

Tulane Law Financial Aid Office
Tulane Law School Loan Checklist 2025-2026 Fall/Spring

<input type="checkbox"/>	Complete the 2025-2026 FAFSA (Free Application for Federal Student Aid) at studentaid.gov	Every Year
<input type="checkbox"/>	Federal Direct Loans: Complete Entrance Counseling Go to https://studentaid.gov/ , select 'I am a Graduate or Professional Student,' sign in with your FAFSA FSA Id, social security number, name and date of birth. Entrance Counseling will ensure your understanding of financial aid basics, is required, and will take approximately 30 minutes to complete.	Once: First year borrowing for your program of study
<input type="checkbox"/>	Federal Direct Loans: Sign Master Promissory Notes (MPN) Note: You must have two references who do not live with you, and your driver's license number to complete the applications. Go to https://studentaid.gov/ and sign in, go to the "Complete Aid Process" drop-down tab, then click "Complete Master Promissory Note." Complete a MPN for the Federal Direct Unsubsidized Loan. If you are offered, and accept, the Grad Plus loan (usually not required), complete the MPN for the Federal Direct Graduate PLUS loan. Once you have completed your MPN's, click on "Completed MPNs" on the left side of the screen to verify the MPN's that you submitted and to print a copy for your records.	Once: First year borrowing for your program of study
<input type="checkbox"/>	Apply for a Federal Direct Graduate Plus loan: To be sure that you have passed the Department of Education's credit guidelines to obtain a Direct Graduate PLUS loan you may sign into https://studentaid.gov/ , click "Apply for Aid" on the right drop-down at the top of the screen, then click "Apply for a Grad PLUS". BEFORE YOU CONTINUE: If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze. Then a credit module will run and you will receive notification of your approval or denial fairly quickly. If your application is denied due to adverse credit, follow the directions provided in your letter of denial or call the Financial Aid Office for further assistance. You should check your credit report annually at www.annualcreditreport.com to make sure that you do not have any derogatory comments. NOTE: You must then tell the Financial Aid Office that you've been approved for the loan. Email them at finaid@law.tulane.edu . The credit check is good for 180 days	Every Loan Request
<input type="checkbox"/>	Apply for a Private Loan: If you chose a private loan over a Federal Direct Unsubsidized loan, you will need to decline the Federal Direct Unsubsidized loan on Gibson Online. In order for the Financial Aid Office to certify your private educational loan you will also need to submit the name of the lender and amount of the loan (which may be up to the cost of attendance less any other aid you have accepted). For a list of Tulane Universities Preferred lenders for Graduate programs, please visit: https://www.elmselect.com/oll/SchoolLenderList/?schoolId=8282 .	Every Loan Request
*****Items to Complete After Completing Entrance Counseling and Signing MPNs*****		
<input type="checkbox"/>	Check Gibson Online Financial Aid tab for any outstanding requirements for example, you are required to provide a signed copy of your latest federal tax return along with other documents before we can finalize your financial aid package if you are selected for federal verification. https://gibson.tulane.edu/ For further instructions please see "Accepting your Financial Aid Award on Gibson Online."	Every Year
<input type="checkbox"/>	Accept Your Student Loan Awards On the Gibson Online Financial Aid tab https://gibson.tulane.edu/ For further instructions please see "Accepting your Financial Aid Award on Gibson Online."	Every Year
<input type="checkbox"/>	Complete the Release of Title IV Funds Form: Complete the Release of Title IV Funds Form and send it acctrec@tulane.edu . This will prevent Accounts Receivable from sending you a check that you owe them.	Once: First year borrowing for your program of study
<input type="checkbox"/>	Disbursement of Financial Aid: Financial Aid disburses on the first day of classes provided all requirements for it have been met. It disburses to your Tulane student account.	Every Loan Disbursement
<input type="checkbox"/>	Request a Refund through Gibson Online Your student account may become eligible for a credit balance refund if new payments/credits have overpaid your account. Refunds are not granted for anticipated payments, such as financial aid not yet disbursed. Students with a credit balance (displayed as a negative number) may set up a direct deposit to their bank account and request a refund through Gibson Online https://gibson.tulane.edu/ . Please allow 1 -3 business days for a response to your request as all requests are processed in the order in which they are received. If approved, the status of your request will be updated to Approved and your account will be debited with a refund transaction. Once the refund transaction is posted, your funds will be disbursed either by direct deposit or a mailed check. Instructions can be found here https://studentaccounts.tulane.edu/content/refund-disbursement	Every Loan Disbursement