

Office of Financial Aid & Student Campus Employment PO Box 5049, Greeneville, TN 37743

1.800.729.0256 ext. 5377 | financialaid@tusculum.edu

Financial Aid Checklist for New Students

Welcome to Tusculum College! A message from the Director

On behalf of the staff of the Office of Financial Aid & Student Campus Employment I would like to officially welcome you to Tusculum College. We are thrilled that you have chosen to be a Pioneer and are excited to help you achieve your educational goals. Our office is here to answer any questions you may have regarding financial aid and to provide whatever assistance we can throughout your journey while at Tusculum.

The information provided in this checklist will help guide you through some of the initial steps for financial aid.

You will also note that contact information for all of our staff members is included. We are available anytime to assist you with your financial aid questions.

With Pioneer Pride, Karen Sartain, MA '95, '98

The Checklist:

<u>STEP ONE</u>: Apply for admission as a regular degree seeking student by completing an online application at http://www.tusculum.edu/. You may also contact an enrollment representative by calling: **888.488.7285**.

Some of our GPS programs of study include Bachelors in Business, Education and Psychology, as well as Masters in Education, Human Resource Development and Business Administration.

We have campuses in Greeneville, Kingsport, Knoxville, and Morristown. Contact an enrollment representative to discuss the available programs and when classes start.

STEP TWO: Apply for your Federal Personal Identification Number (PIN) at www.pin.ed.gov or by using the active links for applying for a PIN on www.fafsa.gov. Your PIN number should be kept private and should not be shared with anyone. You can use this number to electronically sign your FAFSA, which greatly reduces the time it takes to process your application for financial aid. (If you are a dependent student, your parent will also need to apply for a PIN.)

STEP THREE: Apply for financial aid by submitting a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. You will need to complete a FAFSA for each year in which you would like to apply for aid. For example, if you are starting in the spring 2014 semester, you will need to fill out a 2013-2014 FAFSA for the spring 2014 semester AND a 2014-2015 FAFSA for the fall and spring semesters of the following year. The FAFSA for upcoming academic years can be accessed beginning on January 1 of each year.

Who's who in Financial Aid:

Karen Sartain, MA '95, '98 Director ksartain@tusculum.edu

Kristen Dalton Associate Director kdalton@tusculum.edu

Stacey McDonald, MA '10 Senior Counselor smcdonald@tusculum.edu

Leah Hale, '12 Assistant Counselor lhale@tusculum.edu

Coty Dykes, '12 Assistant Counselor mdykes@tusculum.edu

Cierra Ockstadt, '14 Assistant Counselor ockstadtc@tusculum.edu

The Office of Financial Aid & Student Campus Employment is located on the second floor of Virginia Hall on the Greeneville Campus.

Our hours are:

Monday-Thursday 8-5:30 Friday 8-5

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The FAFSA is used to determine your eligibility for financial aid including: Federal Pell Grants, Federal Stafford Loans, the Tennessee Student Assistance Award, and the Tennessee Hope Scholarship for non-traditional students.

Helpful scholarship and financial aid information websites:

- Fastweb.com
- Scholarships.com
- Collegefortn.org
- TN.gov/collegepays
- Studentaid.ed.gov
- Finaid.org

Students with disabilities should contact their state Vocational Rehabilitation Counselor at: www.state.tn.us/humanser v/rehab/vrs.html

Veterans and Veterans' dependent benefit information is available at: www.vba.va.gov

Tusculum College VA Representative:

Pat Simons Coordinator of Student Information psimons@tusculum.edu

Contact the Business Office with refund questions at: business@tusculum.edu
1.800.729.0256 ext. 5060

STEP THREE (continued):

It is highly recommended that you complete your FAFSA as early in January as possible to increase the likelihood of receiving certain types of need-based financial aid, such as the Tennessee Student Assistance Award. You can use estimated income figures if you have not yet filed taxes for the previous year. However, if you do so you will be required to go back and update your FAFSA after you do file taxes, which may result in changes to your aid package.

To fill out a FAFSA you will need:

- Your Federal income tax return from the previous year (or an accurate estimate if you are filing your FAFSA prior to filing your income tax return)
- Your previous year's W-2 Form (or schedule C if self employed)
- Your most current bank statement
- Statements detailing non-taxable earnings/other income sources
- Driver's License (if applicable)
- Your Federal PIN Number
- Tusculum's Federal School Code: 003527

STEP FOUR: 35% of all FAFSAs are selected by the Department of Education for a process called verification. In order to complete the process, you will need to either link your FAFSA to the IRS after you file taxes or you may order an official IRS tax return transcript and have it sent directly to Tusculum. If your application is selected, please submit any and all requested documents to the Office of Financial Aid and Student Campus Employment, as soon as possible. A financial aid package will not be processed until all documentation has been turned in.

What is typically needed for verification is the school verification worksheet, which will be provided to you. Various other documents may be needed and will be requested on a case-by-case basis.

Please remember to include your name on any document that you submit to the Office of Financial Aid and Student Campus Employment. We accept documents via email, fax, in person, and through the postal service.

STEP FIVE: If you intend to utilize Federal Stafford Loans, you will need to complete entrance loan counseling at www.studentloans.gov. Entrance loan counseling explains the rights and obligations of a student loan borrower.

After you have completed entrance loan counseling, you will then have to complete a Master Promissory Note (MPN), which is your promise to pay back the Department of Education at www.studentloans.gov.

What happens next?

When our office has received your FAFSA, all requested verification documentation, and you have registered for classes, your award package will be sent in the mail or to your student email account. This letter details the financial aid that you are eligible for in the current semester. After your award letter arrives, you have seven days from the date on the letter to let the Office of Financial Aid and Student Campus Employment know if there is any part of the award (such as loans) that you wish to decline or your award will be processed in full. (Remember that you must complete entrance loan counseling and a master promissory note before we can process your student loans.)

If your total financial aid award is more than what you need for the cost of tuition, the Business Office will apply the amount of aid that you need to cover the charges that you have incurred. The remainder of the funds will be sent to you according to the Business Office's refund policy.