

This addendum is to be used for graduate level students who want to receive financial aid for the 2011 summer semester to attend the School of Public Health & Tropical Medicine.

A student receiving scholarship or fellowship funds for summer enrollment from their academic department has the responsibility to make sure the gift funding is included in their financial aid package for the summer enrollment. Financial Aid packaged for a student who receives scholarship or fellowship for the summer period must reflect that scholarship or fellowship to be a valid package of financial aid.

For summer enrollment, Tulane provides self-help funds (loans and/or federal work study) to eligible students up to the amount requested, up to the cost of attendance less other aid, or the funds' limits, whichever is less. In some cases, depending on funding availability, recipients of 2010-11 Scholarship for Disadvantaged Student (SDS) may possibly receive SDS funding for the summer.

To be considered for federal student aid, you must be making satisfactory academic progress (for details, see <http://financialaid.tulane.edu/idxsap.htm>).

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

- You have applied for and been eligible for aid through the Financial Aid Office for 2010-2011.
- You have applied for aid through the Financial Aid Office for 2011-2012 and have been determined to be eligible.

If neither of the above applies, you are not eligible for federal aid and do not need to complete this addendum, unless you are seeking only non-federal alternative loan consideration.

If one or both of the above applies, note the following:

- For Federal Stafford Loans or Graduate PLUS Loans - This addendum and a completed application\* for the 2010-11 academic year and/or the 2011-12 academic year must be on file at the financial aid office. In addition, federal loans require that an appropriate Master Promissory Note (MPN) be completed. A student must be enrolled at least half-time.
- For Federal Work Study - This addendum and a completed application\* for the 2011-2012 academic year must be on file at the financial aid office. (If you are graduating in August and your enrollment begins before July 1, you must have a completed application\* for 2010-2011 rather than 2011-2012).

#### **Deadline**

For timely delivery of funds, this addendum and the appropriate application\* should be turned in and complete by April 30, 2011. For aid processing, the final deadline is that this addendum and the appropriate application\* must be submitted and complete by June 15, 2011, or at least four weeks prior to the end of classes, whichever comes first.

#### **\*Financial Aid Application**

A Free Application for Federal Student Aid (FAFSA) is required. In addition, students selected by the U.S. Department of Education for verification must also submit additional documentation as requested, including copies of the appropriate 2009 and/or 2010 federal tax returns, and the appropriate Independent Student Verification Addendum.

#### **Federal Work Study (not available for abroad students)**

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. No summer enrollment is required for summer Federal Work Study eligibility if you plan to enroll during the upcoming academic year, but a high savings expectation for the following academic year will be required for those not enrolled during the summer (see savings expectation section below). If you do not plan to enroll during the upcoming academic year 2011-12, you must have been enrolled during the preceding academic year 2010-2011 and enroll during a summer session 2011 and be graduating at the end of the summer of 2011. In this case, your summer employment cannot extend beyond the period of summer enrollment.

#### **Federal Work Study Savings Expectations**

Because of the savings expectations noted below, students should consider carefully whether summer Federal Work Study employment is advantageous to them.

Federal law has made the savings expectation from summer Federal Work Study earnings quite stringent. Allowable summer expense allowances 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 are based on summer enrollment:

- 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 standard local transportation for the period of employment.
- Enrolled at least half-time at Tulane - tuition, books, room, board, and miscellaneous for the period of enrollment, and standard local transportation for the period of enrollment as well as the period of employment.

The difference between your total Federal Work Study earnings and the allowable expenses noted above constitutes your savings expectation for your upcoming academic year. You will be expected to make that financial aid contribution towards your 2011-2012 academic year costs. For example, if you are not enrolled for summer courses, the contribution from your summer Federal Work Study earnings towards your academic year cost of attendance will be all earnings except a local transportation allowance (and the contribution cannot be less than \$100).

Should you be unable to earn the expected amount of summer

Federal Work Study certification, you may request (in writing) reconsideration of your 2011-12 aid package after fall registration to reduce your summer federal work study savings expectation included in your 2011-12 academic year aid package. Any resulting 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 estimate your expected earnings as closely as possible. Due to the heavy summer workload in the Financial Aid Office, requests for additional certification cannot be considered until late summer after all other applications for the 2011-2012 academic year have been processed.

### **Federal Stafford Loan**

The amount of Stafford Loan a student may receive is limited each year. A student may opt to apply for remaining 2010-11 Stafford eligibility if any eligibility remains. Students who are not eligible for a subsidized Federal Direct Loan (Stafford) may be eligible for an unsubsidized Federal Direct Loan (Stafford). Although you must complete the standard application process, it is not necessary that you demonstrate need to receive unsubsidized Stafford funds. Refer to the Tulane University Financial Aid web site at <http://financialaid.tulane.edu/idxloans.htm> for more information.

### **Annual Federal Stafford Loan Limits:**

Eligible public health graduate students may borrow up to \$33,000 (medical students, \$40,500) in Stafford Loan funds per year (from July 1<sup>st</sup> to June 30<sup>th</sup>). If the student shows sufficient need, up to \$8,500 of the \$33,000 may be subsidized (interest paid by the federal government during periods of deferment and grace).

### **Federal Graduate PLUS Loan**

Graduate level students who have exhausted their Stafford loan limits but who need additional funds may consider the Federal Graduate PLUS Loan. An eligible student is allowed to borrow up to the cost of attendance, less other aid received. Eligibility requirements include that you must not have adverse credit, be enrolled at least half-time\*\* at Tulane and must meet the academic standards described in the first section of this addendum. Refer to the Tulane University Financial Aid website at <http://financialaid.tulane.edu/idxloans.htm> for more information on eligibility and application.

\*\*To be considered enrolled at least half-time, a public health graduate student must enroll for a minimum of two courses that equal at least five hours in any combination of summer sessions; also, a student registered for Practicum, Dissertation or Dissertation Research is considered enrolled full-time.

### **Important Facts for Federal Aid Applicants**

Students who were not enrolled in a regular degree program

at Tulane during 2010-2011, or will not be during 2011-2012, 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.

For the summer semester, there will only be one disbursement of aid and it may occur as early as your first week of class.

Receipt of a summer loan does not guarantee receipt of a subsequent academic year loan. You should understand that in some cases, a summer loan is approved and yet a loan for the following academic year may be denied or reduced.

### **Alternative/Private Loan**

Private loans, also known as Alternative Loans, are another way to finance a student's education. They are not federal loans: private lenders offer them so there are no federal forms to complete. Students may consider an alternative loan when federal loans are not enough to cover the cost of educational expenses. You should submit this addendum and review the differences between the Alternative loans and the Federal Graduate PLUS Loan online at <http://financialaid.tulane.edu/idxloans.htm>. Note: You must apply directly with the lender AND complete this addendum. The lender determines eligibility and approval, but the school must certify the lender-approved loan.

While Tulane will certify a private loan for a student who appears to be eligible and who requests certification, private lenders may have their own policies and deadlines for summer loans and may not approve our recommendation.

### **Attention Abroad Students**

You will need to make alternate financial arrangements if your loan funds are needed to pay in advance for program costs. Financial aid is not available for disbursement before the summer program begins.

### **Where to Submit Your Summer 2011 Application Addendum for Aid**

Turn in the summer application addendum for aid to your financial aid office:

Tulane University Health Sciences  
University Financial Aid  
Suite 1213, TB-1  
1440 Canal Street  
New Orleans, LA 70112-2699  
*phone* 504-988-6135  
*fax* 504-988-6136

# TULANE HEALTH SCIENCES CENTER APPLICATION FOR SUMMER 2011 AID

To avoid delays in processing, please provide all the requested information. An incomplete addendum will not be processed. This addendum is to be used for graduate level students who want to receive financial aid for the 2011 summer semester at the School of Public Health & Tropical Medicine.

Name \_\_\_\_\_ Tulane ID \_\_\_\_\_

Summer Address \_\_\_\_\_ Summer Phone \_\_\_\_\_

Summer Living Plans (circle one): With Parents Campus Housing Off-Campus Housing

E-mail address: \_\_\_\_\_ Anticipated Graduation Date \_\_\_\_\_

What is your expected enrollment for the upcoming academic year in hours (and note "Practicum (998)," "Dissertation (997 for 0 credits)" or "Dissertation Research (999 for 2 credits)" where applicable:

Fall 2011 semester hours \_\_\_\_\_ Spring 2012 semester hours \_\_\_\_\_  
 Fall 2011 semester school \_\_\_\_\_ Spring 2012 semester school \_\_\_\_\_

Are you planning to graduate at the end of the summer 2011 semester or will you be in the Peace Corps Internationalist Program with a departure date before the beginning of the Fall 2011 semester?  Yes  No

Are you planning to enroll for the summer 2011 term (beginning with the may summer intersession courses and ending at the completion of the August summer courses) at the Tulane School of Public Health & Tropical Medicine?  Yes  No

If yes, in what department are you enrolling? \_\_\_\_\_

What are your total expected credit hours for the summer 2011 semester? \_\_\_\_\_

If you plan to take summer courses, please establish your summer course schedule firmly **before** submitting this addendum. Revision of your summer schedule may cause considerable delay in disbursement of funds and possible termination of employment. **Since your summer award is based on the number of courses taken, you should be aware that if you enroll for fewer than the number of hours you indicate in this application, your summer award and/or your aid for 2011-2012 may be reduced or cancelled.**

**If yes, please list your summer schedule below. If you have a print-out, please attach. Note: Registration for Practicum, Dissertation or Dissertation Research is considered full-time and eligible for summer financial aid. Please indicate "Practicum," "Dissertation" or "Dissertation Research" in the grid below where appropriate.**

Title of Course	Course ID #	Credit hour(s)	Start Date	End Date	Tuition & Academic Fee Charges
(EXAMPLE) Survey of XYZ	ENHS 9999-01	3	6/28/11	7/23/11	\$2,889

SUMMER APPLICATION ADDENDUM CONTINUED ON THE NEXT PAGE>>>>

# TULANE HEALTH SCIENCES CENTER APPLICATION FOR SUMMER 2011 AID

Name: \_\_\_\_\_ Tulane ID: \_\_\_\_\_

## I EXPECT TO RECEIVE OR HAVE RECEIVED THESE SUMMER 2011 FINANCIAL AID RESOURCES:

Tulane Faculty/Staff tuition waiver and/or employee reimbursement program \$ \_\_\_\_\_  
 Scholarships, grants, fellowships (describe: \_\_\_\_\_) \$ \_\_\_\_\_  
 Tulane Resident Advisor room and board credit \$ \_\_\_\_\_  
 Loans (other than those being requested on this addendum; describe: \_\_\_\_\_) \$ \_\_\_\_\_  
 Other Resources (describe: \_\_\_\_\_) \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

## I AM APPLYING FOR THIS SUMMER 2011 FINANCIAL AID (check all applicable):

**Federal Work Study (on or off campus) for \$ \_\_\_\_\_ in expected earnings**  
*BEFORE beginning summer employment, you must first have been awarded summer Federal Work Study by the Financial Aid Office AND have been approved for summer Federal Work Study by the Student Employment Office. IF you are approved for summer Federal Work Study, you will be notified by the Financial Aid Office via your award notification. Abroad students are not eligible for Federal Work Study. Maximum certification will be \$4,200 (working all summer full-time), and the minimum \$1,000 (because it may be difficult to place students requesting a smaller amount – if you are requesting a smaller amount, please explain why).*

Indicate period you expect to be employed:

All summer **OR**  from \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_  
 MO DAY MO DAY

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

Office \_\_\_\_\_ Contact Person \_\_\_\_\_ Phone \_\_\_\_\_

**Federal Stafford Loan for only \$ \_\_\_\_\_ or  the maximum for which I am eligible**  
*Stafford Loan is limited on an annual basis. Indicate the award year of Stafford Loan for which you are applying. You cannot combine eligibility between award 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 credit-based Federal Graduate PLUS Loan or Alternative/Private loan.*

I have not borrowed my annual limit in the Stafford loan program in 2010-2011 and I want to borrow from my remaining 2010-2011 Stafford Loan eligibility.

I have borrowed my annual limit in the Stafford loan program in 2010-2011 and I want to borrow from my 2011-2012 Stafford Loan eligibility. I understand that this may reduce the amount that I can borrow during the 2011-2012 academic year. I also understand that if I choose this option, I must file a 2011-2012 Free Application for Federal Student Aid and any additional documentation required at least four weeks before summer 2011 classes are completed, or by June 15, whichever comes first, in order to access 2011-2012 eligibility.

**Federal Graduate PLUS Loan for only \$ \_\_\_\_\_ or  the maximum for which I am eligible**  
 I understand my credit report will be reviewed for approval. Please review the Graduate PLUS Loan section on the website <http://financialaid.tulane.edu/idxloans.htm> for more information.

**Alternative/Private Loan for only \$ \_\_\_\_\_ or  the maximum for which I am eligible**  
 I have applied online for the loan (name, lender) \_\_\_\_\_. I understand my credit will be reviewed for approval. Please review the Alternative Loan section on the website <http://financialaid.tulane.edu/idxloans.htm> for more information.

Your signature indicates your understanding of the eligibility requirements for applying for and receiving financial aid during the summer of 2011. All summer awards will be accessible via Gibson Online.

Signature \_\_\_\_\_ Date \_\_\_\_\_