

New Students Reference Guide to Financial Aid

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. The staff of Financial Aid Administrators are here to answer any questions you may have regarding financial aid and to provide assistance they can throughout your journey while at Tusculum.

The information provided in this reference guide will help lead you through some of the initial steps for financial aid. You will also note that contact information for the staff members is included in the right hand column. We are looking forward to meeting you and assisting in financing your future.

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

Financial Aid in 5 easy steps:

STEP 1: 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 Administration, Management, 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 2: Apply for your Federal Student Aid ID at www.studentaid.gov or by using the active links for applying for a Federal Student Aid ID on www.fafsa.gov. Your user name and password should be kept private and should not be shared with anyone. You can use this FSA ID 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 FSA ID.)

STEP 3: 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 fall 2015 semester, you will need to fill out a 2015-2016 FAFSA. If you are planning on enrolling in the spring of 2016 you will need to complete the 2015-16 FAFSA ASAP.

Beginning on January 1st of each year the FAFSA will need to be filled out for the next academic year. Example: on January 1, 2016 you will have access to the 2016-17 FAFSA for the fall and spring semesters of the following year. Completing the FAFSA early in the year may give student additional eligibility on some forms of aid.

Who's Who in Financial Aid:

Karen Sartain, MA '95, '98
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FA Support Coordinator
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**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 8-6
Friday 8-5
Walk-ins are welcomed**

The FAFSA is used to determine your eligibility for financial aid including:

- Federal Pell Grants
- Federal Direct Loans
- Tennessee Student Assistance Award
- Tennessee Hope Scholarship for non-traditional and traditional students
- Work study eligibility
- Time-sensitive grants and scholarships

Helpful scholarship and financial aid information web-sites:

- www.fastweb.com
- Collegefortn.org
- Studentaid.ed.gov
- Finaid.org

Students with disabilities should contact their state Vocational Rehabilitation Counselor at:
<http://www.state.tn.us/human/serv/rehab/vrs.html>

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

Tusculum College VA Representative:

Pat Simons

psimons@tusculum.edu

Coordinator of Student Information

Contact the Business Office with refund questions at:

business@tusculum.edu

1.800.729.0256 ext. 5060

STEP 3 (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 Student Aid ID
- Tusculum's Federal School Code: 003527

STEP 4: 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. **Priority Deadline is June 1st.** A financial aid package can be delayed until all documentation has been turned in.

What is typically needed for verification is the school verification worksheet, which will be provided to you, tax information as detailed above, and 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 5: If you intend to utilize Federal Direct Student 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.