STEP ONE: Apply for admission as a regular degree seeking student by contacting an enrollment representative at the campus of your choice, or by completing an online application at https://www.tusculum.edu/admission/prof_application.php.

You may contact an enrollment representative at each campus by using the numbers below:

GREENEVILLE: 888-488-7285
KNOXVILLE: 800-729-0116
MORRISTOWN: 423-581-5002
TRI-CITIES: 423-283-0071

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) which can be accessed 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 2011 semester, you will need to fill out a 2010-2011 FAFSA for the spring 2011 semester AND a 2011-2012 FAFSA for the fall and spring semesters of the year to follow. The FAFSA for upcoming academic year can be accessed beginning on January 1. It is highly recommended that you complete your FAFSA by no later than February 1st to increase the likelihood of your receiving certain forms 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

The FAFSA will be used to determine your eligibility for certain forms of student aid such as: Federal Pell Grants, Federal Stafford Loans, the Tennessee Student Assistance Award, and the Tennessee Lottery Hope Scholarship for non-traditional students.

STEP FOUR: 35% of all FAFSAs are selected by the Department of Education for a process called verification. 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 consists of, but is not limited to; a signed and dated copy of the previous year’s tax return (for the student and spouse if applicable) including schedules and attachments; the previous year’s W-2 or equivalent forms, and the school verification worksheet, which is available on our website at www.tusculum.edu/faid/forms.html. 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](http://www.studentloans.gov) or by using the quick-link for “Entrance Loan Counseling” at [www.tusculum.edu/faid](http://www.tusculum.edu/faid). 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](http://www.studentloans.gov) or by using the quick link for “Master Promissory Note” at [www.tusculum.edu/faid](http://www.tusculum.edu/faid).

**STEP SIX:** Search for outside scholarships that can supplement your federal and state financial aid by consulting your religious organizations, civic clubs and organizations, and employers to see if they offer any forms of financial aid or tuition remission/assistance. You are strongly encouraged to search for outside additional financial aid by utilizing the Tusculum Financial Aid Blog at [www2.tusculum.edu/blogs/faid](http://www2.tusculum.edu/blogs/faid) or by using the following resources: [www.fastweb.com](http://www.fastweb.com); [www.scholarships.com](http://www.scholarships.com); [www.finaid.org](http://www.finaid.org); or at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

Tennessee State residents can apply for additional state grants not automatically applied for through the FAFSA by visiting [www.collegeforTN.org](http://www.collegeforTN.org) or [www.TN.gov/collegepays](http://www.TN.gov/collegepays).

Students with exceptions or disabilities should contact their state Vocational Rehabilitation Services counselor at [http://www.state.tn.us/humanserv/rehab/vrs.html](http://www.state.tn.us/humanserv/rehab/vrs.html).

Veterans and Veterans’ Dependents benefits can be accessed at [www.vba.va.gov](http://www.vba.va.gov).

Those interested in applying for an Armed Forces Scholarship should visit their website at [www.armedforcescareers.com](http://www.armedforcescareers.com) for additional information.

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**What Happens Next?**

When the Office of Financial Aid and Student Campus Employment has received your FAFSA, all requested verification documentation, and you have registered for classes, you will receive an award package in the mail which will detail the financial aid that you are eligible for in the current semester and/or year. 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. Otherwise, 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. If you have questions about receiving a refund check from the excess financial aid that is left over after your tuition is paid, contact the Business Office at 1-800-729-0256 extension 5060, and their staff will be happy to assist you.

**Helpful Hints**

1: Apply for the FAFSA for the coming academic year on January 1, or as soon thereafter as possible to maximize your potential financial aid eligibility.

2: Be pro-active and search for outside scholarships to help fund your on-going education.

3: Turn in all requested documents as quickly as possible to prevent delays in processing or the possible loss of aid. Be sure to complete and sign all documents that you submit.

4: If you would like to track existing student loans, or need information on a loan that you have, you may obtain that information through the National Student Loan Database System which can be accessed at [www.nslds.ed.gov](http://www.nslds.ed.gov).