



Financial Aid Office - Nevada

EDUCATING CARING PROFESSIONALS TO SERVE, TO LEAD, TO TEACH

874 American Pacific Drive . Henderson, NV 89014 (702) 777-1755 Fax (702) 777-1756 www.tu.edu

Financial Aid Cost of Attendance 07-08 Education (Full-Time Graduate Student)

Dear Student:

Applying for financial aid is a simple process. Please carefully complete all steps outlined in this letter as soon as possible.

1. Getting organized is an important part of the process.
 - Gather your 2006 completed federal income tax return. If you are married and did not file jointly, your spouse's income information is also required.
 - Collect records showing your current balance of cash, savings, and checking accounts along with net worth of your investments.
 - Apply for a FAFSA *Personal Identification Number (PIN)* at www.pin.ed.gov to sign your FAFSA application electronically. If you already have a PIN, you do not need to re-apply for another.
 - Review prior federal student loan borrowing history through the National Student Loan Data System: www.nslds.ed.gov. Aggregate lifetime Stafford loan limit is \$138,500 from undergrad. through graduate program.
2. Complete the 2007-2008 *Free Application for Federal Student Aid (FAFSA)* online at www.FAFSA.ed.gov. **Make sure to include school code 010142 for Touro College in New York, which is the correct designation.**

Please find below the Education Graduate Student Cost of Attendance for the 2007-2008 academic year assuming a full time tuition load (12 credits per semester). The **twelve** month loan period for this academic year will be: May 13, 2007 to May 4, 2008.

Tuition / Fees	12,240
Books / Supplies	1,857
Room / Board	22,050
Personal	5,971
Transportation	7,825
Total	\$49,943

You may be eligible for:

Subsidized Stafford Loan *	8,500
Unsubsidized Stafford Loan	12,000
GRAD PLUS or Private Alternative Loan	29,443
Total	\$49,943

After completing the FAFSA, the steps below must also be completed for the Touro Financial Aid Office to award you financial aid. *
Your subsidized loan eligibility might be adjusted based on your Expected Family Contribution (EFC) which is determined by the Department of Education.

3. Please complete the *Touro Financial Aid Packet* and if interested in Stafford loans, the *Touro Student Loan Request Statement* which must be sent back to the Touro Financial Aid office (forms may be downloaded from the Touro website).
4. If you are not required to file a federal tax return, you must complete a *Statement of Non-Filing* (online also).
5. First time Stafford borrowers at Touro need to complete the *Entrance Test* before applying for student loans. Go to www.Edfund.org and click on "EDTest" in the upper right corner. Be sure to complete the Graduate Entrance Test.
6. To apply for a GRAD PLUS or Private Alternative loan, you may choose from our recommended list of lenders or select another lender. Apply directly with your chosen GRAD PLUS or Private lender.
7. Lender will contact you to complete promissory note if new loan.

If a refund of federal funds is due to you (i.e., federal loan funds exceed total tuition and fees), federal regulations allow the University fourteen business days to process the refund. Students who have completed all steps as quickly as possible typically receive refund checks during the first week of semester classes. Please note that your living disbursement is primarily dependent upon applying for and being approved for a GRAD PLUS or alternative loan. All loan funds are disbursed to the school and distributed to students after verification of satisfactory attendance and progress is completed. Please be certain to have other funds available upfront for immediate expenses such as purchasing books.

If you have any questions, please call me at (702) 777-1755 or e-mail me at jodi.gerber@touro.edu. Thank you.
Jodi L. Gerber, Director of Financial Aid