailing regulatory and institutional policy, availability of funds, actual test scores and academic information, and subjective admission analysis, as well as verifiable financial information. The NPC is for use by U.S. citizens or permanent residents who plan to apply to become incoming first-year students, entering in a fall semester, pursuing their first undergraduate degree and who plan to enroll full-time. The NPC does NOT provide accurate results to students enrolling in Tulane’s graduate, law, or medical schools, or the School of Professional Advancement. The calculator does not estimate admission, but rather provides an estimate of financial aid should the applicant receive admission.

The Net Price Calculator is available at <https://tulane.studentaidcalculator.com/survey.aspx>

At the time of this publication, Tulane University has not finalized costs for the 2023-2024 academic year.

- **Tuition and fees**

Tuition for the 2022-2023 academic year is \$58,666. Mandatory fees for 2022-2023, which include the academic support fee, the student activity fee, the recreation center fee and the health center fee total \$4,178.

- **Housing and meals**

In estimating the housing and meal costs for students not living with parents or other relatives, Tulane uses the cost of housing associated with in a double occupancy dormitory room in a traditional residence hall plus a standard three meals a day on-campus meal plan. For 2022-2023, the average cost of on-campus housing and meal plan is \$17,322 for freshmen and \$18,140 for upper-class students. For students living at home with parents or other relatives, the housing and meal allowances for 2022-2023 total \$3,730.

- **Books and supplies**

For undergraduates in all divisions except for Architecture, the budget for books and supplies is \$1,200. For Architecture, the books and supplies budget is \$1,400.

- **Personal expenses**

The budget for personal expenses (laundry, orientation fee, graduation fee, personal items, etc.) is \$1,500 for 2022-2023. Health insurance costs are not included as personal expenses since most students remain covered under their parents' policy, however upon request we will add the cost of health insurance for those opting into the health insurance offered by the university.

- **Transportation**

For students outside of the New Orleans area, transportation budgets for 2022-2023 vary from \$700 to \$2,100. The travel allowance uses a student's state of residence as the basis for identifying the average airfares (advanced reservations) for two round trips home per year. For New Orleans area students living at home with parents, commuting expenses for 2022-2023 is \$992.

- **Freshman Resident Undergraduate Budget** for 2022-2023 (not including transportation)

Tuition and fees	\$62,844
Housing and meals	\$17,322
Books and supplies	\$ 1,200
Personal expense	\$ 1,500
TOTAL:	\$82,866 (not including transportation)

What is financial aid?

Financial aid makes it possible for students whose families cannot meet full college costs (tuition, fees, housing and meals, transportation to and from school, books and personal expenses) to attend the college of their choice.

Sources of financial aid fall into three general categories: **gift, loan, and employment**:

- Outright gifts, which do not require any repayment back, include need-based and merit scholarships from Tulane and grants from federal, state and outside sources.
- Educational loans from federal programs and lending agencies that require repayment with interest.
- Employment is available to students on a part-time basis.

In many instances, financial assistance consists of an offering that often includes funding from all three categories of aid.

Both "need" and "merit" factor into the decisions of Tulane's financial aid committee concerning which students are eligible for need-based Tulane Scholarship and how much scholarship they will receive. "Need" is the difference between the cost of education and the amount we calculate you and your family can afford to contribute. "Merit" is a judgement of your academic record. The first determination is whether your application shows you have "need" for assistance. If there is need, then "merit" determines what percentage, if any, of your aid offering will consist of need-based Tulane Scholarship.

In keeping with federal and university guidelines, need-based aid cannot exceed your financial need and your total amount of aid offered cannot exceed your financial aid cost of attendance.

Am I eligible for need-based aid?

Please do not assume you are not eligible for need-based financial aid. Although need-estimating calculators are available and may help families understand formulas used in determining financial aid eligibility, it is often difficult to know whether you will qualify for need-based financial aid until you apply. Family contributions can vary significantly depending on income, asset worth, family size, number in college, and other variables. An application allows us to determine your eligibility based on your own individual circumstances. If you are a new student, the Financial Aid Office will determine your eligibility for need-based aid after you receive admission from our Office of Undergraduate Admission. All currently enrolled Tulane students must be making satisfactory academic progress according to the standards of your division in order to be eligible for need-based aid consideration.

How is financial need determined?

Institutional need is determined using data from the College Scholarship Services (CSS) Profile application, processed by CSS and evaluated by the Tulane financial aid staff. The results of your FAFSA (as processed by the U.S. Department of Education and evaluated by the Tulane financial aid staff) establishes your federal need.

As mandated by federal law, federal need analysis methodology assumes that education is a high family priority. The results of the analysis often expect a substantial financial commitment from family resources. This standardized federal need analysis allows

offsets against income for federal and state taxes. It also assumes that a certain level of income is required for adequately maintaining family essentials. The federal formula considers that any income above that level becomes available for discretionary spending for goods or services the family chooses to purchase, including education.

The accumulation of assets - savings, investments, businesses or farms, etc. - adds to the financial strength of the family. After making an allowance for the future retirement needs of the parents, the formula considers a certain portion of net assets as available to supplement current discretionary income. The federal need analysis produces an expected family contribution towards the cost of college expenses for an academic year, and if more than one family member (other than a parent) will be attending college at least half time, there is an equal division of the parental portion among the family members attending college.

The process also requires that the student's resources such as outside scholarships received or other benefits, a portion of the student's assets, and a contribution of the student's income are also considered.

The U.S. Department of Education will randomly select FAFSA filers for verification of reported information. If income must be verified, then we must receive copies of 2021 IRS tax transcripts for both the student and his/her parents. Transcripts are available at no charge from the IRS and request a transcript on-line at [sa.www4.irs.gov/irfof-tra/login](https://www.irs.gov/irfof-tra/login) . Students whose applications are selected for further verification will be asked to verify items such as household size, number of family members in college, dependency status, nontaxable income, value of personal and business assets, or other information (such as copies of business tax returns) used to determine need.

Institutional need analysis methodology determines eligibility for Tulane need-based financial aid. Tulane reviews each application (both the FAFSA and the CSS Profile) individually so that we may take into consideration allowable special family circumstances. In an attempt to allocate Tulane's financial aid resources equitably, we follow certain established policies, which may dictate our adjusting the family contribution as calculated under the federal formula.

- Student and parent assets, including home equity, factor into our offering of need-based Tulane Scholarship, even though the federal formula excludes home equity and other assets in certain circumstances.
- Parents attending college are not included in the division of the parental contribution under the federal or the institutional formula. While the federal formula allows inclusion of siblings who are 24 years old or older or who are in graduate school in the number attending college if your parents provide more than half of their support, Tulane's policy is to include only undergraduate students who are younger than 24 in the division of the parental contribution. You may tell us the amount of unreimbursed tuition your parent will pay, and we may consider a portion of this amount as an additional allowance against parental income. Unreimbursed tuition is what your parent will pay for courses minus any waivers, financial aid, or amounts paid by an employer. NOTE: Starting with the 2024-2025 academic year, the federal methodology formula will eliminate consideration for the number of household members attending college, while Tulane's institutional methodology will remain the same.
- If your parents are divorced or separated, we require financial information from your non-custodial parent to determine if an additional contribution from that parent (aside from the parent with whom you reside) should factor into our evaluation. There are no exceptions to this policy unless the family can document through an independent third party that the whereabouts of the non-custodial parent cannot be determined.
- If your parents own or have interest in a business/partnership, we use the net value in both federal and institutional methodology. For the federal methodology, however, only businesses that employ more than 100 people require reporting among your parents' assets. Parents are required to complete a CSS Business-Farm Supplement form and submit complete copies of federal business tax returns or schedules. On occasion, we may ask for additional data such as financial statements or other documents in order to gain a better understanding of the financial condition of businesses and partnerships.

As part of our need-based scholarship evaluation process, we ask for validation of financial information by requesting copies of the parents' 2021 federal tax returns and copies of the parents' 2021 W-2 forms. **Validation is only required for students seeking need-based Tulane Scholarship.**

Entering applicants and their families should complete the 2023-2024 CSS Profile and 2023-2024 FAFSA forms from completed 2021 tax returns. Upon completion of the CSS Profile, please submit signed copies of parents' 2021 federal tax returns and copies of parents' 2021 W-2 forms. Once all requested documents are collected, your aid application becomes complete. Since we validate family income and asset information for all applicants offered need-based Tulane Scholarship, providing the most accurate data possible on your CSS Profile and FAFSA forms decreases the likelihood of changes to your need analysis during the validation process. If there are substantial discrepancies in the information provided on the application materials and the validation documents, we must revise the need analysis accordingly. NOTE: Tulane does NOT participate in the CSS IDOC program therefore send all required documents (such as tax returns) directly to Tulane (best to upload pdf copies via Tulane's secure portal (<https://finaidforms.tulane.edu/Home/Account/Login>)).

Am I financially dependent on my parents?

Virtually all undergraduate students are dependent on their parents under both university and federal guidelines. Tulane's policy in offering our need-based scholarship funds is that an undergraduate student is dependent and must provide parental data unless he or she is an orphan or ward of the court with no legal guardian. Financial information is required from legal guardians of students.

For federal student aid programs, Tulane follows the definition of an independent student as set by federal regulation, which cites that an undergraduate student is considered independent if he or she meets one of the following criteria (documentation may be required):

- born before January 1, 2000;
- is married;
- is working on a master's or doctorate program;
- is currently serving on active duty in the U.S. Armed Forces for purposes other than training;
- is a veteran of the U.S. Armed Forces;
- has legal dependents (other than a spouse) for whom provides more than half of their support for the period between July 1, 2023 and June 30, 2024;
- is recognized, since turning age 13, as being in foster care, or a ward or dependent of the court and/or an orphan (both parents deceased);
- has been determined by a court (within the state of legal residence) to be an emancipated minor;
- has someone other than a parent or stepparent who has legal guardianship (as determined by a court within the state of legal residence?);
- is an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless as determined at any time on or after July 1, 2022; by:
 - a high school; or
 - a school district homeless liaison; or
 - the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development; or
 - the director of a runaway or homeless youth basic center or transitional living program;
- is a student for whom a financial aid administrator determines and documents the student's independent status is the result of unusual circumstances. The student must document that parental support is not available because of serious extenuating circumstances (such as abandonment or abuse) that make the parent unable to provide support, and/or provide documentation of being in legal guardianship, an emancipated minor, or an unaccompanied homeless youth.

What information is required if my parents are divorced or separated?

According to current federal guidelines, if your parents are divorced or separated, the parent with whom you are living with most during the past twelve months should complete your FAFSA, even though your other parent may also be providing financial

support. The parent with whom you reside also should complete the CSS Profile. If the parent with whom you reside has remarried, then federal regulations require that you must also report the income and asset information about your stepparent, regardless of any agreement between your biological parents and your stepparent concerning your education.

However, all students seeking consideration for Tulane Scholarship (Tulane's need-based scholarship) and all other non-merit Tulane-controlled funds must provide financial information from your non-custodial parent.

The parent completing the CSS Profile must provide all requested information about the non-custodial parent, including current address. If for any reason you cannot fully complete the information, please explain the circumstances completely in the Explanations/Special Circumstances section of the CSS Profile. We will require that your non-custodial parent (NCP) also complete the College Scholarship Service's Profile. Details are available on the CSS Profile website at <https://cssprofile.collegeboard.org/info-divorced-separated-parents>. If your non-custodial parent refuses to provide the NCP information, we unfortunately will not be able to consider you for need-based Tulane Scholarship. There are no exceptions to this policy unless you can provide documentation from an independent third party (such as clergy or government agency) that it is not possible to obtain the information. Unless there are special circumstances, Tulane will use the NCP data to determine whether to expect a contribution from your non-custodial parent to pay for part of your educational costs. Our expectation is that both parents should assist with your educational costs if they are financially able to do so.

Will my need change if there is a change in my family members attending college?

YES! The number of persons in your household who attend college is one of the most critical factors in Tulane's need analysis formula. It can significantly affect the expected contribution since the parental contribution adjusts based on the number of dependents in their household who attend college at least half-time. Parents attending college are not included in the number in the household who attend college. This policy recognizes that a parent attending college normally does not have the same expenses as a dependent undergraduate student. Note: Starting with the 2024-2025 academic year, the federal methodology formula will eliminate consideration for the number of household members attending college, while Tulane's institutional methodology will remain the same.

For purposes of determining need-based Tulane Scholarship, only undergraduate students who are less than 24 years of age and planning to attend college, at least half time during the 2023-2024 school year will count in the number of a family attending college. Tulane verifies sibling enrollment during the 2023 fall semester, and will adjust aid offers at mid-year if verification is incomplete or fails to match expectations.

IMPORTANT: Need-based Tulane Scholarship will be adjusted if all reported students are not enrolled at least half-time for at least one term of the 2023-2024 school year. Families should expect a change (sometimes a very significant change), in the parent contribution if a sibling graduates from an undergraduate program or does not re-enroll from one year to the next. If a parent provides financial support to a sibling in graduate school, the sibling can be included in the number attending college for purposes of offering federal aid; however, for purposes of offering need-based Tulane Scholarship, siblings in graduate school are not included in the division of the parental contribution. This policy recognizes that graduate students become independent students when applying for federal aid and have access to other aid sources. However, a parent may report to our office the actual tuition paid, less any waivers, financial aid, or employer reimbursement, and we will consider adjusting to recognize such expenses.

I am not a U.S. citizen or permanent resident: am I eligible for financial aid?

While considered ineligible for assistance from any program funded by the United States government, you may be eligible for need-based Tulane Scholarship consideration. For students who meet the "need" and "merit" requirements, we may be able to offer up to \$25,000 in scholarship. Note: This \$25,000 cap includes all institutional grants/scholarships offered (example: includes merit scholarship offerings, thus if a merit offer exceeds \$25,000, then we will not offer any additional scholarship). If a level of need remains (after receipt of at least \$25,000), then other resources and/or family must provide for the balance.

International students wanting to apply for need-based Tulane Scholarship should complete the 2023-2024 College Scholarship Service's (CSS) Financial Aid Profile application online at www.collegeboard.org (under the College Planning link follow the

“Pay for College” link) and list Tulane as a recipient (**Tulane’s CSS Profile school code is 6832**). Note: The CSS Profile application requires payment of a fee, however CSS has online payment options for you to use.

The suggested deadlines for international students to complete the CSS Profile are as follows:

- November 15 2022:** For students applying to Tulane for Early Decision 1;
- December 15, 2022:** For students applying to Tulane for Early Decision 2 or Early Action;
- February 15, 2023:** For incoming students (freshmen and transfers);
- April 15, 2023:** For all returning students.

How do I apply for need-based aid as a returning student?

Students who currently receive or who seek consideration for need-based Tulane Scholarship should complete both the 2023-2024 Free Application for Federal Student Aid (FAFSA) and the 2023-2024 College Scholarship Service’s (CSS) Profile. Students only seeking to apply for federal aid only need to complete a FAFSA.

A 2023-2024 FAFSA and any additional documentation requirements need completion for a student to have 2023-2024 federal aid eligibility determined by Tulane. We suggest that upperclassmen complete the FAFSA by April 15, 2023 to allow for identifying any additional documentation requirements necessary for determining your federal eligibility before the 2023-2024 academic year begins. It is critical that Tulane receive your completed FAFSA (and any additional requirement documentation) prior to the processing deadline (which is four weeks before the end of the academic term for which aid is intended or the student’s last date of attendance, whichever comes first) to allow sufficient time for review, offer and certification of federal aid eligibility. You are responsible for monitoring documentation requirements made in addition to the FAFSA (you may track the status of such requirements via your financial aid “To Do” listing available via Tulane’s Gibson portal). Since the Tulane University Accounts Receivable Office may assess finance charges on any unpaid student account balance, it is imperative to avoid late submission of the FAFSA and/or any required documentation that would delay your receipt of federal student aid resources.

Since the 2023-2024 FAFSA will be asking for data from the 2021 federal income tax return, you and your parents may be able to take advantage of opting to use the IRS data retrieval tool when completing the FAFSA. Using the IRS tax retrieval option on the FAFSA and/or using data directly from your actual 2020 federal income tax returns will make completion of the forms easier and will mean fewer corrections during processing of your needs analysis. Please complete your applications no later than April 15, 2023.

You must complete both forms (CSS Profile and FAFSA) for consideration of both Tulane and federal need-based aid. Complete all sections of each form to prevent delays that might in turn prevent your access to certain aid resources. Be sure to list Tulane as a school to receive your FAFSA (Tulane's federal school code number is 002029). Complete the forms so that results will arrive at Tulane by our returning student **April 15, 2023 deadline**.

If applying for need-based Tulane Scholarship, then the University Financial Aid Office will require our receipt of signed copies of your parents' 2021 federal tax returns and copies of your parents' 2021 W-2 forms once you have completed the CSS Profile. Applications for our need-based aid are incomplete until we receive all required tax documents, including all W-2 forms.

As noted in the section "How is financial need determined?" you may be asked to verify and/or provide additional information concerning your aid application(s). To assure that returning students are available for our maximum level of funding, we urge you to complete your applications by April 15, 2023 at the latest. An application for need-based Tulane Scholarship is not complete until we have received your CSS Profile, FAFSA, parent 2021 federal tax returns (including all 2021 W-2 forms) and other verification documents as required.

Returning students should make every effort to complete their applications by the **April 15, 2023** deadline. Your application is incomplete and ineligible for review until we receive all required documents. Delays may negatively affect receipt of funds since the allocation of aid resources is on a funds-available basis at the time the application becomes complete. We may continue to offer aid on a funds-available basis after the 2023-2024 academic year has begun; however, applications completed after March 1,

2024 (that is, during the spring semester of the academic year underway) or after a student has ceased attendance, whichever comes first, will not be considered for need-based Tulane Scholarship funding.

If I have need, what types of aid are available to me?

Several types of aid are available to students who are determined to have financial need. Tulane offers some funds directly from the University, while other funds come from non-Tulane sources. Scholarships and grants do not require repayment, yet loans represent a repayment obligation. To apply for all of the need-based aid described in this section, both Tulane aid and federal aid, you must complete both the CSS Profile and the FAFSA.

- **Need-Based Tulane Scholarships** are available to full-time undergraduate students in regular degree programs in the Undergraduate College, the School of Liberal Arts, the School of Science and Engineering, the School of Architecture, the School of Public Health, and the A. B. Freeman School of Business and being charged tuition at the standard rate. Students enrolling in the School of Professional Advancement should see “As a Professional Advancement student, what types of aid are available to me?” By applying for financial aid through the CSS Profile and FAFSA and then providing documentation to complete your application, you receive consideration for need-based Tulane Scholarship. Please note that need-based Tulane Scholarship adjusts (reduces) if a student receives other institutional gift aid with very few exceptions (for example, Tulane Band Scholarship). **Need-based Tulane Scholarship offerings require an evaluation of both financial need and academic merit: if need exists at the point of an offer (or a re-offer), then merit determines the proportion of scholarship, if any, of the offer which will consist of need-based Tulane Scholarship.** Your total financial aid offer, including need-based Tulane Scholarship, cannot exceed established cost of attendance. Your need-based scholarship cannot exceed need (defined as cost of attendance less the institutionally calculated expected family contribution and less other gift aid (whether the other gift aid was present before or after the initial need-based scholarship offer). Any need-based Tulane Scholarship offered prior to our receipt and review of all necessary information/documentation represents a tentative offer of aid. Reminder, that a student’s receipt of gift aid (no matter the source) reduces financial need. Please be sure to accurately and timely report your receipt of all gift aid so that we might accurately determine your financial aid eligibility. You are responsible for reporting all assistance received before we can determine the final amount of your financial need and thus the amount of your final need-based Tulane Scholarship.

Continuing students must enroll full-time in a full-time division and maintain a cumulative grade point average of at least 2.300 to remain eligible for need-based Tulane Scholarship consideration. An academic evaluation is performed annually (generally, at the conclusion of the spring semester) to confirm that a student meets all academic retention criteria. For more details regarding the academic requirements for retaining need-based Tulane Scholarship, please refer to the Appendix. A student must graduate within the normal number of semesters required for the program in which he or she is enrolled (eight in the Newcomb-Tulane College, Schools of Liberal Arts, Science and Engineering, Business, Public Health, or ten in Architecture). Our policy is to consider applicants for need-based Tulane Scholarship only for the required number of semesters in any given program, whether or not a student enrolls for semesters in another curriculum and/or enrolls for semesters during which there was no receipt of need-based Tulane Scholarship. In unusual circumstances, we may consider up to two additional semesters of eligibility.

To be eligible for the following federal student financial aid programs described in this section, students must be United States citizens or eligible noncitizens AND must enroll in a degree-seeking program. Eligible students must not be in default on a prior educational loan or owe a repayment on a federal grant. Continuing students must be meeting satisfactory academic progress standards as set for the student’s division of enrollment. For other specific requirements, please review the description of each type of aid.

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

- **Tulane’s No Loan Assistance (NOLA)**

Full-time freshmen entering in the fall semester (starting with the 2021 fall semester) and showing parental adjusted gross income (AGI on the 2020 custodial parents’ federal tax return) being equal to or less than \$75,000 will qualify for review for Tulane’s No

Loan Assistance (NOLA). Consideration for review requires that the completion and processing of the respective aid applications (including both the FAFSA and PROFILE) occur on or before February 15, 2023. An offering of the NOLA scholarship occurs if gift aid* plus Tulane's Institutional Methodology Expected Family Contribution (IM EFC)** does not total at least the tuition, fees, books, and transportation components of the student's standard Cost of Attendance, in an amount to make up the difference.

IMPORTANT: NOLA offerings occur using the information on hand. A reduction and/or cancellation of the NOLA scholarship offering might occur if additional information reflects changes to aforementioned components for eligibility. These include:

- Increase in the IM EFC* as a result of review and/or audit of application materials;
- Decrease in the cost of attendance due to changes in status;
- Increase in "gift aid"*** from any internal or external sources;
- Increase in documented family AGI resulting in the AGI being higher than the \$75,000 threshold for eligibility.

**IM EFC varies according to a myriad of factors (i.e., earnings, assets, non-custodial parent contribution, number in family, children in college, state of permanent residence, age of parents, etc.), and therefore families with identical adjusted gross incomes will rarely have identical IM EFC's. The Expected Family Contribution is not an evaluation of current disposable income, but rather reflects an analysis of what the family should have available to contribute towards the student's upcoming annual educational costs.*

***Gift aid includes, but is not limited to any scholarship received from Tulane or ROTC or other sources, tuition waiver, tuition exchange and/or any discount to full-time tuition or rebate of tuition; however, for the purposes of NOLA, Tulane will exclude Louisiana GO Grant and Louisiana TOPS from the gift aid total.*

NOLA recipients will undergo a review for continuation of NOLA eligibility for subsequent academic years provided the student applies for financial aid on or before the April 15 preceding each academic year, maintains at least a 2.300 cumulative grade point average, and maintains full-time (at least 12 hours each fall or spring semester) undergraduate enrollment. *Exception: graduating seniors in a final semester of a program may receive NOLA scholarship funds if enrolled less than full-time, although a required adjustment to the NOLA offer occurs to reflect actual tuition and fee charges. Exception: A student who is otherwise eligible to receive Tulane need-based scholarship, including NOLA, may be offered a conditional semester of scholarship under limited circumstances; see "Conditional Year" discussion within the Tulane Scholarship section for more details.*

Tulane's Louisiana Promise No Loan Assistance Scholarship (LPNOLA)

Full-time freshmen who are Louisiana residents and graduated from a Louisiana high school, matriculating in a fall semester (starting with the 2021 fall) with parental adjusted gross income (AGI) on the 2021 custodial parents' federal income tax return being less than \$100,000 will be reviewed for Tulane's Louisiana Promise No Loan Assistance Scholarship (LPNOLA). Consideration for the LPNOLA scholarship requires that all eligible incoming freshmen complete all necessary aid applications (including both the FAFSA and CSS PROFILE) prior to April 15, 2023. A LPNOLA scholarship offer occurs when a student's gift aid** plus Tulane's Institutional Methodology Expected Family Contribution (IM EFC)* does not total the standard budgeted Cost of Attendance, in an amount to make up the difference.

IMPORTANT: LPNOLA offerings occur using the information on hand. A reduction and/or cancellation of the LPNOLA scholarship offering might occur if additional information reflects changes to aforementioned components for eligibility. These include:

- Increase in the IM EFC* as a result of review and/or audit of application materials;
- Decrease in the cost of attendance due to changes in status;
- Increase in "gift aid"*** from any internal or external sources;
- Increase in documented family AGI resulting in the AGI being higher than the \$100,000 threshold for eligibility.

**IM EFC varies according to a myriad of factors (i.e., earnings, assets, non-custodial parent contribution, number in family, children in college, state of permanent residence, age of parents, etc.), and therefore families with identical adjusted gross incomes will rarely have identical IM EFC's.*

The Expected Family Contribution is not an evaluation of current disposable income, but rather reflects an analysis of what the family should have available to contribute towards the student's upcoming annual educational costs.

***Gift aid includes, but is not limited to any scholarship received from Tulane or ROTC or other sources, tuition waiver, tuition exchange and/or any discount to full-time tuition or rebate of tuition; however, for the purposes of NOLA, Tulane will exclude Louisiana GO Grant and Louisiana TOPS from the gift aid total.*

LPNOLA recipients will undergo a review for continuation of LPNOLA eligibility for subsequent academic years provided the student applies for financial aid on or before the April 15 preceding each academic year, maintains at least a 2.300 cumulative grade point average, and maintains full-time (at least 12 hours each fall or spring semester) undergraduate enrollment. *Exception: graduating seniors in a final semester of a program may receive LPNOLA scholarship funds if enrolled less than full-time, although a required adjustment to the LPNOLA offer occurs to reflect actual tuition and fee charges. Exception: A student who is otherwise eligible to receive Tulane need-based scholarship, including NOLA, may be offered a conditional semester of scholarship under limited circumstances; see "Conditional Year" discussion within the Tulane Scholarship section for more details.*

- **Federal Pell Grants** are available each year by the federal government to Tulane students whose expected family contribution is below the cutoff set by the federal government. Only students working toward a first bachelor's degree are eligible. The annual Federal Pell Grant offer in 2022-2023 to full-time students enrolled in full-time divisions at Tulane range from \$692 to \$6,895, depending on the expected family contribution.
- **Federal Supplemental Educational Opportunity Grants (FSEOG)** are federal grants offered by Tulane to financially needy students each year (defined as students who are eligible for a Federal Pell Grant). Grants average \$2,000 but can range from \$100 to \$4,000. Only students working toward a first bachelor's degree are eligible.
- **Federal Direct Loans** are available to eligible students regardless of need. The student borrower must enroll at least half time. Tulane undergraduate students must enroll for a minimum of six credit hours to meet the half-time definition. If a student demonstrates federal financial need, the student may then be eligible for an offer of a Federal Direct Subsidized Loan. Borrowers of this subsidized loan have the interest "subsidized" or paid by the federal government when enrolled at least half time. Federal regulations currently set the annual loan limits for Federal Direct Loans, and eligible undergraduate students may borrow a combination of subsidized and unsubsidized Federal Direct Loan not to exceed the following annual limits:
 - \$5,500 for freshman (up to \$3,500 of this may be subsidized)
 - \$6,500 for sophomores (up to \$4,500 of this may be subsidized)
 - \$7,500 for juniors and seniors (up to \$5,500 of this may be subsidized)

The lifetime aggregate on borrowing is \$31,000 for the entire undergraduate career, with no more than \$23,000 in Federal Direct Subsidized Loans. Total Federal Direct Subsidized Loans cannot exceed \$65,500.

For students who have financial need, Tulane normally includes an assumed amount of Federal Direct Subsidized and Unsubsidized Loan in our aid offers in an effort to meet need and allow a student to know their full level of borrowing eligibility. The federal need analysis formula determines eligibility for a Federal Direct Subsidized Loan. See "How is financial need determined?"

Although need is not a criteria for a Federal Direct Unsubsidized Loan, we must determine that a student is not eligible for a need-based loan before we can offer an unsubsidized loan. Therefore, students applying for unsubsidized loans must complete the Free Application for Federal Student Aid (FAFSA).

In addition to the FAFSA, you will need to complete a Federal Direct Loan Master Promissory note/application (MPN) to obtain Federal Direct Loan funding for the first time. Instructions for completing a MPN are available on the Financial Aid Office website. First time borrowers of a federal student loan must also complete the mandatory "loan entrance interview" which is an online tutorial detailing a borrower's rights and responsibilities under the federal student loan program. All borrowers must also complete the "Annual Student Loan Acknowledgment" process on the U.S. Department of Education's website.

Undergraduate students defined as “independent” under federal criteria may borrow additional amounts of Unsubsidized Federal Direct Loans. Independent students may borrow a combination of subsidized and unsubsidized loans up to the above limits plus additional unsubsidized loans up to the following annual limits:

- \$4,000 for freshman and sophomores
- \$5,000 for juniors and seniors

The aggregate limit for all undergraduate study for these independent students is \$57,500 with no more than \$23,000 in Federal Direct Subsidized Loans. The total-amount borrowed for undergraduate and graduate education cannot exceed \$138,500 with no more than \$65,500 in Subsidized Federal Direct Loans.

Repayment for Federal Direct Subsidized or Unsubsidized Loans begins six months (known as a grace period) after the borrower is no longer enrolled at least half-time. A default fee, also known as an origination fee will be deducted from the face value of the loan, currently modified by Congressional mandated sequestration (for example, the fee is 1.057% for the period from October 1, 2021 to September 30, 2022).

New changes in the Federal Direct Loan program took effect July 1, 2013, establishing that the basis for interest rates for undergraduates align with an index rate (10-Year U.S. Treasury Note Index) plus a 2.05% add-on.

Undergraduate Federal Direct Subsidized and Unsubsidized Loans disbursed between July 1, 2022 and June 30, 2023 have a total fixed interest rate for the life of the loan of 4.99%. Each year new Federal Direct Loans will have a new fixed interest rate dependent on the prevailing index rate. Federal Direct Stafford Loans have an interest rate cap of 8.25%.

- **Federal Work Study (FWS)** is a federally sponsored part-time employment program offered to eligible Tulane students demonstrating financial need each year. Once a student accepts federal work study offered, 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 (504.247.1700; representatives available weekdays 8:30 am – 5:00 pm) to secure a position. **A FWS offer 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. There are a variety of community service opportunities available for work-study students. Most students work about 10 to 15 hours a week with their wages being at least equivalent to the prevailing federal minimum wage. Students receive payment biweekly for hours worked with their respective net earnings directly deposited 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 may not work during the time slots scheduled for their classes.
- **Louisiana GO Grant** is a need-based scholarship program funded by the State of Louisiana. The maximum amount of Louisiana GO Grant can vary dependent on funding availability, however often ranges from \$1,500 to \$2,000 per year. Tulane recipients identifying Louisiana as their permanent state of residence on the FAFSA and receiving a Federal Pell Grant are usually eligible for Louisiana GO grant consideration. For more details on the current additional requirements for receipt of the Louisiana GO Grant visit the Tulane Financial Aid website and and/or the Louisiana Office of Student Financial Assistance website <https://www.osfa.la.gov/MainSitePDFs/GOGrantQAs.pdf>.

What types of aid is available for a student enrolled in the School of Professional Advancement?

The School of Professional Advancement (SoPA) serves the needs and interests of non-traditional students, most of whom are part-time. Federal Pell Grants are available based on a student's prevailing level of enrollment for the semester:

- 12 credit hours or more...eligible for a prevailing full-time Federal Pell Grant amount;
- 9-11 credit hours...eligible for a prevailing three-quarter time Federal Pell Grant amount;
- 6-8 credit hours...eligible for a prevailing half-time Federal Pell Grant amount;
- 1-5 credit hours...eligible for a prevailing less than half time Federal Pell Grant amount.
-

You may also apply for a Federal Direct Subsidized and Unsubsidized Loan if you enrolled at least half time (enrolled for a minimum of 6 credit hours). Depending on your need and the available funding, an offer of Federal Supplemental Educational Opportunity Grant funds might be available. Students should complete and send the 2023-24 FAFSA application by April 15, 2023. While the School of Professional Advancement offers their own scholarships, SoPA students are not eligible for need-based Tulane Scholarships or merit scholarships.

Special information is available from the Financial Aid Office for students who enroll in the School of Professional Advancement.

How do I find out if I am eligible for need-based Tulane Scholarship?

Prior to extending any offer of need-based Tulane Scholarship, a student must receive an offer of admission AND we must be in receipt of a student's completed SS Profile, FAFSA (except non U.S. citizens and/or ineligible noncitizens), and all required documents (including copies of parent 2021 federal income tax returns).

Assuming that you have successfully met all of the aforementioned criteria by the deadlines shown below, then you will receive notification of your financial aid offering as per the following schedule:

If you are a freshman applying Early Decision 1, who has met the November 15, 2022 deadline, then you will hear from the Financial Aid Office starting the week of December 19, 2022.

If you are a freshman applying Early Decision 2 or Early Action, who has met the December 15, 2022 deadline, then you will hear from the Financial Aid Office starting the week of January 30, 2023.

If you are a freshmen and/or transfer student who has met the February 15, 2023 deadline, then you will hear from the Financial Aid Office starting the week of March 20, 2023.

We expect all incoming applicants will receive notification of their aid offering no later than April 1, 2023.

If you are a returning student who has met the April 15, 2023 deadline, then you will hear from the Financial Aid Office starting the week of June 19, 2023.

If the completion of your aid application occurs after our deadlines, then you will receive consideration if funds are available. Your notification information will list any offer of tentative aid and will explain details relating to student and family rights and responsibilities. Since the depletion of funds may occur, financial aid offerings for late applicants may not include funding offered to those for students who filed their applications by the deadline.

How do I accept my financial aid offer?

Log onto Tulane's "Gibson Online" system, click "Financial Aid," on the left side click "Award Information, Terms and Conditions, Special Messages." Choose the correct aid year (example: 2023-2024), click "Terms and Conditions," read and press the "Accept" button at the bottom, click "Accept Award Offer" and make acceptance decisions. Freshmen should accept aid offers by May 1, the candidate's reply date for admission. Note to all incoming students: for your financial aid acceptance to be official, you must also accept the offer of admission and pay the required deposit by May 1, 2023. Currently enrolled students should accept their financial aid online within two weeks of the date of the receiving their notification of aid for the academic year.

Will my level of need-based financial aid change if I receive assistance from outside sources?

Some students receive assistance from outside sources, such as a scholarship from a club or organization. If your aid offer meets your need and then you receive additional outside assistance, federal regulations require an adjustment of your aid so that your need is not over-met. Every effort will be made to make any required adjustments from self-help funds (loans and/or work-study), but in some cases, Tulane scholarship may require an adjustment.

Does Tulane offer "merit only" scholarships (that is, scholarships not based on need)?

The university offers an array of scholarships based entirely on academic merit as demonstrated in the admission application in light of the current applicant pool and available funding. These scholarships are only available to entering freshmen or to qualified transfer students upon admission to the university by the admission office. In addition, Tulane provides several scholarships, which consider merit criteria in combination with other non-need considerations.

Students receiving these types of scholarships who seek additional Tulane need-based financial aid must complete both the Free Application for Federal Student Aid (FAFSA) and the College Scholarship Service's (CSS) Profile applications. Students receiving these types of scholarships who seek only federal aid must complete only the FAFSA.

Tulane scholarships are in a large part made possible through the generosity of donors to the University, and a recipient's Tulane scholarship may include partial funding from a specific donor's contribution.

With very few exceptions, students offered more than one Tulane scholarship may not combine the scholarships. For example, Tulane scholarships such as faculty/staff tuition waiver, Tuition Exchange scholarship, and/or Reserved Officer Training Corps (ROTC) scholarship are ineligible for combination. The exceptions include Tulane Band Scholarship and adjusted need-based Tulane Scholarship (that is, scholarship adjusted in light of all other aid).

Students suspended from the University because of honor or disciplinary violations will forfeit all remaining portions of any university scholarship previously offered.

- **Stamps Tulane Scholarships** represent annual offers each year through generous funding by the Stamps Family Charitable Foundation and dollar-for-dollar matching by Tulane University to approximately five exceptional new freshmen who exemplify leadership, perseverance, scholarship, service, and innovation. As Tulane's most prestigious merit offer the scholarship covers Tulane's specified total costs of attendance for up to four years of undergraduate study (five for architecture). In addition, Stamps Tulane Scholars are able to use additional enrichment funds to support endeavors such as study abroad, undergraduate research, academic or co-curricular conferences, and unpaid internships. Applicants must apply for the Deans' Honors Scholarship (see below) by December 5 AND submit an Early Action or Single Choice Early Action admission application by November 15. No separate application is required. The scholarships are renewable provided the student maintains a 3.00 cumulative grade point average with a full-time load, maintains continuous enrollment without interruption at Tulane University, and upholds the standards of the Code of Academic Conduct and Code of Student Conduct.

- **Deans' Honor Scholarships** represent annual offers each year to approximately 50 superior new freshmen. The value of the scholarship is equivalent to full tuition for up to four years of undergraduate study (five for architecture). Applications, which are due on or before November 15, are available from the Office of Undergraduate Admission. The scholarships are renewable provided the student maintains a 3.00 cumulative grade point average with a full-time load, maintains continuous enrollment without interruption at Tulane University, and upholds the standards of the Code of Academic Conduct and Code of Student Conduct.

- **Paul Tulane Scholarships** represent annual offers each year to new freshmen. The value of the scholarship is equivalent to full tuition for up to four years of undergraduate study (five for architecture). Applications, which are due on or before November 15, are available from the Office of Undergraduate Admission. The scholarships are renewable provided the student maintains a 3.00 cumulative grade point average with a full-time load, maintains continuous enrollment without interruption at Tulane University, and upholds the standards of the Code of Academic Conduct and Code of Student Conduct.

- **Louisiana Excellence Award** represents a scholarship offered each year to new freshmen from Louisiana. The value of the scholarship is equivalent to full tuition for up to four years of undergraduate study (five for architecture). Applications, which are due on or before November 15, are available from the Office of Undergraduate Admission. The scholarships are renewable provided the student maintains a 3.00 cumulative grade point average with a full-time load, maintains continuous enrollment without interruption at Tulane University, and upholds the standards of the Code of Academic Conduct and Code of Student Conduct.

- **Merit Scholarships** often range from \$1,000 to \$32,000 (although ranges may adjust each year) and represent offers by Tulane to entering freshmen. The Undergraduate Admission Office's Merit Selection Committee selects candidates with outstanding academic qualifications for their scholarship offers of varying amounts. Consideration requires a freshman's enrollment in one of Tulane's full-time undergraduate divisions. The scholarship is renewable for the four years (five in Architecture) of undergraduate education provided the student maintains a 2.700 cumulative grade point average with a full-time course load and upholds the standards of the Code of Academic Conduct.

- **National Merit Scholarships** represent offers to qualified freshmen each year by both the National Merit Scholarship Corporation and Tulane using the criteria of having outstanding performance on the PSAT. Eligible finalists who name Tulane as their first choice school according to the National Merit Process receive offers of \$2,000 per year.

- **The Tulane University Community Service Scholarship** rewards students who previously dedicated exceptional time and effort serving their community and who plan to continue this dedication as a member of the Tulane and New Orleans community. Tulane usually extends up to one-hundred scholarships valued between partial and full tuition. A separate application exists for this scholarship and is available on the Undergraduate Admission website, with completion and submission required to the Office of Undergraduate Admission by January 15. The scholarships are renewable for four years (or five for Architecture) as long as recipients successfully meet the following criteria:

- Complete the minimum of community service as dictated by the Center for Public Service;
- Maintain at least a 2.700 cumulative grade point average (GPA) for partial scholarships; or at least a 3.000 GPA (for full tuition scholarships)
- Maintain continuous full time enrollment in a full-time division;
- Adhere to the standards of the Code of Academic Conduct.

- **Legislative Scholarships** are full-tuition, one-year scholarships funded by Tulane in accordance with Louisiana State law. Each state legislator may nominate one student per year. Applicants must be residents of and legally domiciled in Louisiana, graduates of Louisiana high schools, and enroll or gain admittance into Newcomb-Tulane College as a full-time undergraduate degree-seeking students. All Louisiana students admitted into Newcomb-Tulane College as full time undergraduate degree-seeking students are automatically eligible for the Legislative Scholarship Program, upon completion and return of the Legislative Scholarship Program Form, in accordance with procedures described on the Form, which is available each spring. If you have any questions about the Legislative Scholarship Program, please contact Tulane's Office of Government and Community Relations at 504.988.3390.

Important: A student who declines a Tulane merit-based scholarship to accept a Legislative Scholarship is ineligible for the reinstatement of their prior merit scholarship in a subsequent academic period once forfeited. However, exceptions are available if a student meets all original retention criteria associated with the prior Tulane merit-based scholarship and submits a written request for reinstatement directly to their Financial Aid Counselor requiring subsequent review and approval by the Associate Vice President of Financial Aid.

The receipt of Legislative Scholarship will affect athletic scholarship. Please contact Tulane's Athletic Compliance Office for more information at 504.862.8242.

- **Mayoral Scholarships** represent full-tuition, four-year scholarships offered annually to approximately five students who are residents of Orleans Parish and are graduates of New Orleans high schools. Applicants must demonstrate outstanding academic

performance, leadership ability and financial need. Candidates for the Mayoral Scholarship must submit by January 15 an application for admission to Tulane as a full-time degree-seeking undergraduate student, the Mayoral Scholarship application form, and the FAFSA. Recipients must maintain a 2.30 or higher GPA on a full-time course load in a full-time Tulane division to remain eligible for the scholarship.

- **Tuition Opportunity Program for Students (TOPS)** is a scholarship program funded by the State of Louisiana; therefore, the State of Louisiana determines whether adequate funding exists to meet their scheduled award obligations. Students who have been Louisiana residents for at least two years and have graduated from a Louisiana high school are eligible to apply for TOPS. Applicants must meet the current eligibility criteria as specified by the State of Louisiana. In prior years, the maximum TOPS offering at Tulane is the average Louisiana public college tuition and may include a stipend for students with higher grade point averages and/or ACT scores, however the State of Louisiana always established the level of offers based on their available level of funding. For students receiving other forms of aid, the full value of their TOPS offering is eligible for use towards other expenses as long as the total amount of aid does not exceed the cost of attendance. Applicants must complete the Free Application for Federal Student Aid (FAFSA) by the state's specified deadline. Contact the Louisiana Office of Student Financial Assistance at P.O. Box 91202, Baton Rouge, LA 70821-9202 or call (800) 259-5626, Ext. 1012 for additional information. Since the State of Louisiana determines funding levels based on available funding, and if funding shortfalls occur, we regret that Tulane University is unable to make up the deficit.
- **Reserve Officers Training Corps (ROTC) Scholarships** in each branch of the armed forces provide full or partial tuition, fees, book expenses, and a monthly stipend allowance. Students completing this program receive an officer's commission upon graduation. Assistance includes funds for covering the housing and meal expenses for some ROTC scholarship recipients via the Tulane Cooperative Housing and Meal Scholarship. Students who receiving both a Tulane tuition scholarship and an ROTC scholarship must choose which scholarship is most advantageous to them.
Important: A student who declines a Tulane merit-based scholarship to accept a ROTC Scholarship is ineligible for the reinstatement of their prior merit scholarship in a subsequent academic period once forfeited. However, exceptions are available if a student meets all original retention criteria associated with the prior Tulane merit-based scholarship and submits a written request for reinstatement directly to their Financial Aid Counselor requiring subsequent review and approval by the Associate Vice President of Financial Aid. For more information, contact the commanding officer at Tulane for your particular service of interest.
- **Athletic Scholarships** are available for student athletes competing in various men and women NCAA sports teams at Tulane. Scholarships are sometimes available for team managers and trainers. Contact the Tulane Athletic Office for details.
- **Band Scholarships and Musicianship Awards** are partial scholarships offered through the admission office and based on musical talent. The scholarships are renewable for four years (or five for Architecture) provided the recipients participate in the band or musical program as required by the band or musical director, maintain at least a 2.700 cumulative GPA with continuous full time enrollment in a full-time division and adherence to the standards of the Code of Academic Conduct.

How will I receive my financial aid?

Financial aid (merit and/or need-based) helps towards meeting your anticipated educational expenses. All aid offerings seek to supplement your family's contributions towards meeting these costs. You receive billing statement from the University's Accounts Receivable Office detailing charges for tuition, fees, housing (if you will live on campus) and meals (if you enroll in a campus meal plan). Other expenses, such as books, transportation, miscellaneous (and housing and/or meals if you opt not to live or eat on campus) are estimates of costs. Your actual costs may be higher or lower.

Because each student's costs and aid offers will vary, the expected family contribution used to determine financial need is not necessarily the "bottom line" amount that your family will pay. To determine more accurately what your family will pay for each semester, add your charges (tuition, fees, housing, and meals) for the semester plus your estimate of your other expenses, then subtract the financial aid that scheduled to disburse for that semester (you may or may not want to include employment earnings).

Once you accept your financial aid offer then institutional scholarships (such as need-based Tulane Scholarship and/or Tulane merit scholarship) follow a scheduled disbursement schedule allowing for direct crediting to your Tulane student account (generally occurs after you confirm your registration for the upcoming semester). With the successful completion of all required processing for a Federal Pell Grant and/or Federal Supplemental Educational Opportunity Grant, your funds will credit to your account just prior to the start of the semester (again, occurs after your registration is confirmed). TOPS scholarships disburse when the funds arrive from the State of Louisiana (generally, a month after the semester commences).

If you receive a Federal Direct Loan, funds will disburse directly to Tulane each semester for the amount borrowed minus any loan fees. Students applying for their first Federal Direct Loan must complete a Federal Direct Master Promissory Note (MPN). Students applying for their first Federal Direct Loan must also complete federally required loan “entrance” counseling using the U.S. Department of Education’s online portal. Pending federal law may soon also require all Federal Direct Loan borrowers to complete the “Annual Student Loan Acknowledgement” process via the U.S. Department of Education’s website.

Tulane arranges with streamlined private loan lenders to transmit loan funds electronically for direct crediting to your Tulane Accounts Receivable student account. Some private loan lenders may send loan funds via paper check made payable to you and to Tulane. If your loan funds disburse by check, then you must endorse the check at the Bursar’s Office for proper crediting to your account. To pick up a check, you must present a Tulane I.D. card and a driver's license (or provide an alternative type of picture I.D.).

Electronic funds disburse and paper checks become available for release after registration confirmation occurs and all other requirements successfully met.

Because financial aid has multiple funding sources, the deliverance of different types of aid occurs at different points in time. If you have any questions regarding the actual credits of your financial aid in your accounts receivable account, you should contact our office.

If your credited financial aid exceeds the charges on your bill, the resulting “credit balance” can be refunded for your other educational expenses. If you complete a Release of Title IV Funds form for the Accounts Receivable Office, federal loans may be used to pay charges on your Tulane account which are not tuition, housing or meal plan charges (for example, bookstore charges). Otherwise, excess funds are often available for direct release to you that you may subsequently use to pay other Tulane charges.

Students who work in the Federal Work Study (FWS) program are paid biweekly for the amount that they have earned via direct deposit into a bank account they have chosen (not their Tulane Accounts Receivable student account). If offered FWS, you should explore student job opportunities on the <https://hr.tulane.edu/student-employment/home> website and consult with a Student Employment Office representative when you arrive on campus (phone 504.247.1700). Because the interview and job placement process takes time, it may not be possible to begin FWS employment within the first or two weeks of classes. You should plan to have sufficient funds available to meet personal expenses until you receive your first paycheck.

By law, funds from any of the federal or state programs listed above (except FWS, which can in some cases be certified for a semester preceding a semester of enrollment) can be credited or released to you only during a semester while you are enrolled, in attendance, and are meeting all program requirements. If you subsequently become ineligible for FWS funding, then funds received may require a return to the federal government’s FWS program, and you are responsible for repaying Tulane if Tulane returns the funding on your behalf.

Is my financial aid renewable?

Your financial need must be re-evaluated each year for need-based aid. Each year your family needs to complete a CSS Profile and a FAFSA, and your parents must submit copies of IRS tax returns so that we can determine your need for aid. See "How do I apply for need-based aid as a returning student?"

Tulane University feels a special commitment to continue financial assistance to students who:

1. Enter Tulane on need-based aid,

2. Complete the applications for aid by the deadline,
3. Continue to have financial need,
4. Meet academic standards for scholarship and federal aid.

As noted previously, your total package of need-based aid (including need-based Tulane Scholarship, federal grants, outside scholarships, need-based loans, and employment) cannot exceed the total amount of need. If you complete the application process by the deadlines, continue to have need, and meet academic standards, you will receive need-based financial aid throughout the normal period of undergraduate studies (four years, or five in the case of Architecture students).

Are there other options if I do not qualify for need-based aid?

For those who are either not seeking or are ineligible for need-based financial aid, Tulane provides access to a variety of student and parent loan programs and payment plans. These options are sometimes also available to families who are receiving need-based aid and who are interested in additional means of financing the parental contribution. Total aid packages, however, may never exceed the cost of attending Tulane, and students must meet enrollment requirements and must be in good academic standing to receive financial aid.

- **Unsubsidized Federal Direct Loans** are available to eligible students who meet federal requirements described elsewhere in the brochure, and are enrolled at least half-time, regardless of need. Tulane undergraduate students must enroll in a minimum of six credit hours to meet the definition of half time enrollment. A student must complete a Free Application for Federal Student Aid (FAFSA) because we are required to determine if you are eligible for a Federal Direct Subsidized Loan first. See "How do I apply for aid as a freshman or transfer student?" or "How do I apply for need-based aid as a returning student?" A Federal Direct Unsubsidized Loan is similar to a Federal Direct Subsidized Loan except that the interest rate is slightly higher and the student is responsible for paying the interest accrued on the loan while in school. Unless making adequate payments while in school, the interest on an unsubsidized loan accumulates during a borrower's in school enrollment before capitalizing at repayment.

The regulations regarding maximum loan limits and eligibility requirements (other than demonstrating need) are the same as for the Federal Direct Subsidized Loans. You may request a deferment as long as you enroll at least half time. Information for completing a Federal Direct Loan master promissory note (MPN) is available on the Tulane Financial Aid Office's website.

- **The Federal Direct Parent PLUS Loan** is available to assist parents who need additional educational financing. **Qualifying parents can borrow Direct PLUS up to the student's cost of education minus all other financial aid.** Loan approval requires the absence of adverse credit. Parent loans are available to a parent whose child is pursuing a degree program at Tulane University, enrolled at least half-time, and is maintaining Satisfactory Academic Progress (please refer to the Satisfactory Academic Progress information in the Appendix). Tulane undergraduate students must enroll for a minimum of at least six credit hours to meet the definition of half time enrollment. In addition, the parent and student must complete the Free Application for Federal Student Aid (FAFSA). Borrowers and students must be United States citizens or permanent residents. The parent cannot be in default on any educational loan made to attend any institution nor can they owe a refund on a grant received to attend any institution. As with any loan, we recommend that borrowers carefully determine their level of borrowing include consideration of repayments obligations.

The interest rates on Federal Direct PLUS loans made on or after July 1, 2016 have a fixed rate based on an index rate (10-Year U.S. Treasury Note Index) plus a 4.6% add-on. For PLUS loans disbursed between 7/1/21 and 6/30/22 the interest rate fixed for the life of the loan is 6.28%. 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 Parent PLUS Loan program and directions to apply, visit our website.

- **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>

- **Alternative/Private Loans** are available to assist students and their families who either are not eligible for federal aid or who need additional education financing and choose not to apply for a full Federal Direct PLUS Loan up to the cost of attendance less other financial aid. Loan approval requires a borrower be creditworthy and demonstrate an ability to repay. Alternative Loans are available to students enrolling and pursuing a degree program at Tulane. As with any loan, we recommend that borrowers carefully determine their level of borrowing include consideration of repayments obligations. A student or parent can borrow an alternative loan up to the established cost of attendance minus all other aid. The student should apply directly with the lender. Links detailing alternative loan programs reviewed by our financial aid staff is available on our website.
- **State Supplemental Loans** are available in a number of states including Alaska, Illinois, Massachusetts, Minnesota, and Pennsylvania. No needs test is required. Parents are the preferred borrowers but some states allow a student to borrow, usually with a co-signer. A credit evaluation usually is required. Applicants and students must be United States citizens or permanent residents, and students must enroll at least half time. For more details, contact the guaranty authority for your state. (It is quite possible that other states not listed above have or will be establishing supplemental loan programs.) The Tulane Financial Aid Office can provide the addresses and phone numbers of these agencies.
- **The short-term charitable remainder trust** offers parents and grandparents the opportunity to establish a trust fund that will help defray college expenses and make a substantial gift to Tulane. The creation of a short-term charitable remainder trust occurs via funding from a donation of cash or appreciated stock. With the student identified as the beneficiary of the trust, Tulane receives the principal at the end of the term. Income tax savings for the donor can make this an attractive plan. Further information is available from the Tulane Office of Gift Planning at 800.999.0181.
- **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. Students work an average of 12 hours a week and earn approximately \$2,500 per academic year. While jobs relating to a student's academic interest are possible, most placements are in the areas of hotel administration, sales, food management, and clerical work. For more information, contact Tulane's Student Employment Office at 504.247.1700.
- **Outside educational assistance** is available from many business and industrial firms, labor and fraternal organizations, and other groups for applicants meeting certain qualifications, for employees or members, or for their children. These sources help to supplement existing financial aid offerings, or to reduce the self-help (loan or employment) portion of a financial aid package. We recommend that you look into the possibility of such assistance. Local public libraries and high school guidance offices often have publications listing aid opportunities. You will also find excellent information including a free online scholarship search engine (FastWeb) found at <https://finaid.org/scholarships/>

Can I apply for need-based aid once I enroll at Tulane?

If you do not apply for aid as an entering freshman, you still can apply later for your sophomore, junior, and senior years. If you apply but do not receive aid as a freshman, you can ask for consideration again in the following years. Current students applying for need-based aid should follow the regular application process.

What financial aid is available if I attend summer school at Tulane?

Tulane feels an obligation to reserve its limited need-based Tulane Scholarship and grant funds for eligible students who enroll full-time during the regular academic year. Therefore, this type of assistance is not available for summer enrollment.

Students who will enroll at least half time and have not already borrowed the maximum allowed for the academic year may apply for Federal Direct Loan funds. Alternative and Federal Parent PLUS Loans may be available. Federal Pell Grant is available for eligible students.

Summer need for financial aid must align with a specific academic year. You must have applied for, and be determined eligible for, either aid for the prior or for the subsequent academic year at Tulane to be eligible for summer aid. Which year is applicable

will depend on your summer enrollment status and/or the type of aid for which you apply. Additional details, including deadline information and an application, are contained in Tulane's Summer Addendum, available in the Financial Aid Office in late spring.

Can I consolidate my loan payments?

Borrowers of student loans from federal programs may consolidate those loans if they are in a grace period preceding repayment or are in repayment. The interest rate is equal to the weighted average of the interest rates on the loans consolidated, rounded up to the nearest eighth of a percent. Additional details are available from the Financial Aid Office.

For the latest information on all areas of financial aid at Tulane, see the Tulane University Financial Aid Office website at <https://financialaid.tulane.edu/>.

APPENDIX

CONSUMER INFORMATION FOR FEDERAL STUDENT FINANCIAL AID RECIPIENTS

Information about academic programs, accreditation, facilities, faculty, retention, and number of students completing programs is available from publications found at 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 determining the amount of aid offered follows standard procedures and policy. In general, Tulane reserves blocks of certain federal funds for each graduate/professional division. Aid amounts are set to attempt to provide a reasonable level of help to the majority of students expected to apply. Offers of aid continue until the achieving a full commitment of the entire block of funds. Further information about selection and offering of aid is available from the University Financial Aid Office counselors.

STATE SCHOLARSHIP PROGRAMS

A number of states provide 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 you 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 transcripts and a Verification Worksheet; and there may be requests for additional documents depending upon the information needing verification. Applicants should submit the requested information to the Financial Aid Office within two weeks from the date of the initial request. For incoming students, no loan certification will occur and no aid disbursed and/or credited until the verification process is complete. Verification requirements still identified as incomplete past the established financial aid deadline (four weeks before the end of the academic term associated with the aid, or the student's last date of attendance, whichever comes first) may prevent a student from receiving aid. For returning students, your financial aid application is incomplete until verification is complete, and no aid offer extended 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 via a revised Financial Aid Notification letter and/or electronic aid offering. If you are eligible for a Federal Pell Grant and corrections must occur as warranted from the verification process, as Tulane will submit all necessary corrections to the federal processor for revisions. Aid is available 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

The deadline for applying for federal student aid for a specific semester occurs six weeks before the end of the specific Tulane semester. This Tulane deadline is set to allow time for the financial aid office to extend an offer of aid so that you might meet the Tulane federal aid acceptance deadline (at least a month before the end of the intended semester or your withdrawal date, whichever comes first). We cannot process federal aid for a semester in which you are no longer attending and for which you have not applied for aid.

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 a retroactive adjustment 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. All students who receive federal financial aid must 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 count in a student's SAP evaluation (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 becomes identified as having attempted hours contained in the semester.

For guidelines for repeated coursework, if allowed, remedial coursework, if required, and/or English as a Second Language (ESL) coursework, if offered, refer to the respective academic 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 count 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 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 automatically receive recognition as failing to meet Tulane's Satisfactory Academic Progress standards and receive recognition as no longer in pursuit a credential eligible for financial aid. A GPA is absent 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 prior to reaching the midpoint of the academic program, then the cumulative GPA must be at least 1.75;
- If aggregate attempted and transferred credit hours exceeds 29 yet is less than 48 prior to reaching the midpoint of the academic program, 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 equates to 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 contains hours identified as initially attempted).

3. Quantitative Maximum Timeframe:

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 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. Upon an initial SAP failure, a student receives one automatic Warning Semester associated with their next semester of enrollment to restore their satisfactory academic progress standing unless they received an academic dismissal. During the Warning Semester, a student will receive Federal financial aid for which they have applied and are otherwise eligible. A student is ineligible to 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 who receives denial of Federal aid because of a failure to meet SAP standards (after the Warning Semester has concluded) may appeal this determination to the Satisfactory Academic Progress Appeals Committee of the Financial Aid Office. The appeal process requires the completion a Satisfactory Academic Progress Suspension Appeal Form detailing a significant mitigating circumstances that seriously impacted academic performance (for example, serious illness or injury of the student, or death of a relative). In the SAP Appeal, a student must demonstrate an understanding of what SAP measure/s they failed to meet 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 is possible.

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 consideration for federal aid 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 receive an automatically denial until the student has earned at least six more Tulane GPA/quality hours than the total earned prior to a SAP Appeal denial by the Committee.

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 regain academic eligibility 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 consideration for federal aid 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 receive automatic denial 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, an automatic SAP appeal denial will occur without going to the SAP Appeal Committee. For example, a SAP appeal submission must occur prior to the established deadline; otherwise, all late appeals 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 accompanied with 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 appeal's associated semester; or
- Ten business days from the receipt of the appeal in the Tulane University Financial Aid Office, using whichever is the later date.

MEDICAL WITHDRAWAL AND FINANCIAL AID

Upon taking a medical withdrawal, it is important that undergraduate 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. See "Withdrawals and Return of Title IV Federal Student Aid" for details. (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 one probationary semester of federal aid once they are not meeting SAP guidelines. If a student has received a probationary semester and has not met the SAP guidelines, an appeal process is available.
- Federal aid appeals – The Appeals committee will consider appeals for students planning to return in the fall semester if received by June 1. Appeals for students planning to return in the spring semester if received by November 1, and appeals for students returning in the summer semester (federal aid only) if received by April 1.
- Tulane need-based scholarship – If a tuition adjustment occurs upon withdrawal, a scholarship may require a prorated adjustment for the same semester. In addition to demonstrating financial need, students must maintain full-time enrollment and meet a GPA requirement of at least 2.300 to continue to receive need-based scholarship. A student who fails to meet both of the academic requirements receive one conditional semester of scholarship, and may, if certain conditions are met during that semester, receive a second conditional semester. Information on this is available in the Financial Aid Sourcebook or on our website at <http://tulane.edu/financialaid/grants/needbased.cfm>.
- Tulane Merit Scholarship – If a tuition adjustment occurs upon withdrawal, a scholarship may require a prorated adjustment for the same semester. Students must maintain full-time enrollment and meet the required GPA for their scholarship in order to continue receiving the scholarship. When a student takes a medical withdrawal, upon their first return, the student receives a probationary semester of merit scholarship as long as they meet the conditions of the Conditional Merit Scholarship provisions (see section further below). The student should also meet with their Academic Advisor and seek treatment through the health services at the University when appropriate. If a student is not meeting merit scholarship renewal requirements after having the opportunity for a probationary semester of scholarship, they will receive notification at the end of the period that the scholarship has been lost and an appeal process is available to the student at that time.

TERMS AND CONDITIONS FOR STUDENT EMPLOYMENT THROUGH FEDERAL WORK STUDY

Students who receive an offer of Federal Work Study (FWS) may obtain a position through the <https://hiretulanegrads.tulane.edu/> website or through consultation with the Tulane Student Employment Office (504-247-1700). Students offered Federal Work Study have access to secure an employment positions based on their qualifications. Opportunities for community service are available. Students may 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. HOWEVER, A STUDENT MAY NOT WORK DURING IF THE TIMEFRAME CONFLICTS WITH HIS/HER CLASS SCHEDULE! The establishment of work schedules occurs between the student and his/her supervisor and may vary from early in the morning to late in the evening. The federal minimum wage applies for most Federal Work Study jobs. Wages may exceed the minimum if technical skills are required. Student pay is an hourly wage and earnings paid biweekly into the student's chosen bank account (NOT the student's Tulane Accounts Receivable student account). Earnings reflect documented 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 may receive an employment dismissal because of unsatisfactory job performance. Falsifying a time report constitutes grounds for immediate dismissal. A student who receives an employment dismissal may appeal to the Student Employment Office.

LOAN REPAYMENT PROVISIONS

Borrowers should log into The National Student Loan Data System <http://www.nslds.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 a default status! Monthly payments vary on Federal Direct Loans and are available on a calculation using the total amount borrowed or using the borrower's prevailing income. Personalized loan repayment calculators are available for viewing online at the federal website www.studentloans.gov (including INCOME-DRIVEN REPAYMENT PLANS) and generic calculators on websites such as 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 UAS) to discuss monthly payments on Federal Perkins loans. The minimum monthly payment is \$40. The Student Loan Office is located in Gibson Hall, Suite #1550.

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. The Registrar prepares Tulane'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.

Return of Title IV Federal Student Financial Aids Funds Policy

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. The withdrawal may be official or unofficial. Unofficial withdrawal status defines (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 during the period of enrollment.

The percentage of aid considered 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, the student receives recognition of earning 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 aid (grants and/or loans) that the student earned is **less than** the amount of federal aid (grants and/or loans) 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 deadline for returning these federal funds is within 45 days from the date that the financial aid office received notice of the withdrawal. The return 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 housing and meal charges.

The amount of federal aid required for return will go directly to the specific federal student aid programs from which the student received aid up to the amount of aid disbursed in the following priority order:

1. Federal Direct Graduate PLUS loans,
2. Unsubsidized Federal Direct loans
3. Subsidized Federal Direct loans
4. Federal Direct Parent PLUS loans received on behalf of the student
5. Federal Pell Grant
6. Federal SEO grants
7. LEAP grants

If on the date the institution determines that the student withdrew, the total amount of federal student aid (grants and/or loans) that the student earned **exceeds** the total amount of federal student aid (grants and/or loans) disbursed to the student (or on behalf of the student), then the difference between these amounts equates to a post-withdrawal disbursement. If federal loan funds count in the credit of 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 then 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 eligible for 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 payment of these funds represents earnings for 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 who is participating in a study abroad program offered by Tulane (and considered enrolled at Tulane) is eligible to be considered for federal student financial assistance by Tulane. If the program occurs during a fall or spring semester, the student is eligible to receive consideration for Tulane scholarship (except any scholarship specifically offered to offset New Orleans on-campus housing costs or on-campus meal plans).

ACADEMIC REQUIREMENTS POLICY FOR RETAINING NEED-BASED TULANE SCHOLARSHIP AND/OR NOLA

Undergraduate students receiving need-based Tulane Scholarship (including Tulane's NOLA and/or LANOLA Scholarship) must meet the following criteria to retain their scholarship:

- Maintain an overall cumulative grade point average of 2.300 on a full-time course load (defined as completing a minimum of 12 credit hours each semester) in a full-time division (**i.e.; Newcomb-Tulane College, School of Liberal Arts, Business School, School of Science and Engineering, School of Architecture, School of Public Health**);
- Incur billing charges at the prevailing standard rate;
- Continue to demonstrate financial need.

The determination of the amount of scholarship offered each year takes into account prevailing cost of attendance, level of financial need, level of academic merit, and availability of funding. Students will be responsible for monitoring their academic performance through the normal University procedures, and for making themselves aware of the impact of performance on the retention of scholarship.

Conditional Year Need-Based Scholarship

A student who is eligible for need-based Tulane Scholarship receive scholarship for **one** conditional year if the student's cumulative GPA falls below 2.300 at the end of any academic year or if the student drops to less than full-time during either semester. During the conditional year, the first semester portion of the student's scholarship will be credited, but the second semester portion will be credited only if the student meets certain conditions (see Conditions for Crediting Spring Scholarship on this sheet). The Deans of the undergraduate divisions will receive listings of students identified with a "conditional year" scholarship status. Students who apply late for renewal of scholarship aid for the upcoming year or who complete their applications late are responsible for meeting all of the deadlines and conditions of this policy.

During the conditional year, students will be encouraged to seek assistance from various resources offered by Tulane (such as Academic Advising and/or University Health Services), if it seems appropriate. Students should take advantage of any sources of assistance offered by the University.

Spring Semester Portion of Conditional Need-Based Scholarship

- (1) Second semester (in most cases this will be the spring semester) scholarship **will be credited** for students who achieve a 2.300 GPA for the fall semester provided they have also enrolled full-time for both the conditional year semesters (generally for the fall and spring semesters).
- (2) Second semester (in most cases this will be the spring semester) scholarship **will be canceled and NOT credited** for students who did not achieve a 2.300 GPA for the fall semester and/or who did not enroll at a full-time status for the fall semester.

Loss of Scholarship at End of Conditional Year

If a student does not earn a **2.300 cumulative grade point average and a full load (at least 12 credit hours) for the fall and spring semesters of the conditional year**, he/she will not receive consideration for need-based Tulane Scholarship for the next academic year. Students will receive notification of this decision by mail and/or e-mail. **A student who loses scholarship at the conclusion of a spring semester cannot automatically regain scholarship eligibility if their cumulative GPA is at least 2.300 at the end of the following summer: the student must successfully submit a timely appeal.** A student may reapply for need-based Tulane Scholarship after at least **one academic year without need-based Tulane Scholarship** if the student subsequently achieves an overall cumulative GPA of 2.300 in a full-time program while completing 12 hours or more each semester.

Appeal Procedure for Loss of need-based Tulane Scholarship

A student may appeal loss of scholarship to the Financial Aid Office. The basis of the appeal must be extraordinary circumstances that were beyond the student's control during the conditional year, such as a serious, extended physical or mental condition. A student's appeal must include documentation that the student's academic performance during the conditional year was the result of a serious physical or mental

condition. Accompanying documentation from an academic advisor or from a private physician (channeled through University Health Service) must attest that:

- The physical or mental problems were beyond the student's control during the conditional year; and
- That the student has now made significant progress in addressing these problems; and
- That there is now an expectation that the student will achieve the required academic standing if deemed eligible to receive another year of scholarship.

An appeal may or may not receive approval. If approved, then a calculation and offering of financial aid occurs and the student will receive a notification by mail and/or e-mail of his/her status. An offer of Tulane need-based scholarship may again receive a "conditioned" based on certain requirements the student must meet. If denied, then the student may reapply for scholarship aid **after at least one academic year** without Tulane Need-Based Scholarship if the student achieves an overall cumulative GPA of 2.300 with a minimum of 12 hours completed each semester. At that time, an offer of Tulane need-based scholarship may occur. An offer of Tulane need-based scholarship may again receive a "conditioned" based on certain requirements the student must meet.

Federal Student Financial Aid After Loss of Tulane Need-Based Scholarship at End of Conditional Year

The student may retain federal student financial aid depending upon financial need, meeting federal eligibility requirements, including satisfactory academic progress requirements, and availability of funds.

One Conditional Year Limitation

If a student who successfully completed one conditional year and retained need-based Tulane Scholarship for the following year falls below a 2.300 GPA and/or completes fewer than 12 hours a semester for any subsequent academic year, the student will **not** be given another conditional year and will **not** be offered Tulane need-based scholarship. **Note: A student loses the opportunity to complete a conditional year if unable to complete the conditional year successfully within two academic years after the student first fell below the 2.300 GPA standards.**

Deadline for Resolving Grade Issues

Any "incomplete" grades or disputed grades must be resolved within six weeks of the start of the next semester either in order to release a student from the requirement of completing a conditional year or to retain need-based Tulane Scholarship after completing a conditional year. A decision to require a student to complete a conditional year or to deny scholarship at the end of a conditional year occurs at the conclusion of that academic year based on the student's GPA and number of enrolled hours. This decision excludes from consideration the instances where a student repeats a course after either of the above determinations occurs.

Notices to Parents of Dependent Students

The University Financial Aid Office will inform parents of dependent students of decisions that will affect the student's financial circumstances, such as scholarship conditioned on the student meeting certain requirements or loss of scholarship because of the student's failure to meet specified requirements, only as permitted by law.

ACADEMIC REQUIREMENTS POLICY FOR RETAINING TULANE MERIT SCHOLARSHIP

Undergraduate students receiving a Tulane Merit Scholarship must:

- Maintain minimum academic standards (refer to specific merit scholarship academic retention criteria detailed below);
- Maintain enrollment in a full-time course load (defined as completing a minimum of 12 credit hours each semester);
- Maintain enrollment in a full-time division (**i.e.; Newcomb-Tulane College, School of Liberal Arts, Business School, School of Science and Engineering, School of Architecture, School of Public Health**);
- Incur tuition charges at the prevailing standard undergraduate rate;
- Continue successfully meeting all the terms and conditions applicable for the retention of their merit scholarships.

Students will be responsible for monitoring their academic performance through the normal University procedures, and for making themselves aware of the impact of performance on the retention of scholarship.

Minimum Cumulative Grade Point Averages Required for Merit Scholarship Retention

<u>SCHOLARSHIP</u>	<u>MINIMUM CUMULATIVE GPA NEEDED</u>
Stamps Tulane Scholarship	3.000
Deans' Honors Scholarship	3.000
Paul Tulane Award	3.000
Valedictorian's Scholarship	3.000
All other Merit Scholarships	2.700
Community Service Scholarship	2.700
Phi Theta Kappa Award	2.700
Collegiate Achievement Award	2.700
Phi Theta Kappa Advancement Award	2.700
Collegiate Achievement Award	2.700
Scholastic Achievement Award	2.700

Conditional Merit Scholarship

A student initially failing to meet the minimum academic standards required for retention of their merit scholarship may apply for a conditional probationary semester to continue to receive their merit scholarship and will receive notification of such from the Tulane University Office of Financial Aid. Lists of students who are eligible to apply for a conditional semester go to Academic Advising and may go to the Deans of the

undergraduate divisions. **Note: A student loses the opportunity to receive or apply for a conditional probationary semester if the student fails to complete the semester within two academic years after the student first fails the specific academic standards for retention of their specific merit scholarship, or the student's latest approved conditional probationary semester, whichever is last.**

An application seeking approval of a probationary semester requires that:

- Before or during the semester for which conditional probationary approval is sought, and PRIOR TO the "Last Day to Drop" for that semester (as defined and published by the University's Registrar's Office), a meeting must occur with the designated individual at the Tulane Academic Advising Office to establish an academic plan and/or strategy for academic improvement.

If approved, and the student is otherwise eligible, the student will receive merit scholarship for the probationary semester.

Continuing to receive merit scholarship beyond an approved conditional probationary semester requires the successful completion of the following conditions:

- At the conclusion of the conditional probationary semester, the student's official academic records must reflect that the student started and successfully completed a full-load of coursework (defined as enrolled for a minimum of 12 credit hours) during that semester **AND**
- At the conclusion of the conditional probationary semester, the student's official academic records must reflect that the student obtained at least the minimum grade point average (GPA) required for the merit scholarship during that semester and/or achieved a minimum cumulative GPA that meets or exceeds the specific minimum standard required for merit scholarship retention. Example: If the merit scholarship's minimum GPA requirement is 2.70, then at the end of the conditional probationary semester a student must have successfully completed a full-time level of coursework earning a GPA of 2.70 or higher during that semester and/or bring their cumulative GPA to 2.70 or higher **AND**
- If the cumulative GPA is not at least the minimum standard required for merit scholarship retention, the student has successfully applied for (see description earlier in this section) and received approval for another probationary semester of scholarship. The student must once again meet all of the aforementioned conditions of a "conditional probationary" semester during the subsequent semester (and all further subsequent semesters) until ultimately graduating and/or achieving a cumulative GPA that meets or exceeds the scholarship's minimum academic standards.

Upon the successful completion of all of the above conditions, then the student will receive, as long as they are otherwise eligible, their merit scholarship for the subsequent fall or spring semester following the conditional probationary semester.

Scholarship **cancellation will occur resulting in NO funds crediting** for students failing to meet the specified conditions at the conclusion of their conditional probationary semester and those students will lose their merit scholarship for all subsequent semesters of Tulane enrollment. Student who lose their merit scholarship are allowed to appeal the loss of their scholarship by filing an appeal which includes providing all applicable documentation to fully explain their situation and justifying why an appeal is warranted. Students will receive information by e-mail and/or mail of a decision to cancel spring scholarship.

Appeal Procedure for Loss of Tulane Merit Scholarship

Students failing to meet the conditions of their conditional probationary semester and therefore wishing to appeal the loss of their merit scholarship must submit a written request including their name, Tulane ID, the title of their scholarship, and reasons for the appeal. Generally, a successful appeal will include supporting documentation from a professional showing that a serious incurred a serious physical and/or mental health condition that hindered the student's academic performance during the conditional probationary semester. Accompanying documentation from an academic advisor or from a private physician (channeled through University Health Service) must attest that:

- The physical or mental problems were beyond the student's control during the conditional year; and
- That the student has now made significant progress in addressing these problems; and
- That there is now an expectation that the student will achieve the required academic standing if permitted receipt of another year of scholarship.

Submission of appeals must occur to the Financial Aid Office no later than 30 days after the end of the conditional probationary semester.

The Financial Aid Appeals Committee chairperson will review the appeals and may request additional information if necessary before presenting the appeal to the committee. The appeal review involves the entire committee and their decision is final with no additional appeal possible. Students will receive a written response within two weeks from the date of the appeal review.

Financial Aid Appeals Committee

The Financial Aid Appeals Committee consists of the Assistant Vice President of Financial Aid, the Senior Associate Director of Financial Aid, the Vice President of Student Affairs, representatives from each of the full-time undergraduate divisions, and a Student Health Center representative. There are eight voting members on the committee with the Senior Associate Director of Financial Aid serving as the official chairperson. The chairperson is the only non-voting member of the committee.

Federal Student Financial Aid after Loss of Tulane Merit Scholarship at End of Conditional Year

The student may retain federal student financial aid (some dependent upon student's federal financial need) if meeting all federal eligibility requirements, including satisfactory academic progress requirements, and availability of funds.

Deadline for Resolving Grade Issues

Any "incomplete" grades or disputed grades must be resolved within six weeks of the start of the next semester either in order to release a student from the requirement of completing a conditional year or to retain Tulane scholarship after completing a conditional year. A decision to require a student to complete a conditional year or to deny scholarship at the end of a conditional year occurs at the conclusion of that academic year based on the student's GPA and number of enrolled hours. This decision excludes from consideration the instances where a student repeats a course after either of the above determinations occurs.

Notices to Parents of Dependent Students

The University Financial Aid Office will inform parents of dependent students of decisions that will affect the student's financial circumstances, such as scholarship conditioned on the student meeting certain requirements or loss of scholarship because of the student's failure to meet specified requirements, only as permitted by law.

Final Notes

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 reflects the 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's accreditation by the Southern Association of Colleges and Schools Commission on Colleges allows for the awarding of associate, baccalaureate, masters, doctorate, and professional degrees. If seeking to inquire about the accreditation of Tulane University, please contact the Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097 or call 404. 679.4500.

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