**Office of Financial Aid**

**GRADUATE LEVEL**
**2019-2020 ACADEMIC YEAR**
**INCOMING STUDENT FINANCIAL AID CHECKLIST**

**STEPS TO TAKE ONCE ACCEPTED FOR ADMISSION**

____1. Learn about the financial aid application steps and deadlines:

    Review our website: [http://www2.tulane.edu/financialaid/](http://www2.tulane.edu/financialaid/), for important financial aid information, especially the link entitled **Graduate/Professional Students** to learn how to apply.

____2. Apply for federal student aid resources:

    **2019-2020 FAFSA**, which became available on 10/01/2018 at [http://www.fafsa.ed.gov/](http://www.fafsa.ed.gov/). Be sure to list Tulane's federal school code of **002029**. (NOTE: You will be an independent student for U.S. Department of Education aid consideration, and as such, you are not required to provide parental data.) Please note that before Tulane Financial Aid starts the processing of your financial aid application, you must have been accepted for admission at Tulane. You may complete a FAFSA prior to being admitted, but we wait until you’re admitted before we will review.

____3. Input your Social Security Number into Gibson Online:

    Gibson Online is a secure portal to online services at Tulane University. AFTER you have been accepted for Admissions, you can log-in to Tulane's Gibson portal and when prompted, input your Social Security Number (SSN). If you are not prompted to input your SSN, that means that Tulane already has your SSN in the system.

**STEPS TO TAKE AFTER CONFIRMING THAT YOU WILL ATTEND**

____4. Review your financial aid award online and accept, reduce or decline it:

    Once Tulane completes the review of your financial aid application materials, you will receive an e-mail notification inviting you to log-in to the Tulane Gibson portal to view the details and messages concerning your award. You will be able to accept, decline, or reduce specific components of your award offer. **It may be in your best interest to NOT accept all the loan funds that have been offered. You should establish a budget of your anticipated academic year expenses prior to determining the amount of student loans you intend to borrow (accept). Always reduce your highest cost loans first (such as the Federal Direct Graduate PLUS loan).**
5. **Complete necessary federal loan “entrance” requirements, if applicable:**

   FIRST TIME GRADUATE AND PROFESSIONAL BORROWERS in the Federal Direct Unsubsidized loan program AND/OR in the Federal Direct Graduate PLUS loan program are required to complete Graduate and Professional loan entrance counseling. Complete this requirement online at the following U.S. Department of Education web site: [https://studentloans.gov/](https://studentloans.gov/).

6. **Complete necessary loan Master Promissory Notes, if applicable:**

   If you will be a FIRST TIME BORROWER in the Federal Direct Loan program OR in the Federal Direct Graduate PLUS loan program, then for **EACH** type of loan, the Department of Education must have a completed Master Promissory Note (MPN) on file. If you are a first time borrower in the Federal Direct loan program, then you must complete **Federal Direct Unsubsidized Loan** and **Federal Graduate PLUS MPNs** at the following web site: [https://studentloans.gov/](https://studentloans.gov/).

7. **Sign up for direct deposit via the Tulane Billing section of Gibson Online:**

   To assure efficient delivery of financial aid funds for personal expenses, sign up for Tulane’s direct deposit processing via the Billing (Accounts Receivable) section of Gibson Online.

8. **Re-visit the Tulane Billing section of Gibson Online:**

   After classes begin, if you see that your level of aid that was disbursed for the 2018 fall term has exceeded your billed charges, creating excess for you to use towards your living expenses, then turn to the Billing (Accounts Receivable) section of Gibson Online to request your refund of the excess amount.

If you have any questions along the way, please do not hesitate to contact the Tulane University Financial Aid Office. Each Tulane student is assigned a dedicated professional financial aid counselor who can answer your questions concerning the aid application process and the types of aid available. We look forward to assisting you in financing your Tulane graduate degree through excellent customer service and professional teamwork.