

Tulane University Health Sciences Center (TUHSC) School of Public Health & Tropical Medicine

This addendum is to be used for students who wish to receive aid for the 2008 Summer semester.

For summer enrollment, Tulane processes federal aid for eligible students. School-sponsored scholarship funds are usually not awarded to summer students. NOTE: Recipients of 2007-2008 Scholarship for Disadvantaged Student (SDS) scholarship funding may possibly receive SDS funding for summer, depending on funding availability and student eligibility.

To be considered for federal student aid, you must be making satisfactory academic progress according to the standards established for the School of Public Health & Tropical Medicine *and* you must not exceed the maximum time frame for your anticipated degree. Refer to the TUHSC University Financial Aid web site: www.finaidhsc.tulane.edu/ for more information.

In addition, at least one of the following must apply:

- ◆ You have applied for and been eligible for aid through the TUHSC University Financial Aid Office for 2007-2008.
- ◆ You have applied for aid through the TUHSC University Financial Aid Office for 2008-2009 and have been determined to be eligible for aid.

If neither of the above applies, you are not eligible for federal aid and do not need to complete this application, unless seeking only non-federal student loan consideration. If you are interested in regular Tulane employment, contact the Student Employment Office directly at (504) 865-5147. Eligibility depends only on enrollment at Tulane during the preceding or upcoming academic year.

If one or both of the above applies, the following must be on file at TUHSC University Financial Aid:

- ◆ For Federal Student Loans (Perkins, Stafford, or Grad PLUS Loans) – This addendum and a completed application* for the 2007-2008 and/or the 2008-2009 academic year. All federal loans require that a Master Promissory Note (MPN) must be completed. (If you borrowed a federal loan at TUHSC during 2007-2008, then a new MPN is not needed unless you change lenders).
- ◆ For Federal Work Study – This addendum and a completed application* for the 2008-2009 academic year. (If you are graduating in August and your enrollment begins before July 1, you must have a completed application* for 2007-2008 rather than 2008-2009).

Deadline

This addendum and the appropriate application* must be completed and submitted by June 13, 2008.

* All students must complete the Free Application for Federal Student Aid (FAFSA). Students selected by the U.S. Department of Education for verification, must also submit additional documentation as requested, including copies of the appropriate 2006 and/or 2007 signed federal income tax returns and the appropriate Verification Addendum.

Federal Perkins Loans

Federal Perkins funding for summer is very limited and is not always available for the summer semester. To be eligible for a Perkins summer loan, you must have been enrolled during the 2007-2008 academic year and you must also be registered for summer course work. Based on federal regulations, students enrolled less than half-time can only be considered for tuition, books, and local transportation expenses only. For more information about Federal Perkins Loans, refer to TUHSC University Financial Aid web site: www.finaidhsc.tulane.edu/ for more information.

Federal Work Study

Funding is limited and applications for Federal Work Study certification are processed on a first-come, first-served basis. Students are restricted to working a maximum of 40 hours per week. To be eligible for Federal Work Study, no summer enrollment is required, although courses may be taken. If you do not plan to enroll during the upcoming academic year 2008-2009, then you must have been enrolled during the preceding academic year 2007-2008 *and* enroll during a 2008 summer session and be graduating at the end of the 2008 summer semester. In this case, your summer employment cannot extend beyond the period of summer enrollment. If you will be enrolled during 2008-2009, enrollment in the 2007-2008 academic year is not a consideration for eligibility.

Federal Work Study Savings Expectations

Federal law has made the savings expectation from summer Federal Work Study earnings quite stringent. This is due to the severe restrictions placed on summer expense allowances for many students. The allowable costs are limited because the Federal Methodology already provides for summer living expenses of the student and dependents, if any, in the calculation of the student contribution for the regular academic year.

Based on federal law, summer expense allowances will be determined as follows:

- ◆ Enrolled for no summer courses at Tulane: standard local transportation for the period of employment.
- ◆ Enrolled less than half-time at Tulane: tuition, books and local transportation for the period of enrollment and employment.
- ◆ Enrolled at least half-time at Tulane: tuition, books, room, board and miscellaneous for the period of enrollment as well as the period of employment.

The total amount of your Federal Work Study earnings less these allowable expenses will be expected as a contribution toward 2008-2009 academic year costs. (A higher contribution would be expected from students who have other resources to meet all or a portion of these allowable expenses for the summer.) If you do not enroll, the contribution from your summer Federal Work Study earnings cannot be less than \$100.00.

Please note: The expected contribution from summer Federal Work Study is in addition to the expected family contribution (EFC) expected for 2008-2009, which is also calculated according to Federal Methodology.

Because of the restrictions noted above, students should consider carefully whether summer Federal Work Study employment is advantageous to them. Should you be unable to earn the expected amount of Federal Work Study employment certification, you may request (in writing) reconsideration of your 2008-2009 aid package after fall registration. Any increases in your aid package would be in the form of self-help (loan and/or work study) and would be on a funds-available basis.

Please note: Estimate your expected earnings as closely as possible. Due to the heavy summer work load in the Financial Aid Office, requests for additional certification cannot be considered until late summer after all other applications for the 2008-2009 academic year have been processed. To help you determine your earnings, please refer to the typical maximum earnings chart on the last page. Because of the limit on federal funds available, our intention is to certify students for summer earnings at a level they believe they can realistically earn, up to these maximums.

Federal Stafford Loan

Students who have not borrowed the maximum allowable for the year (refer to Annual Federal Stafford Loan Limit information shown on this page) may be eligible to apply for additional funds to cover tuition, books and living expenses for the period of enrollment. You must be enrolled at least half-time (see note*) at Tulane and must meet the academic standards described in the first section of this addendum. Eligibility for a subsidized Stafford loan requires a demonstrated need.

Unsubsidized Federal Stafford Loan

Students who are not eligible for a subsidized Stafford Loan may be eligible for an unsubsidized Stafford Loan. Graduate and professional applicants may borrow additional unsubsidized Federal Stafford Loans up to the annual loan limit for this program or cost of attendance for the summer, whichever is less. Although you must complete the standard application process, it is not necessary that you demonstrate need. Refer to the TUHSC University Financial Aid web site:

www.finaidhsc.tulane.edu/ for more information.

Annual Federal Stafford Loan Limits:

SPH&TM students and School of Medicine students may borrow up to \$8,500 per academic year (from July 1st to June 30th) in Federal Subsidized Stafford Loan funds if eligible and meet the need requirement.

SPH&TM students, if eligible, may also borrow up to \$24,500 for the 2008-2009 academic year in Federal Unsubsidized Stafford Loan funds, for a total of \$33,000 in Stafford Loan funds.

School of Medicine students, if eligible, may also borrow up to \$32,000 for the 2008-2009 academic year in Federal Unsubsidized Stafford Loan funds for a total of \$40,500 in Stafford Loan funds.

Federal Graduate PLUS Loan

For those graduate and professional students who have exhausted their Stafford loans and have need for additional funds, the Graduate PLUS loan is an option. The student must pass credit worthiness criteria and allow for students to borrow up to the cost of attendance, less other aid received. Students interested in applying for a Graduate PLUS loan are encouraged to select one of our streamlined lenders and complete the lender's application and promissory note by directly applying at the streamlined lender's web site. Refer to the TUHSC University Financial Aid web site: www.finaidhsc.tulane.edu/ for more information and lender links.

Important Facts for Federal Aid Applicants

Students who were not enrolled in a regular degree program at Tulane during 2007-2008, or will not be during 2007-2008, are not eligible to apply for federal financial aid funds through Tulane.

Because the summer sessions are so short, you should allow sufficient time for all processing to be completed. If you are not enrolled at least half-time or are not meeting other requirements of the program at the time of disbursement, federal law prohibits us from releasing your funds.

NOTE: The normal Federal regulations require that there be 2 loan disbursements for the summer term; however, this requirement will not apply to Tulane this summer. There will only be one disbursement of aid and it should occur during YOUR first week of class.

While Tulane will certify loans for a student who appears to be eligible, please remember that lenders and guarantee agencies may have their own policies and deadlines for summer loans, and may not approve our recommendation. In some cases, a summer loan is approved and yet a loan for the following academic year may be denied or reduced.

Private Non-federal Alternative Loans

You should submit this addendum to our office. However, students must initiate the loan process directly with their selected lender. Students interested in applying for a private alternative loan are encouraged to select one of our streamlined private lenders and complete the lender's application and promissory note by directly applying at the streamlined lender's web site. More detailed information is available by visiting our web site: www.finaidhsc.tulane.edu/.

***NOTE ON HALF-TIME ENROLLMENT:**

Half-time status for summer is based on one-half of the academic year full-time standard. To be considered enrolled at least half-time, a SPH&TM student must enroll for a minimum of two courses that equal at least 5 credit hours in any one, or any combination, of the summer sessions. Independent study courses can be included in determining enrollment hours.

Registration for Practicum (formerly Capstone) (998), Dissertation (997), or Dissertation Research (999) is considered full-time and eligible for summer financial aid.

APPLICATION FOR 2008 SUMMER SEMESTER AID

To avoid delays in processing, please provide all the requested information. Incomplete addenda will be returned.

Name _____ Social Security No. _____

Marital Status: (circle one) Single Married Widowed Separated Divorced

Summer Address _____

_____ Summer Phone No. _____

Effective date of summer address: _____

Summer Living Plans (circle one) With Parents With Relatives Campus Housing/Apt. Off-Campus Housing

E-Mail Address _____

Candidate now for _____ degree, to be awarded on (date) _____.

Indicate the number of credit hours you have taken or plan to take as a Tulane SPH&TM student for each enrollment period listed below. The information you provide will be used in the budget calculation for your Fall 2008 and Spring 2009 financial aid.			Will you be enrolled for a Practicum (formerly Capstone) (998), Dissertation (997 for 0 credits) or Dissertation Research (999 for 2 credits) course? Indicate "YES" or "NO" and if "YES", state which one applies to you.		
SUMMER 2008	FALL 2008	SPRING 2009	SUMMER 2008	FALL 2008	SPRING 2009

- Will not attend Summer Semester.
- Will attend Summer Semester.

Are you planning to graduate at the end of the summer 2008 semester or will you be in the Peace Corps Internationalist Program with a departure date before the beginning of the Fall 2008 semester ? Yes No

The summer enrollment period begins with the May summer intersession courses and ends at the completion of the August summer courses.

****If you plan to take summer courses, please register for ALL of your summer courses *before* submitting this addendum. A revision of your summer schedule may cause considerable delay in the disbursement of funds and result in possible termination of employment.** Since your summer award is based on both the number of courses taken and the exact number of weeks of enrollment, you should be aware that if you enroll for fewer hours or for courses that are different from the ones that you indicate in this application, your summer award and/or your aid for 2008-2009 may be reduced or revoked.

Title of Course	Course ID #	Credit Hrs	Start Date	End Date	Tuition & Acad. Fee Charge
(EXAMPLE) INHL-637-01	10345	3	7/28/08	8/08/08	\$2,631
Totals			-----	-----	

Resources available for the summer (exclude any funds applied for through this application)

*Scholarships, Grants, Tuition Waivers	\$ _____
Administrative Residency Tuition Waivers	\$ _____
*Loans (not Federal Perkins or Stafford Loans)	\$ _____
Veteran's Benefits	\$ _____
Tulane Resident Advisor	\$ _____
*Other Resources	\$ _____
TOTAL	\$ _____

***Explanatory Note:** All starred (*) items must be explained on separate page.

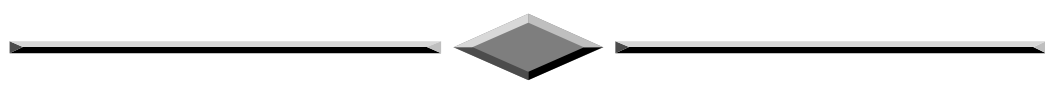
Maximum Earnings for Summer for Graduate Students

Part-time**	\$2,700
Full-time	\$3,900

**Based on enrollment for six weeks of Summer School

Minimum Earnings for Summer for Graduate Students - \$1,500

It may be difficult to place students requesting \$1,500 or less. If requesting less, please explain.



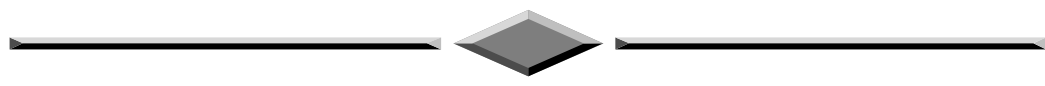
I am applying for: **FEDERAL WORK STUDY (On or Off Campus)** in the amount of \$ _____

Indicate the period you expect to be employed: _____ All summer
OR _____ From _____/_____/_____ to _____/_____/_____
MO DAY MO DAY

If known, show the office where you plan to work and the name and phone # of a contact person:

Office _____ Contact Person _____ Phone _____

If you are approved for summer Federal Work Study, you will be notified by the Student Employment Office. Before beginning summer employment, you must contact that office (504) 865-5147 to sign your acceptance form and complete other required documents.



I prefer to use my Stafford Loan eligibility from (check only one): **2007-2008** **2008-2009**

Note: If you have used your full \$33,000 in Stafford loan eligibility for 2007-2008, then you must file all the applications for the 2008-2009 year. In order to access 2008-2009 eligibility, you must have at least one class that concludes after the first week of July 2008 and you cannot combine eligibility between the two years for the summer loan period. If you cannot use Stafford loan eligibility from either year, then you can only request Federal Work Study and / or apply for a Grad PLUS **OR** a Private loan (credit-based). **FOR THE 2008 SUMMER SEMESTER:**

FEDERAL STAFFORD LOAN _____ I wish to borrow the maximum amount for which I am eligible.
_____ I wish to only borrow \$ _____ in Stafford loan funds.

PRIVATE LOAN or GRAD PLUS _____ I wish to borrow the maximum amount for which I am eligible.
_____ I wish to only borrow \$ _____ in private or Grad Plus loan funds.

PRIVATE LENDER CHOICE: Access Group Citibank Wells Fargo Chase
 Sallie Mae Signature Loan Wachovia Other _____

Your signature indicates your understanding of the eligibility requirements for applying for and receiving financial aid during the 2008 summer semester.

Signature _____ Date _____