TOPICS in this issue:

1. The Financial Aid Impact of Class Attendance
2. Selected for the 2014-2015 Verification Process?
3. Missing A Private Scholarships?
4. Missing A Departmental Scholarship?
5. Where can I find additional scholarships?
6. Where is my Lottery Scholarship?
7. Federal Pell Grant
8. Students should check their MTSU e-mail on a weekly basis
9. Federal Direct Subsidized and Unsubsidized Stafford Loans

1. Attendance & Financial aid Adjustments

Financial aid is initially based on your “enrollment” status. After the semester begins, faculty report students who never attended or who stopped attending. At that point, your financial aid may be adjusted and/or cancelled, and you may be required to repay financial aid (including loans) to MTSU. If this occurs, you will be unable to view your grades, register for a future semester, or obtain an academic transcript until the balance owed is paid in full.

Through RaiderNet, you can monitor your attendance status:

Click on the Student tab
Click on Student Records link
Click on Attendance Reporting link

Dropping some but not all of your classes

Eligibility for financial aid is based on the number of hours enrolled as of the census date of February 02, 2015. Grants and scholarships will automatically be reduced if you drop a class by 11:59 p.m. on February 02, 2015. Students may be required to repay loan funds if the financial aid budget is reduced and the student no longer qualifies for the full amount of his/her loan eligibility. Your financial aid will not be reduced if you drop a class after the census date of February 02, 2015. But in the same manner, if you add a class after February 02, 2015, your financial aid will not be increased. Of course, eligibility is based on class attendance! If you do not attend class, your financial aid may be reduced. The Financial Aid Office (FAO) strongly recommends that you contact your Enrollment Counselor before dropping a course to determine the impact of financial aid eligibility.

Withdrawing from all classes

The federal government allows students to receive a 100% of their financial aid at the start of the term. Every day that you attend classes earns you a portion of your aid. If you withdraw before the 60% date (March 29, 2015 for Full Term Courses, March 27, 2015 for RODP courses), you will owe back the portion of the aid you did not earn. Check out the Withdrawal Website AND contact the MT One Stop before withdrawing from your classes! You WILL owe a balance to MTSU if you withdraw.
2. **Selected for the Verification Process for 2014-2015?**

   **One out of every three** students filing a 2014-15 FAFSA will be selected for the verification process by the FAFSA processing center. Students selected for verification will receive an email from the Financial Aid Office. The email will instruct the student to log into PipelineMT and click on the RaiderNet tab to view student requirements and link to the required forms.

   **Students selected for verification will be placed in one of the five verification tracking groups as part of the customized verification approach to verification. It is important to review individual missing requirements before submitting documentation.**

   If estimated income was used to complete the FAFSA, students/parents should update the FAFSA with the actual income tax information after the tax return has been filed. **The FAFSA should be corrected at least one week before submitting verification documents. Utilizing the IRS Data Retrieval Tool is the fastest and most accurate way to update this information. Updating the FAFSA may expedite the verification process. The instructions link below will guide you through the IRS Data Retrieval Tool process.**

   Please submit/complete all requested information as soon as possible. Completing verification as soon as possible will ensure your financial aid will be awarded prior to the semester fee payment deadline. Fee payment deadlines are posted on the Bursar’s (Business) Office’s website.

   Detailed instructions on how to complete the verification requirements are available through the following link:

   [http://www.mtsu.edu/financial-aid/forms/Verification1415Instructions.pdf](http://www.mtsu.edu/financial-aid/forms/Verification1415Instructions.pdf)

3. **Missing A Private Scholarship:**

   - Visit our [Private Scholarships](http://www.mtsu.edu/financial-aid/forms/Verification1415Instructions.pdf) webpage for information on where to mail a scholarship check, what information to include, and other important instructions.
   - Scholarships from outside sources are typically applied 1-2 business days after we receive them. If the check is being mailed, please allow up to 1 week for it to arrive from the date it was mailed. You can contact the scholarship donor to ask when the check was sent, to get a rough idea of when it should be applied to your account.
   - Slight delays may occur if we need to have your loans reduced before we can apply the scholarship. If you already have a significant amount of aid, please allow 2-3 additional days for such an adjustment to be completed.
   - Delays may occur if the donor made the check payable to you and you haven’t signed the check yet or if the check doesn’t include your MTSU ID number. Be sure to visit the above webpage and follow the instructions to avoid such issues!
   - If you are expecting a private scholarship but it won’t be sent in time for the Fee Payment Deadline for the applicable semester, you may request a deferment based on the expected award. This may reduce the amount you must pay out-of-pocket by the Fee Payment Deadline. Visit our [Private Scholarship Deferments](http://www.mtsu.edu/financial-aid/forms/Verification1415Instructions.pdf) webpage for more information.
4. **Missing Departmental Scholarship:**

- If you are expecting a scholarship from another MTSU department but do not see the award listed on your account, please contact the awarding department to ask when the award information will be submitted to us. You can generally expect to see the award appear as a credit on your account 3 weeks after we receive the award information.
- Slight delays may occur if we need to have your loans reduced before we can apply the scholarship. If you already have a significant amount of aid, please allow 2-3 additional days for such an adjustment to be completed.
- Delays may occur if the department requires a specific enrollment status (such as “full-time”) but you are not enrolled in the required number of hours.

5. **Where can I find additional scholarships?**

Be sure to check with your academic department to ask about any scholarships that are available to students in your major; while the deadlines for the current year have probably already passed, they can tell you about future scholarship opportunities. You may want to look into private scholarship opportunities. Our [Private Scholarships webpage](#) includes helpful information on where to find such awards and tips on how to win them.

6. **Where is my Lottery Scholarship?**

Expecting a lottery scholarship but don’t see it listed on your account? Please visit our [Lottery Scholarship Webpage](#) and review the information to determine why your award may not be on your account. After reviewing these tips, if you can’t determine why your award may be missing please contact the MTSU One Stop at 615-898-2111 or email [MTOneStop@mtsu.edu](mailto:MTOneStop@mtsu.edu).

7. **Federal Pell Grant:**

- Students will be monitored by the federal government as related to the maximum number of semesters that they can receive the Federal Pell Grant. Inclusive of all postsecondary institutions, eligible students can receive the Federal Pell Grant until a baccalaureate degree is earned or the equivalent of twelve (12) full-time semesters, whichever comes first. Refer to the following link for additional information: [http://www.mtsu.edu/financial-aid/grants.php](http://www.mtsu.edu/financial-aid/grants.php)

8. **Students should check their MTSU e-mail on a weekly basis.**

The Financial Aid Office communicates important information to students through e-mail.

**How do I log in to my RaiderNet and/or MTSU email account?**

RaiderNet is MTSU’s online student portal. You will use RaiderNet for many purposes during your time at MTSU, including viewing your financial aid package, registering for classes, viewing and paying your bill, and viewing your grades and transcript. RaiderNet is part of a bigger system called PipelineMT, which includes a calendar tool, messages, access to course-related tools and materials, and other features. If you are transferring from a public Tennessee college or university other than a UT school, you may already be familiar with RaiderNet and PipelineMT, though they are probably called by different names at your current school.

You were assigned a RaiderNet account and an MTSU email account when you applied for admission. It may be helpful to log into your RaiderNet account now, to start getting to know how it works, where to find info, etc. We also recommend that you begin checking your
MTSU email account regularly (at least once a week) and continue to do so until the end of your college career, as many MTSU departments (including the Financial Aid & Scholarship Office) will use your MTSU email address as their primary method of communicating with you.

- Go to [www.mtsu.edu/pipelinemt/](http://www.mtsu.edu/pipelinemt/).
- Click on the “New User?” link below the log-in box, then click on “Students”.
- Type in your MTSU ID number (“M#”) and click the Submit button. You can find your M# on many of the letters sent to you by the Admissions Office; be sure to include the letter M at the beginning!
- You should see the personal email address that you listed on your application for admission; part of it will be redacted (or marked out) for your security. Click “Submit” to have an email with a password-setup link sent to that email address.
- Click on the link in the email; please note that the link will expire in one hour.
- Follow the instructions to enter your M#, accept the technology policy, and enter your new password. Please note that you’ll need to follow specific password rules, for your security.
- Before leaving the password set-up webpage, take note of the top two lines which list your user name and your email address.

Now go log in!

- RaiderNet: [www.mtsu.edu/pipelinemt](http://www.mtsu.edu/pipelinemt)
- Email: [www.mtsu.edu/mtmail](http://www.mtsu.edu/mtmail)

### 9. Federal Direct Subsidized and Unsubsidized Stafford Loans:

- Interest rates for Undergraduate students for Fall 2014 and Spring 2015 and beyond until changed:
  - Subsidized and Unsubsidized loans – 4.66%
  - Parent Plus Loans – 7.21%
- Interest rates for Graduate students for Fall 2014 and Spring 2015 and beyond until changed:
  - Unsubsidized loans – 6.21%
  - PLUS Loan – 7.21%