

# FINANCIAL AID GUIDE

# TUSCULUM COLLEGE<sup>ESTABLISHED 1794</sup> OFFICE OF FINANCIAL AID

## Welcome to Tusculum College!

A message from the Director:

On behalf of the staff of the Office of Financial Aid, I would like officially to 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. Several Financial Aid Administrators are 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*

## WHO'S WHO IN FINANCIAL AID

Karen Sartain, MA '95, '98  
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The Office of Financial Aid is located on the second floor of Virginia Hall on the Greeneville Campus.  
Our hours are: Monday - Thursday 8-6, Friday 8-5

**STEP ONE:** Apply for admission as a regular degree-seeking student by completing an online application at [tusculum.edu](http://tusculum.edu). We have campuses in Greeneville, Knoxville, and Morristown. Contact an enrollment representative at 1.800.729.0256 or 888.488.7285 to discuss the available programs and when classes start.

**STEP TWO:** Apply for your FAFSA FSA ID at [studentaid.ed.gov](http://studentaid.ed.gov). Your FSA ID should be kept private and should not be shared with anyone. You can use this 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 THREE:** Apply for financial aid by submitting a Free Application for Federal Student Aid (FAFSA) at [fafsa.gov](http://fafsa.gov). 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.

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 2017 semester, you will need to fill out a 2016-2017 FAFSA for the spring 2017 semester AND a 2017-2018 FAFSA for the fall and spring semesters of the following year. The FAFSA for upcoming academic years can be accessed beginning on October 1 of each year using prior tax year information.

It is highly recommended that you complete your FAFSA before January to increase the likelihood of receiving certain types of need-based financial aid, such as the Tennessee Student Assistance Award. The 2017-2018 FAFSA allows the tax information to be retrieved from the IRS for the 2015 tax year. By making these changes, the government is allowing schools to award a students financial aid early.

### To fill out a FAFSA you will need:

- Your prior year's Federal income tax return
- Your prior 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 FSA ID
- Tusculum's Federal School Code: 003527

**STEP FOUR:** If your FAFSA is selected by the Department of Education for a process called verification, you will need to either link your FAFSA to the IRS 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, as soon as possible. A financial aid package may not be processed until all documentation has been turned in. \*Note: Verification must be completed before federal and state financial aid can be applied to your student account.

What is typically needed for verification is the school verification worksheet, which will be provided to you, along with tax transcript(s). 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. 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 [studentloans.gov](http://studentloans.gov). Entrance loan counseling explains the rights and obligations of a student loan borrower.

**STEP SIX:** 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 [studentloans.gov](http://studentloans.gov).

### What happens next?

When our office has received your FAFSA and you have been accepted to the college your estimated award package letter will be sent in the mail or to your email account. This letter details the financial aid that you are eligible for in the upcoming school year. After your award letter arrives, you have seven days from the date on the letter to let the Office of Financial Aid 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. Verification must also be completed before federal and state financial aid can be applied to your student account.)

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 and the remainder of the funds will be sent to you according to the Business Office's refund policy. If you prefer not to use loans to help pay your bill, you may contact the Business Office for payment plan options.

Students with disabilities should contact their state Vocational Rehabilitation Counselor at:

[tn.gov/humanservices/topic/vocational-rehabilitation](http://tn.gov/humanservices/topic/vocational-rehabilitation)

Veterans and Veterans' dependent benefit information is available at: [vba.va.gov](http://vba.va.gov)

Tusculum College VA Representative:

Pat Simons

Coordinator of Student Information

[psimons@tusculum.edu](mailto:psimons@tusculum.edu)

# OFFICE OF FINANCIAL AID STEP-BY-STEP GUIDE

Contact the Business Office with refund questions at [business@tusculum.edu](mailto:business@tusculum.edu) or 1.800.729.0256 ext. 5060

Helpful scholarship and financial aid information websites:

- [Fastweb.com](http://Fastweb.com)
- [Scholarships.com](http://Scholarships.com)
- [Collegefortn.org](http://Collegefortn.org)
- [TN.gov/collegepays](http://TN.gov/collegepays)
- [Studentaid.ed.gov](http://Studentaid.ed.gov)
- [Finaid.org](http://Finaid.org)