

Returning Graduate and Professional Studies and Residential  
**TUSCULUM COLLEGE STUDENTS**  
**Steps in applying for Financial Aid**

You may view these steps with interactive links at <http://www.tusculum.edu/faid/apply.html>.

**AS SOON AS POSSIBLE:**

- Step one: Students are *strongly encouraged* to apply for financial aid electronically. Therefore a PIN is needed as an electronic signature. If you do not have a PIN, go to [www.pin.ed.gov](http://www.pin.ed.gov). It is preferred that both you and your parent (if you are dependent) get a PIN, which allows for the electronic signature of your FAFSA on the Web. This will greatly speed up your process.
- Step two: **SEARCH** for scholarships and financial aid information at [www.fastweb.com](http://www.fastweb.com), [www2.tusculum.edu/blogs/faid](http://www2.tusculum.edu/blogs/faid), [www.finaid.org](http://www.finaid.org), [www.scholarships.com](http://www.scholarships.com) and [www.studentaid.ed.gov](http://www.studentaid.ed.gov).  
Tennessee residents go to [www.state.tn.us/tsac](http://www.state.tn.us/tsac).  
For federal benefits for veterans and dependents go to [www.vba.va.gov](http://www.vba.va.gov).  
Those interested in Armed Forces Scholarships go to [www.armedforcescareers.com](http://www.armedforcescareers.com).  
Those with disabilities should check with your state Vocational Rehabilitation Services.  
Tennessee residents go to [www.state.tn.us/humanserv/rehab/vrs.htm](http://www.state.tn.us/humanserv/rehab/vrs.htm)
- Step three: Go to [www.mapping-your-future.org/entrancecounseling](http://www.mapping-your-future.org/entrancecounseling) to fulfill the requirement of **ENTRANCE LOAN COUNSELING, IF YOU PLAN TO APPLY FOR** a Federal Stafford Loan. You will only need to accomplish this once during your career at Tusculum College.
- Step four: Go to <https://cliplink.guarantorsolutions.com/esign> to complete a **MASTER PROMISSORY NOTE (MPN), IF YOU PLAN TO APPLY FOR** a Federal Stafford Loan. You will only need to accomplish this once during your career at Tusculum College.
- Step five: Almost all male U.S. citizens and male aliens living in the U.S., who are 18 through 25, are required to register with the **Selective Service**. To register or learn more, go to [www.sss.gov](http://www.sss.gov).
- Step six: To apply for a **Social Security card** or request a duplicate card if you have lost yours, go to [www.ssa.gov](http://www.ssa.gov).

**AS SOON AS POSSIBLE AFTER JANUARY 1<sup>ST</sup>:**

**PRIORITY APPLICATION DEADLINE FEBRUARY 15<sup>th</sup>**

Step seven: **APPLY** or **RE-APPLY** for federal financial aid at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or complete the paper version of the Free Application for Federal Student Aid (FAFSA). You will need to complete this step **as soon as possible after January 1, but no later than February 15** of each year in which you wish to receive Aid. You may use *estimated income figures*. Be sure to include our **federal school code** of **003527**. If you use the paper version of the FAFSA, you may submit it to your Tusculum College Financial Aid Counselor. It will be entered into the federal computer software for you. You should get the results of your FAFSA (called the Student Aid Report) from the federal processor in about one week.

The result of the FAFSA informs us of what types and the amounts of federal and institutional aid, for which you may qualify. It is also necessary for **Tennessee** residents to be evaluated for the **Tennessee Education Lottery Scholarships** and the **Tennessee Student Assistance Award**. Funding for the Tennessee Student Assistance Award is very limited and usually the deadline to receive these funds is March 1<sup>st</sup>, thus it is recommended for students to apply by the February 15<sup>th</sup> deadline.

Step eight: **SUBMIT** any additional information requested of you by your Financial Aid Counselor in a timely manner. The Federal Government will select 30% of all aid applicants for a process called **Verification**. This means you will have to submit your family's income tax form, documentation of untaxed income, a Verification Form, etc. to your Financial Aid Counselor. You will be notified of what is needed. The longer you put off submitting these forms, the longer it will take to get your Financial Aid Award letter. Verification may identify data that your Financial Aid Counselor must re-submit to the Federal Processor for correction.

Step nine: All **CORRECTIONS** should be submitted through your Financial Aid Counselor. Corrections may generate a new Student Aid Report (SAR) from the Federal Processor.

Step ten: Your **AWARD LETTER** will be sent to you as soon as possible after you have submitted all required forms, beginning approximately March 1 of each year. However, Graduate and Professional Studies Students cannot be awarded until after registering for the first semester.

Step eleven: Your **LENDER** will forward your loan funds for each semester to the Tusculum College Business Office where they will be credited to your student account. Any funds in excess of what is owed to Tusculum College will be disbursed to you. The funds are usually disbursed within 1 month from the start of a semester. Funds **cannot be disbursed** prior to the start of classes, each semester. *(Please refer to Tusculum College's "Preferred Lenders Brochure" for additional information regarding disbursements.)*

Step twelve: If you **ADD** a class that takes place during a semester for which you have already been awarded as a full-time student, you will not receive additional financial aid funds. **DROPPING** a class and not adding back a similar number of hours may result in you owing funds back to the Federal Pell Grant program, if you are a PELL recipient. Check with your Financial Aid Counselor prior to doing this.

Contact the Office of Financial Aid and On-Campus Student Employment if you have questions.

***Remember billing questions should be directed to the Business Office.***