

**Tulane Law Financial Aid Office**
**Tulane Law School Loan Checklist Summer 2019 Masters of Jurisprudence**

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| <input type="checkbox"/>   | <b>Complete the 2018-2019 and 2019-2020 FAFSA</b> (Free Application for Federal Student Aid) at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>   | <b>Every Year</b>   |
| <input type="checkbox"/>   | <b>Complete the Summer Addendum (Application)</b> Contact the Law School Financial Aid Office to obtain one.   | <b>Every Summer</b>   |
| <input type="checkbox"/>   | <b>Federal Direct Loans: Complete Entrance Counseling</b> (if you haven't already) Go to <a href="http://www.studentloans.gov">www.studentloans.gov</a> , sign in with your FAFSA FSA Id, social security number, name and date of birth, and then click " <i>Complete Entrance Counseling</i> ." Entrance Counseling will ensure your understanding of financial aid basics, is required, and will take approximately 30 minutes to complete.   | <b>Once: First year borrowing for your program of study</b> |
| <input type="checkbox"/>   | <b>Federal Direct Loans: Sign Master Promissory Notes (MPN)</b> (if you haven't already) Note: You must have two references who do not live with you, and your driver's license number to complete the applications. Go to <a href="http://www.studentloans.gov">www.studentloans.gov</a> and sign in. Click " <i>Complete Master Promissory Note</i> ." First, complete a MPN for the Federal Direct Unsubsidized Loan. Once you have completed your MPN's, click on " <i>Completed MPNs</i> " on the left side of the screen to verify the MPN's that you submitted and to print a copy for your records.  | <b>Once: First year borrowing for your program of study</b> |
| <input type="checkbox"/>   | <b>Credit Check for Direct Graduate PLUS Loans.</b> If you have used your full academic year unsubsidized loan eligibility, you will be receiving the Graduate Plus loan. To be sure that you have passed the Department of Education's credit guidelines to obtain I, you may sign into <a href="http://www.studentloans.gov">www.studentloans.gov</a> and click " <i>Request Direct PLUS Loan</i> " on the left hand side under the heading " <i>PLUS Loan Process</i> ." A credit module will run and you will receive notification of your approval or denial fairly quickly. If your application is denied due to adverse credit follow the directions provided in your letter of denial or call the Financial Aid Office for further assistance. You should check your credit report annually at <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> to make sure that you do not have any derogatory comments. NOTE: when the Financial Aid Office originates a Graduate PLUS loan a credit check is ordered automatically if a credit check was not already performed within the previous 120 days. | <b>Every Loan Request</b>                                   |
| <input type="checkbox"/>   | <b>Apply for a Private Loan (not typically necessary if you are enrolled at least half-time).</b> If you chose a private loan over a Federal Direct Unsubsidized loan you will need to decline the Federal Direct Unsubsidized Loan on Gibson Online. In order for the Financial Aid Office to certify your private educational loan you will also need to submit the name of the lender and amount of the loan (which may be up to the cost of attendance less any other aid you have accepted). For a list of Tulane Universities Preferred lenders please visit: <a href="https://www.elmselect.com/oll/SchoolLenderList/?schoolId=8282">https://www.elmselect.com/oll/SchoolLenderList/?schoolId=8282</a>  | <b>Every Loan Request</b>                                   |
| <b>*****Items to Complete After Completing Entrance Counseling and Signing MPNs*****</b> |  |   |
| <input type="checkbox"/>   | <b>Check Gibson Online Financial Aid tab for any outstanding requirements</b> for example, you are required to provide a signed copy of your latest federal tax return along with other documents before we can finalize your financial aid package if you are selected for federal verification. <i>For further instructions please see "Accepting your Financial Aid Award on Gibson Online."</i>  | <b>Every Year</b>   |
| <input type="checkbox"/>   | <b>Accept Your Student Loan Awards</b> by keeping an eye on your emails from the Law School Financial Aid Office. They will use your Summer Addendum to create a custom, summer term Cost of Attendance. This will be used to determine your loan eligibility. This will be emailed to you for you to give approval on the amount you would like to borrow.  | <b>Every Year</b>   |
| <input type="checkbox"/>   | <b>Complete the Release of Title IV Funds form</b> (if you haven't already) This keeps Accounts Receivable from sending you a check for money you actually owe the university. <a href="https://studentaccounts.tulane.edu/sites/g/files/rdw806/f/Title_IV_Release_Form_082216.pdf">https://studentaccounts.tulane.edu/sites/g/files/rdw806/f/Title_IV_Release_Form_082216.pdf</a>   |   |
| <input type="checkbox"/>   | <b>Disbursement of Financial Aid:</b> Financial Aid disburses on the first day of classes provided all requirements for it have been met. It disburses to your Tulane student account.   | <b>Every Loan Disbursement</b>                              |
| <input type="checkbox"/>   | <b>Request a Refund</b> through Gibson Online<br>Your student account may become eligible for a credit balance refund if new payments/credits have overpaid your account. Refunds are not granted for anticipated payments, such as financial aid not yet disbursed. Students with a credit balance (displayed as a negative number) may set up a direct deposit to their bank account and request a refund through Gibson Online. Please allow 1 -3 business days for a response to your request as all requests are processed in the order in which they are received. If approved, the status of your request will be updated to Approved and your account will be debited with a refund transaction. Once the refund transaction is posted, your funds will be disbursed either by direct deposit or a mailed check. Instructions can be found here <a href="https://studentaccounts.tulane.edu/content/refund-disbursement">https://studentaccounts.tulane.edu/content/refund-disbursement</a>  | <b>Every Loan Disbursement</b>                              |