



## 2013-2014 FINANCIAL AID AWARD INFORMATION

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This information is prepared to help you fully understand the award information provided to you in the award notification. It provides explanations of how your award is determined, and it outlines the conditions that you must meet in order to receive your aid. Please read all information carefully, and bookmark this website for future reference.

### UNDERSTANDING THE BASIC GENERAL CONDITIONS OF YOUR AWARD

Please carefully review all the terms and conditions listed on your award notification. You must accept these terms and conditions before you can accept any offered aid.

Your aid offer is based on the following conditions:

- You enroll, attend, and pay no less than the tuition and fees as noted.
- You enroll and attend in the division of the university as noted.
- Your housing status is as indicated.
- If federal funds are included in your financial aid offer, that you meet all federal requirements governing your eligibility for federal aid, such as:
  - You are a citizen or permanent resident of the United States;
  - You are classified as a degree seeking student or are in an eligible certificate program;
  - You maintain satisfactory academic progress toward your degree as defined in the individual school bulletins and financial aid guidelines;
  - You receive each semester a passing grade in at least one class. This requirement must be met within 30 days after the end of the semester, yet does not apply when only enrolled in Dissertation or Practicum.
- You meet requirements relative to Selective Service registration;
- You have not been convicted for sale or possession of illegal drugs;
- You are not in default on a federal student loan nor owe a refund on a federal grant.
- The federal and state laws and regulations affecting your aid offer, which are in effect at the time the aid offer is made, remain unchanged during the period of the aid offer.
- Your financial aid position and resources (on which our calculation of your need must be based) remain as noted in your application materials. You are responsible for notifying the Financial Aid Office of any change in your financial position (for example, eligibility for VA benefits, receipt of scholarships, gifts, fellowships, assistantships, grants, other assistance, loans, living with parents instead of on or off campus, etc.). A change in marital status must be reported for purposes of awarding and receiving Tulane aid.
- Any increase in your resources (or decrease in your costs) may necessitate a reduction in your aid offer.
- You accept your award via our website as instructed, or sign and return your award Acceptance Form.

### UNDERSTANDING YOUR BUDGET

The total budgeted cost of a Tulane University education includes fixed and estimated expenses. Fixed expenses include tuition and fees, while budgeted estimated expenses include allowances for room and board, books and supplies, as well as personal and transportation expenses. Each Tulane student has their own Accounts Receivable (A/R) account to which students are billed for fixed expenses and to which scholarships, grants and loans awarded and approved usually credit. Additional charges which may be billed at a student's discretion can include Tulane owned housing, university meal plans, authorized Tulane bookstore charges, and applicable university fines and/or fees. Your cost of attendance for the 2013-2014 academic year is estimated and itemized on your financial aid award notification.

As previously cited, scholarships, grants, and approved loans are usually directly credited to the student's A/R account. If these funds exceed the fixed expenses on the student's A/R bill, the credit excess may be directly disbursed to you to pay for other estimated educational expenses. However, this credit is not available until the student:

- Completes all the necessary application requirements;
- Continues to meet all federal and university eligibility requirements;
- Receives the financial aid funds from the appropriate sources;
- Receives the credit of the funds on their A/R student account.

Typically, the earliest a credit balance may be refunded to a student is during the first week of enrollment at the beginning of each semester. Therefore, students should arrive on campus prepared to pay for their books, supplies, rent (if living off campus) and other costs that they will incur early in the semester.

### HOW YOUR AWARD IS DETERMINED

The majority of financial aid awarded by the University Financial Aid Office at Tulane University is need-based. Need-based aid assumes that you are responsible for the cost of education to the extent of your and your family's ability and that financial aid will be used to supplement the effort of the family. It also assumes that your need can be calculated with uniformity and equity. Financial need is the difference between the estimated cost of attendance and the family's ability to contribute toward education.

Federal Methodology (FM) is used to determine a student's eligibility for all federal aid, including Federal Direct Stafford Loans, Federal Perkins Loans, Federal Work Study, Federal PLUS and Graduate PLUS Loans and most state aid. A student's eligibility is determined from the data provided on the Free Application for Federal Student Aid (FAFSA). Institutional Methodology (IM) is used to determine an undergraduate student's eligibility for Tulane need-based scholarship. A student's eligibility is determined from the data provided on the College Scholarship Service (CSS) PROFILE financial aid application. Tulane University's need analysis for either methodology is based on the principles of equity— those with the same financial strength are expected to contribute the same amount from income and assets. As financial strength varies, the expected contribution varies, with the contribution increasing as financial strength becomes greater. The principles of equity also require that income and assets be defined in the same way for everyone and all allowances to be nondiscretionary in nature.

## **DISBURSEMENT OF FINANCIAL AID FUNDS**

Tulane controlled scholarship and loan programs are disbursed as follows:

- Offers for the academic year are generally divided equally between semester/terms;
- Credits are posted to your student A/R account;
- If your charges exceed or equal all credits, no refund is issued;
- If credits exceed charges, you are eligible for a refund of the excess amount.

All federal grant and federal loan funds disburse directly to Tulane. Non-federal alternative loans are disbursed by outside lenders and sent to Tulane and generally are also disbursed equally between terms. Arrangements exist with most non-federal lenders so that Tulane receives your funds electronically to be credited to your A/R account. However, some lenders may send funds in the form of a check made payable to you and Tulane. If your loan funds arrive via check, you will be notified to bring your Tulane I.D. and one other form of picture identification to the proper university office in order to either endorse and/or pick up your check.

Outside scholarships are normally disbursed via check made payable to the student and Tulane. The sponsor of an outside scholarship determines if the distribution is to be divided equally between terms. Outside scholarship checks not requiring your signature endorsement are generally directly credited to your A/R account. For such checks requiring your signature endorsement, you will be notified to bring the aforementioned proper I.D. to the proper university office. Aid is disbursed only if you meet all eligibility requirements, comply with the terms and conditions of the award, complete necessary requirements, and meet enrollment criteria.

## **FINANCIAL AID SPECIFIC INFORMATION**

The following information describes various financial aid programs that may be listed in your financial aid award. The terms scholarships and grants are used interchangeably throughout the following information. Eligibility for all financial aid is determined annually based on appropriate application materials. Students must be making satisfactory academic progress, file required financial aid application materials on time, and provide all required additional documentation to be considered for all sources of funding.

To ensure proper processing of all financial aid, be sure to follow the instructions described for each program. Note that any portion of the total grant/scholarship that exceeds the cost of the student's tuition, fees, books, and supplies may be considered taxable income. Students should consult their tax advisor to determine the possible tax consequences of their receipt of financial aid.

### **Grants and Scholarships**

Any Tulane award you receive is conditional on your enrolling as a Tulane student in a degree-seeking program and your compliance with your division's code of academic conduct. Please note that students suspended from the university will forfeit all remaining portions of any Tulane award. You must meet all award eligibility conditions set forth by your division and/or department.

### **Tulane Merit Scholarships in General**

Tulane administers several merit scholarship programs associated with the specific undergraduate, graduate, and professional schools among the university. Details on most merit awards are often available from the respective admissions offices of each school. Merit scholarship awards are generally determined by the school's respective Admissions Office (or designate) based on a student's admissions application information. Usually all accepted students are automatically considered for merit scholarship consideration, however please note that a few merit scholarships may require a separate application process. If applicable, information detailing the academic criteria for the retention of a Tulane merit scholarship is either distributed by the respective Admissions Office and/or is available on our financial aid website.

### **Tulane Merit Scholarships: Additional Information for Full-Time Division Undergraduate Students**

A merit scholarship is renewable for a maximum of eight semesters of undergraduate study (ten semesters for students in the School of Architecture) or until you receive your first undergraduate degree, whichever occurs first.

The award is not available for summer semester enrollment. Note: students in the School of Architecture should check with their Dean for possible exceptions.

You can receive a Valedictorian and/or Community Service scholarship in combination with another Tulane merit award; however, no other combinations of Tulane merit scholarships are allowed. A merit scholarship cannot be combined with any full-tuition scholarship or Tuition Exchange Scholarship. Receipt of any Tulane merit award will be included when determining your eligibility for Tulane need-based scholarship.

Retention of your merit scholarship is conditioned upon your continuous full-time enrollment, which is defined as your completion of full-time (at least 12 credit hours) enrollment in a full-time Tulane undergraduate division each fall and spring semester, achievement of the required grade point average, and compliance with the Code of Academic Conduct. Any "incomplete" grades must be resolved before eligibility for continuation of the scholarship can be determined. Please note that students suspended from the university will forfeit all remaining portions of any university merit based scholarship.

Seniors in their last semester before graduation who are not required to take a full load in order to graduate (and of course who are being charged undergraduate tuition at the standard full-time undergraduate division rate) may still receive a portion of the tuition scholarship, but the amount will be adjusted on a pro-rated basis by the reduction in undergraduate tuition from the full-time rate.

The scholarship for other students who enroll in or drop to less than full-time will be reduced proportionally to the reduction in tuition (if any) from the standard full-time rate and then the scholarship will be permanently cancelled; scholarship renewal guidelines require that students maintain continuous full-time enrollment. A student with extenuating circumstances may appeal the loss of scholarship aid. For more information about the appeal process, please refer to the Tulane University financial aid website.

Students who take an approved leave of absence may regain their scholarship upon their return provided they continue to meet all academic, enrollment, and housing conditions and submit documentation verifying the approved leave of absence. Acceptable documentation is either a copy of their college's approved leave of absence form or a letter from their academic dean's office confirming the terms and length of the student's approved leave of absence.

The funding for many of Tulane's Merit Scholarships is made possible through the generosity of Tulane alumni and friends. If asked, we hope that you will be willing to acknowledge the donor with a brief thank you letter at a later date.

### **Tulane Need-Based Scholarships in General**

Tulane is pleased to provide scholarship funds to eligible full-time undergraduate students demonstrating financial need. Consideration of Tulane's need-based scholarship funds for undergraduates requires your completion of the College Scholarship Service (CSS) PROFILE, the Free Application for Federal Student Aid (FAFSA), and our receipt of all other identified documents (including signed copies of student and parent federal tax returns).

Need-based scholarships are primarily limited at Tulane's graduate and professional schools to students matriculating at the School of Law or School of Medicine. Law or medical students seeking consideration for Tulane need-based funds must complete a FAFSA and any additional materials indicated by the respective school's financial aid office.

Generally, all Tulane need-based scholarship decisions are based on a student's determined need and academic achievement. Details for retention criteria of undergraduate need-based scholarships are outlined on our website.

### **Tulane Need-Based Scholarships: Additional Information for Full-Time Division Undergraduate Students**

Receipt of any other aid and/or resource must be included when determining your eligibility for Tulane need-based scholarship.

The award is not available for summer semester enrollment. Note: students in the School of Architecture should check with their Dean for possible exceptions.

The funding for many of Tulane's need-based scholarships is made possible through the generosity of Tulane alumni and friends. If asked, we hope that you will be willing to acknowledge the donor with a brief thank you letter at a later date.

Retention of your need-based scholarship is conditioned upon your completion of full-time (at least 12 credit hours) enrollment in a full-time Tulane undergraduate division each fall and spring semester, achieving a minimum cumulative GPA of 2.300, and compliance with the Code of Academic Conduct. Please note that students suspended from the university will forfeit all remaining portions of any university need-based scholarship.

Seniors in their last semester before graduation who are not required to take a full load in order to graduate (and of course who are being charged undergraduate tuition at the standard full-time undergraduate division rate) may still receive a portion of the tuition scholarship, but the amount will be adjusted on a pro-rated basis by the reduction in undergraduate tuition from the full-time rate.

### **Tulane Athletic Scholarship**

You must meet all terms and conditions as determined by the Tulane Athletic Department, Tulane University, and NCAA regulations.

For full-time division undergraduates, receipt of any athletic award must be included when determining your eligibility for Tulane need-based scholarship.

### **Federal Scholarships and Grants**

All U.S. Department of Education grants (with the sole exception of the TEACH Grant) are awarded only to undergraduate students based on financial need as determined by a student's completion of the respective Free Application for Federal Student Aid (FAFSA). The TEACH Grant requires the completion of the FAFSA, yet is not based on a demonstrated financial need. Tulane reviews all students who successfully complete the FAFSA (and provide any required documentation) for eligibility of federal grants.

### **Outside Scholarships**

Outside scholarships include any scholarships/grants/awards existing to help cover the costs of higher education and outside the control of Tulane. These scholarships are sometimes referred to as "resources." You must comply with all terms and conditions set out by the donor of a resource, and it is the student's responsibility to notify the financial aid office of any outside awards. Since these awards will be incorporated into your total financial aid award, please be sure to review the financial aid award notification to ensure that all outside aid is represented. If there are any discrepancies, provide the financial aid office with a complete list of outside scholarships awarded to ensure your records are accurate. You have an opportunity to report outside resources via Tulane's web access to your award details.

While every student's financial aid may be affected differently from the receipt of outside scholarships, Tulane works to provide the student with as much benefit as possible for these outside awards. To achieve this, outside scholarships are primarily used to reduce the student's loan levels. Federal regulations require that outside scholarships be included as a resource to meet a student's financial need.

### **Scholarship Tax Liability**

While most scholarships are generally not taxable for federal and state income tax purposes, we encourage you to consult your tax advisor in regards to determining if you are subject to any federal and/or state tax liability based on the total level of scholarships you receive.

### **Loans**

We encourage you to maintain a conservative borrowing program within the recommended amounts so as not to overburden yourself with debt repayment upon graduation. If at any time you feel that you need to review your student loan portfolio, we encourage you to make an appointment with your financial aid counselor to discuss loan options that are available to you. Our goal is to assist you in taking advantage of the most beneficial loan programs based on your particular situation.

You will be notified of the specific terms and conditions of a loan offer made from a particular program in the promissory note and any necessary accompanying information. You may accept other forms of aid offered by Tulane without accepting the loan(s) included in your aid offer. If you wish, you may accept a lesser amount of a loan than what is offered, by indicating the lesser amount on Tulane's web access to your award details, or by written notification (on the Acceptance Form next to the loan offer).

Loan offers normally involve federal funds and are based on the following conditions:

- You understand fully that you are under obligation to repay the loan;
- You sign (either electronically or in ink) a promissory note confirming that obligation before funds are disbursed;
- You agree to the specific terms of the promissory note applicable to the type of loan offered;

- You will not have exceeded the loan maximum permitted for your school through loans made by Tulane and/or other lenders;
- Any loan(s) when added to all other aid (regardless if all other aid is currently included in a student's award) cannot exceed the cost of attendance as calculated by Tulane. If all aid exceeds the cost of attendance at any point, then an "over award" exists and must be rectified by reducing aid. If existing loans must be reduced which have already been fully disbursed (including instances including a student's receipt and expenditure of said funds), then Tulane's return of the over awarded loan funds will result in a subsequent charge to the student's Tulane billing account. If such transactions result in a balance due to the university, then a student's ability to register for future terms may be impeded.
- First-time federal student loan borrowers at Tulane are required to complete loan "entrance" counseling before loan funds are disbursed.
- The request to have a loan processed is made at least four weeks before the end of the semester for which the loan is intended, or by the student's last date of attendance, whichever comes first.

### Federal Student Loans

Details on federal loan programs are available on our website: <http://tulane.edu/financialaid/loans/index.cfm>

- U.S. Department of Education (Title IV) Loan Programs
  - Federal Direct Stafford Loans (subsidized and unsubsidized)
  - Federal Perkins Loan
  - Federal Parent Loan for Undergraduate Students (PLUS)
  - Federal Graduate PLUS Loan
- U.S. Department of Health & Human Services (Title VII) Loan Programs (only available to full-time allopathic medical students)
  - Primary Care Loan
  - Loan for Disadvantaged Students

### Non-Federal Student Loans

A variety of lenders offer non-federal private alternative loans each with varying terms, conditions, and benefits. Private loan lenders perform a creditworthy evaluation on all applicants to their private loan programs. Student borrowers (and/or their co-signers) and/or parent borrowers must pass the lender's creditworthiness standards prior to their approval of a private loan application.

### Student Employment Opportunities

Employment offers through Tulane usually involve the Federal Work Study (FWS) program that is offered based on financial need as determined from a student's FAFSA. Limited FWS jobs are normally offered to students enrolled at all full-time Tulane schools (with the exception of students at the School of Medicine) until funds are depleted. It is important to note that a student's receipt of a FWS award means that the student is "certified as eligible for FWS employment." While it is hopeful that a FWS job can be found, it is important to note that a FWS award and/or "certification" is not a guarantee of a job or of total earnings. Students "certified" for employment should contact the Tulane Student Employment Office.

Employment offers are based on the following conditions:

- Your employment may be on or off campus;
- Your employment may involve an opportunity to perform community service;
- Your income from employment is paid on a bi-weekly basis as it is earned and is not available in a lump sum at the time of registration;
- Total earnings depend on accepting the job offered and working approximately 10 to 15 hours per week;
- The working schedule is arranged between each student and the supervisor and can vary from free periods during the day to night and weekends. (The Tulane Student Employment Office can provide information about the terms and conditions of each particular job.);
- If your need is met by all aid offered and your earnings exceed the FWS offer/certification, your other aid will very likely need to be reduced. Therefore, it is important to monitor your earnings as earning in excess of your FWS award may result in termination of employment. You may continue employment in a non-FWS Tulane job provided your employer has funds available to pay 100% of your earnings. (For clarification, contact the Tulane Student Employment Office.);
- If it has not been possible for us to meet your needs fully, it may be possible to earn the amount of your unmet need if funds are available and the department (agency) wishes to continue your employment. Any additional earnings will be assumed accepted by you when you accept the employment offer or certification;
- If the Tulane Student Employment Office does not contact you concerning a job, then you should contact their office to obtain employment.

For more information about employment, visit the Tulane Career Center's website: <http://www.hiretulane.com/> or contact the Student Employment Office directly at (504) 865-5107.

### ADJUSTMENTS DUE TO DISCONTINUANCE OF STUDY OR NO PASSING GRADE

Students considering a full withdrawal should consult a financial aid counselor to discuss the impact of withdrawal on financial aid funding. Please contact your respective Tulane University Financial Aid Office with questions regarding the effect and changes of your financial aid award if you are discontinuing study at Tulane.

Tuition refunds due to withdrawal are NOT directly related to the determination of whether charges for the return of financial aid funds must be made.

### Tuition Refund

A student must officially withdraw from the university to obtain a refund of tuition. Failure to attend does not constitute an official withdrawal. 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. All mandatory fees, based on your enrollment criteria, are not refundable. Contact the Tulane Registrar for the schedule for refund of tuition when a student withdraws during a semester. Generally, Tulane's refund policy for a typical semester (68-70 class days) is based on the following schedule of withdrawal dates (percentages do not apply to the summer term): through the 9th class day: 100%; through the 13th class day, 75%; through the 18th class day, 50%; through the 33rd class day, 25%; after the 34th class day: 0%.

The general principle guiding Tulane and federal policy for the distribution of tuition refunds is that the primary responsibility for meeting educational costs rests with the student (and family), that financial aid is supplemental to the expected student contribution, and that the student contribution is expected to be used before any financial aid funds are used. Accordingly, the priority for the distribution of refunds is: first to financial aid accounts or sources (including federal loan sources), second to your Accounts Receivable balance, and third to you. When the amount of aid credited to you exceeds institutional charges (tuition and fees plus housing and meals for students living on campus), federal regulations require that the excess be released to you.

### Charges for Return of Financial Aid

Federal aid processed for a student who never attends class is unearned and must be canceled. 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, and return unearned aid. Return of unearned aid is accomplished through charging the student's Tulane account. If such transactions result in a balance due the university, then a student's ability to register for future terms may be impeded.

A withdrawal may be official or unofficial.

Official withdrawal status is assigned to students who complete proper procedures to withdraw with their Dean's office while the period of enrollment was in session. Tulane uses the date the withdrawal was initiated to determine the date of withdrawal.

Unofficial withdrawal status is assigned (for purposes of the return of federal financial aid funds) to students who earn no passing grade for the period of enrollment and whose official withdrawal was not processed while the period of enrollment was in session. If a student drops all of their courses for the semester without going through an official withdrawal process, then Tulane must assume that a student never started attendance for the semester and will cancel all federal loans and grants. If a student who began attendance and is not officially withdrawn fails to earn a passing grade in at least one course offered over an entire period, Tulane must assume, for Title IV federal financial aid purposes and within 30 days after the end of the semester, that the student has unofficially withdrawn, and set the student's withdrawal date as either the last date of attendance at an academically-related activity or the midpoint of the period. Tulane will use the midpoint of the period unless documentation of the student's attendance at an academically-related activity is provided by the instructor or registrar's office to the Office of Financial Aid within 30 days of the end of the semester during which no passing grade was earned. 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 while the period of enrollment is in session, the institution must consider the midpoint of the semester as the official date of withdrawal, unless an instructor indicates that the student ceased academic participation in the class at an earlier date. The student must contact his or her academic Dean's Office to provide official notification of intent to withdraw.

The percentage of aid that has been 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 is considered to have earned 100% of the federal grant and/or loan assistance for the semester. Federal regulations require that schools use a Return of Title IV Funds calculation for cases in which a student receiving Title IV financial aid (Pell, Perkins, SEOG, Direct Loans) discontinues study during a given semester. When a student discontinues study (drops or withdraws from all courses in the semester) and has previously been awarded these funds, the university must determine if these funds are required to be returned to the appropriate financial aid programs. The university is required to perform the calculation within forty-five (45) days of determination of the discontinuance of study. The calculated percentage of the semester completed becomes the percentage of the Title IV aid that the student has earned. The total Title IV aid disbursed to the student, or that could have been disbursed to the student, minus the amount of Title IV aid earned by the student, yields the amount of Title IV loan and grant aid that is unearned and that must be returned: (688.22(e)). If the total amount of federal grant or loan assistance, or both, that the student earned is less than the amount of federal grant or loan assistance that was disbursed to the student or on behalf of the student in the case of a PLUS loan, the difference between these amounts must be returned to the federal aid programs within 45 days of the date the financial aid office was made aware of the withdrawal. The amounts of unearned federal aid must be returned regardless of whether the student is eligible to receive a refund of a portion of university fees, such as tuition, fees, or room and board fees. The amount to be returned to the federal student financial aid accounts will be returned to the programs from which the student received aid up to the amount of aid disbursed in the following priority order: Unsubsidized Federal Direct Stafford loans, Subsidized Federal Direct Stafford loans, Federal Perkins Loan, Federal Direct PLUS loans received on behalf of the student or Federal Grad PLUS loans, Federal Pell Grants, Federal SEOG grants, and State Matching Funds grants.

The total amount of federal grant and loan assistance "received" by the student is the amount that had been certified by the school before the student withdrew. If the total amount of federal grant or loan assistance, or both, is greater than the total amount of federal grant and/or loan assistance that was disbursed to the student or on behalf of the student as of the date of the institution's determination that the student withdrew, the difference between these amounts must be treated as a post-withdrawal disbursement. If federal loan funds are used to credit 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 room and board refunds in excess of the amount of aid returned to the federal aid accounts will be returned 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 then returned to the student and his/her family. Federal Work-Study funds are not included in the Return of Federal Title IV Funds formula because these funds were received for work performed.

### **RENEWAL POLICIES**

Renewal of merit awards are based on the specific criteria governing the specific scholarship programs. Details regarding the retention criteria, including minimum academic requirements for all full-time undergraduate merit scholarships can be found on our website. For renewal of federal and need-based aid, application materials must be submitted annually. Financial need is recalculated each year based on the application materials for that year. Included in the annual recalculations are any increases in budgeted costs as well as consideration for any changes in the financial situation of the student (and spouse, if married). Any reduction in the number of siblings attending an undergraduate degree program may result in a reduction in a student's determined need, even if the student's family income has not significantly changed. Likewise, increases in the number of siblings pursuing an undergraduate degree may result in an increase in a student's determined financial need. In addition to having financial need, all students must continue to meet the general and specific conditions as noted in this brochure and meet application deadlines.

For renewal of any federal assistance, students must be making satisfactory academic progress as defined by their school and by financial aid guidelines. By the end of the second academic year they must maintain academic standing consistent with their school's requirement for graduation and complete their academic work within the maximum time frame established by Tulane. A summary of satisfactory academic progress requirements is available at the University Financial Aid website.

### **STUDENT RIGHTS AND RESPONSIBILITIES**

You are entitled to receive the financial aid offered to you subject to the conditions set forth in the notification letter and accompanying materials. You have the right to ask for and receive reconsideration of the financial aid decision. You should submit such a request in writing. (Note: The way aid is apportioned between gift and self-help is not negotiable.) You have the right to know how your financial need was calculated. In turn, you (and your parents if applicable) are expected to provide accurate information on all application materials and to provide all requested documentation.

As previously indicated, you are required to notify the University Financial Aid Office (or the respective law or health sciences aid office) of all changes in resources or costs. The federal government requires Tulane to make every effort to insure that financial information obtained from all sources is accurate and not contradictory. When such information is used to establish eligibility for federal student funds, false statements or misrepresentations may subject those providing misleading information to a fine or imprisonment, or both, under provisions of the U.S. Criminal Code.

### **ADDITIONAL INFORMATION**

Further information regarding financial aid at Tulane University and links to other useful websites are available at our website: <http://tulane.edu/financial-aid.cfm>

For information regarding academic offerings, accreditation, facilities, number or percentage of students completing certain programs, etc., refer to the individual school bulletins or contact the dean of your school.

For information regarding career planning and opportunities, contact your dean or Tulane's Career Services Center.

Handicapped students should contact the Office of Disability Services for further information.

Questions about your award or requests for reconsideration should be directed to:

Tulane University  
Office of Financial Aid  
205 Engineering Building 14  
Science & Engineering Lab Complex  
New Orleans, LA 70118

Websites:  
Main campus: <http://tulane.edu/financial-aid.cfm>  
Law School: <http://www.law.tulane.edu/>  
Health Sciences: <http://www.finaidhsc.tulane.edu/>

Phone: 504-865-5723 (or toll-free 800-335-3210)  
Fax: 504-862-8750  
Email: [finaid@tulane.edu](mailto:finaid@tulane.edu)

The University Financial Aid Office's full-time professional staff is available to answer questions and assist you in any way we can.

The University Financial Aid Office is open Monday through Friday, 9:00 A.M. to 5:00 P.M.

All information contained in this brochure is subject to change and final regulation by the U.S. Department of Education, the U.S. Department of Health & Human Services, the particular lending institution, and/or Tulane University.

2/19/2013