

## FINANCIAL AID GUIDE

### Welcome to Tusculum!

A message from the Director:

On behalf of the staff of the Office of Financial Aid, I would like to officially welcome you to Tusculum. 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 any assistance we can throughout your journey while at Tusculum.

The information provided in this guide will help 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 looking forward to meeting you and assisting in financing your future.

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

## WHO'S WHO IN FINANCIAL AID

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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-BY-STEP GUIDE

**STEP ONE:** Apply for admission as a regular degree-seeking student by completing an online application at <http://www.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 [www.fafsa.gov](http://www.fafsa.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 [www.fafsa.gov](http://www.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 summer 2017 semester, you will need to fill out a 2016-17 FAFSA AND then complete a 2017-18 FAFSA for the fall and spring semesters of the following year. The FAFSA for upcoming academic years can be accessed beginning October 1 of each year.

It is highly recommended that you complete your FAFSA as early as possible to increase the likelihood of receiving certain types of need-based financial aid, such as the Tennessee Student Assistance Award.

## To fill out a FAFSA you will need:

- Your Federal income tax return from the 2015 year (it is highly recommended that you use the link IRS Data Retrieval option for expedited electronic transfer of your 2015 income tax data).
- Your 2015 W-2 forms (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 FSA ID and password
- Tusculum's Federal School Code: 003527

**STEP FOUR:** 35% of all FAFSA's are selected by the Department of Education for a process called verification. In order to complete the process, you will need to complete a verification worksheet that we will provide to you, remit the worksheet with all W-2's, and either link your FAFSA with the IRS for data retrieval or order an official IRS 2015 Tax Return Transcript and have it sent directly to Tusculum. We may also request other documents on a case-by-case basis.

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

## STEP-BY-STEP GUIDE

Once Financial Aid has received your documents required for verification, your FAFSA application will be reviewed. If changes need to be made Financial Aid will make the corrections and re-submit your FAFSA for updates.

You will receive notice that your updates have processed and Financial Aid will then review your aid and update your award letter as needed. Your revised award letter will be sent to you via your student email address.

**STEP FIVE:** If you intend to utilize Federal Stafford Loans, you will need to complete entrance loan counseling at [www.studentloans.gov](http://www.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 your loans to the Department of Education at [www.studentloans.gov](http://www.studentloans.gov).

### What happens next?

When our office has received your FAFSA and you have been accepted as a student your estimated award package letter will be sent in the mail or to your email account. The award 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.

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.comn](http://Scholarships.comn)

• [Collegefortn.org](http://Collegefortn.org)

• [TN.gov/collegepays](http://TN.gov/collegepays)

• [Studentaid.ed.gov](http://Studentaid.ed.gov)

• [Finaid.org](http://Finaid.org)

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

[www.state.tn.us/humanserv/rehab/vrs.html](http://www.state.tn.us/humanserv/rehab/vrs.html)

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

Tusculum College VA Representative:

Pat Simons

Coordinator of Student Information

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