

# FREQUENTLY ASKED QUESTIONS (FAQ'S) ABOUT SUMMER FINANCIAL AID

PLEASE NOTE THAT THE SUMMER ENROLLMENT PERIOD RUNS FROM MAY 11, 2009 UNTIL AUGUST 11, 2009.

1) What applications should I complete?

- a) Summer 2009 Financial Aid Addendum
- b) Free Application for Federal Student Aid (FAFSA) for *both* 2008-2009 and 2009-2010
- c) Master Promissory Note (MPN) for Stafford Loan, or Master Promissory Note (MPN) for a Graduate Plus Loan or Loan Application for Private loan  
NOTE: (If you borrowed Federal Stafford Loan funds at TUHSC during the 2008-2009 academic year, then you do not need to complete a new MPN unless you change lenders). If you borrowed Federal Graduate Plus Loan funds at TUHSC during the 2008-2009 academic year, then you do not need to complete a new MPN unless you change lenders); however, you will need to apply for a summer loan at your lender's web site. A new private loan application will be required regardless of prior borrowing.
- d) **IF you were selected for the Verification process by the government, then you'll need to submit copies of Signed Tax Forms and a Verification Addendum.** The Verification Addendum is available on our web site: [www.finaidhsc.tulane.edu/](http://www.finaidhsc.tulane.edu/), see forms.

Federal aid eligibility is based on either 2008-09 OR 2009-10 eligibility.

You must either choose to use remaining 2008-2009 eligibility or new 2009-2010 eligibility, providing that you meet the following enrollment condition: If you used all of your Federal Stafford Loan eligibility (\$33,000) for 2008-2009, then you must be enrolled in at least one course that extends beyond the first week of July 2009 in order to access next year's (2009-2010) Stafford Loan eligibility. If you don't meet that requirement, you may only be eligible to apply for a Graduate Plus loan, Federal Work Study, Perkins Loans and/or a private credit-based loan program. However, please be aware that if you choose to use your Stafford loan 2009-2010 eligibility, the amount you use will be subtracted from your eligibility for Fall 2009 and, if enrolled, from Spring 2010. You are **NOT** allowed to combine eligibility between the two application years.

2) How are living expenses calculated for the summer semesters?

Living expenses for these semesters are calculated individually based on the exact dates and number of weeks in each student's summer enrollment. **For this reason, it is absolutely critical that you set your schedule and not make any changes after you have submitted the information to TUHSC University Financial Aid.** We will monitor your enrollment throughout the summer. If you find that you have to make changes in your schedule, you should consult TUHSC Frequently Asked Questions to find out the impact of any possible effects to your financial aid *before* you make them. See question #9 and the attached chart to get the allowances per week of enrollment.

3) What if I don't enroll for any summer classes or if I enroll less than half-time?

If you don't enroll for summer classes or enroll less than half-time, then you can only request Federal Work Study (FWS). In this case, you would only be allowed standard travel expenses associated with your FWS position. Any earnings above those travel expenses would be counted as a contribution toward your Fall 2009 expenses and subtracted from your 2009-2010 award package.

4) What are the enrollment requirements for federal and private loans?

You must be at least a half-time student taking a minimum of 2 classes which total 5 graduate-level credit hours OR a Practicum (formerly Capstone) (998) course OR a Dissertation-level (997 or 999) course AND meet the standard federal eligibility requirements to qualify for loan programs. See question #3 for information on the work study program if you don't meet the enrollment criteria for loans. Enrollment in summer will be combined to determine minimum enrollment eligibility.

5) What financial aid can I get if I enroll only for a Practicum (formerly Capstone) or dissertation?

You may get financial aid to cover the registration fee: Practicum (\$50) or dissertation (\$150) plus the standard living expense budget for up to the maximum period of enrollment. If you are enrolled for a Practicum and the agency that employs you is providing any funding for your expenses, you must report that at the time of your application. You may only receive Federal Work Study (FWS) for a Practicum if it is in New Orleans and if your employer is either within Tulane or is an agency that has a FWS contract with Tulane such as the Louisiana State Office of Public Health.

6) **Must I already have a job to qualify for Summer Federal Work Study?**

We notify the Tulane Student Employment Office of all students seeking Summer FWS, as that office must approve the funding for each summer job. Award preferences are given to those students who have previously worked on FWS or who have a specific job offer from a department. If a department is interested in hiring you, list the details on your Summer Addendum form (on the back page) and on the Summer FWS Questionnaire. Preferred placement is at the Louisiana Office of Public Health (LAOPH), and because there is an interview requirement, we suggest that students begin the process early. Information on LAOPH internships is currently available in the SPH&TM Office of Admissions, Student Affairs and Career Services (Tidewater 24<sup>th</sup> Floor) and the Tulane Career Center, 865-5147.

7) **What happens if I don't earn all of my Federal Work Study award?**

Earnings for summer FWS can be made only during the summer semester. Any funds that are not earned during that time frame are lost. If you were expected to make a FWS contribution toward Fall 2009 expenses and you did not reach your award level, you may submit a written request for a reconsideration after the second week of fall classes by (September 14, 2009) to TUHSC University Financial Aid. The Student Employment Office will need to confirm your earnings before any adjustments can be made.

8) **Would I qualify for a Perkins Loan for summer?**

Since Perkins Loan funds are extremely limited during the summer session, we regret that at this time we are not optimistic about being able to offer any Federal Perkins Loan funds for the 2009 Summer Semester.

9) **How much loan and/or Federal Work Study money should I request?**

Tuition and fees: \$919 for each credit hour plus a \$60 technology fee for the semester. Books: \$50 per credit hour. To calculate your living expenses, use the following as a guideline: **Resident** (*not living with relatives*): \$429 per week or **Commuter** (*living with relatives*): \$138 per week. If two or more of your classes have the same start and end dates or overlap, you will only get living allowances for the enrollment period of one of the classes. See the attached chart for a breakdown of the 2009 Summer Living costs by number of weeks enrolled. If applicable, you can also add the 3% loan origination fee to the amount of Graduate Plus Loan you request. FWS awards range from \$1,500 minimum to \$3,900 maximum. Please remember that we cannot give you an award that is greater than your determined eligibility UNLESS you are awarded work-study with an expected contribution toward your Fall 2009 expenses. Be very careful when making your request. See the section on work study in the instructions on the Summer Addendum.

10) **When is the application deadline?**

ALL APPLICATIONS MUST BE COMPLETE BY **JUNE 12, 2009**. A *COMPLETE APPLICATION* has all of the forms listed in Question #1. Also, June 12, 2009 is the deadline to submit a Request for Reconsideration. (Deadline to request a change in your summer aid).

If you are intent on using the 2009-2010 FAFSA for your summer aid, you need to submit it to the federal processor no later than April 15, 2009 to be certain that Tulane receives the information before the summer application deadline.