

Financial Aid

Office of Financial Aid Cope Administration Building 218

The purpose of Student Financial Aid is to provide assistance to qualified students who would find it difficult or impossible to attend Middle Tennessee State University without aid. The Office of Student Financial Aid is a part of the Division of Student Affairs.

The student and his/her family have the primary responsibility for financing a college education. However, through federally funded programs, students may receive assistance when it is determined that the student and family cannot meet the costs of a post-secondary education. Need is defined as the difference between the cost of attending MTSU and the calculated family contribution toward this cost. The Free Application for Federal Student Aid (FAFSA) is the document from which the family contribution is calculated.

In addition to programs based on need, MTSU has a limited number of scholarships that are based on academic performance and/or ability in a particular area.

Deadlines for Applications

MTSU scholarship application deadline is March 1 for the upcoming Fall semester. The Free Application for Federal Student Aid (FAFSA) must be on file in the MTSU Financial Aid Office by May 15 to receive priority consideration for financial aid. Due to limited funds in federal campus-based programs (i.e., Federal Supplemental Education Opportunity Grant, Perkins Loan, and Federal Work Study), funds may not be available for students whose federal applications are received after May 15.

Renewal students applying for financial assistance receive first priority if they apply by the May 15 priority deadline. Money is generally available to assist all renewal students who continue to be eligible. Renewal students applying after the May 15 priority date will be awarded funds as money is available.

New applicants applying by the May 15 priority date are considered next.

Student aid data on each applicant for financial assistance is entered into the computer system from the FAFSA. Financial aid is then awarded to those students demonstrating exceptional financial need. This procedure ensures that funds are awarded to the most needy students first.

NOTE: This procedure is for distributing funds which are institutionally controlled. Federal Pell Grant eligibility is determined by the U.S. Department of Education, and the Tennessee Student Assistance Award is determined by the Tennessee Student Assistance Corporation. The amount of money a student receives from Pell and TSAC is considered when campus-based funds are awarded.

The Federal Pell Grant program does not have a May 15 deadline. Students applying for financial aid at MTSU after the May priority date should still apply for the Federal Pell Grant. The Tennessee Student Assistance Award is also based upon the availability of funding. We encourage students to apply early while funds are available.

Funds are awarded from campus-based programs to late applicants on a “rolling” basis in a manner which will approximate a most needy result. This is done by estimating in advance the needs and composition of our final applicant pool. **IMPORTANT:** The money available for late applicants is what is left after all applicants applying by May 15 have been awarded. Thus, funds are very limited after May 15.

How to Apply

Step 1. Prospective students and their parents should very carefully complete the Free Application for Federal Student Aid (FAFSA). Forms are available beginning in January for the next Fall, Spring, and Summer terms. Forms are available from the MTSU Financial Aid Office and most high school guidance counselors.

Institutional scholarship applications are also available in January and should be returned to the Financial Aid Office by March 1.

Step 2. The completed FAFSA can be mailed to the processing center using the envelope provided with the application or by completing the FAFSA online on the Internet at <http://www.fafsa.ed.gov>. The instructions must be followed very carefully. The federal processor will not process the application until the “signature page” is received. It generally takes four to six weeks for the federal processor to manually process the application. It takes about two to four weeks for the application process via the Internet. The Federal Processing Center will send a Student Aid Report (SAR) to the student and MTSU (if the student enters the MTSU School Code of 003510 in the school section of the FAFSA).

Step 3. When the MTSU Financial Aid Office receives a complete and valid SAR, students will receive a Fall/Spring award letter stating the estimated financial aid they will be awarded. The award letter is based on full-time attendance and will indicate both grants and loans for which the student is eligible. After the award letter is printed, the estimated aid amounts may change due to changes in enrollment, EFC amounts, scholarships, and other aid. Please remember to write **accept** or **reject** beside each award, sign the form, and return it to the Financial Aid Office, Cope Administration Building, Room 218.

Step 4. Students applying for one of the Federal Stafford Loan Programs must complete and submit a Loan Request Sheet (LRS) to the Financial Aid Office. Copies of the LRS are included with the award letter, available in the MTSU Finan-

cial Aid Office, or available on the Web at www.mtsu.edu/~fin_aid/. To request a loan, a valid SAR must be on file. To ensure the funds will be ready, the request should be submitted a few months before the loan is needed .

Return of Financial Aid

For the Fall and Spring semesters, a federal financial aid return will be calculated on all students who withdraw after the fourth day of class but prior to completing 60 percent of the term. For the Summer term, a federal financial aid return will be calculated for all students who withdraw after the last day to drop without receiving a grade, but prior to completing 60 percent of the session. The amount of the return will be prorated based on federal guidelines. Students may owe a refund to the U.S. Department of Education and/or MTSU. Consult the current semester's schedule book for important dates with regard to withdrawing. Please review the General Financial Aid Information section or contact the Financial Aid Office with questions regarding this policy.

Satisfactory Academic Progress Policy

Federal regulations require that all federal financial aid recipients be enrolled in a degree-seeking program and maintain satisfactory academic progress toward a degree to maintain eligibility. MTSU complies with this requirement by monitoring each aid recipient's cumulative grade point average (GPA), completion rate, and maximum timeframe for completion of a degree. The following describes MTSU's method for monitoring each of these measures.

Cumulative Grade Point Average

1. **Undergraduate students.** To be eligible for financial aid, a student's GPA must meet at least the minimum requirements found in this catalog. The cumulative GPA includes all transfer credits and hours earned at MTSU.
2. **Graduate students.** To be eligible for financial aid, a student's GPA must meet at least the minimum requirements found in the graduate catalog or be approved by the College of Graduate Studies for enrollment.

Completion Rate

Students must earn 66 percent of their cumulative credits attempted to remain eligible for financial aid. Grades of A, B, C, D, P, or S, including any "+" or "-" options, count as credits earned. All courses for credit will be counted as hours attempted including withdrawals, incompletes, courses repeated, and courses receiving a grade of N, U, WF, WP, and F.

1. **Probation.** Students whose completion rate is greater than 50 percent but less than the required 66 percent will be placed on probation.
2. **Suspension.** Students whose completion rate is less than 50 percent of the credit hours attempted or those previously placed on probation who did not pass 75 percent of attempted credit hours will be suspended from eligibility for federal grants, loans, and federal work-study employment. Students may still be eligible for emergency short-term loans and other university funds.

Time Limitations

1. **Undergraduates.** The maximum time limitation for the completion of a first degree is 150 percent of the program's published length. Most undergraduate programs require 132 hours, so the maximum attempted hours allowed is 198. This time limitation does not include remedial/developmental courses for which the maximum federal limitation is 30 hours. The 198 hours include all transfer hours and all attempted hours. Students who change majors during their junior or senior year will be allowed 24 additional attempted hours to obtain a degree. The Records Office must have the change of major recorded prior to the student's achieving the 198-hour limitation.
2. **Graduates.** The maximum time limitation for graduate students will be 150 percent of the standards established by the College of Graduate Studies and published in the graduate catalog.

Review of Progress Standards

1. **GPA.** The Records Office reviews the GPA at the end of each semester. Students may appeal academic suspension to the undergraduate or graduate academic appeals committee. The decision of the committee is final.
2. **Completion rate.** The completion rate is reviewed annually at the end of the Spring semester by the Financial Aid Office.
3. **Time limitation.** The maximum time limit is reviewed at the end of each semester by the Financial Aid Office.

Notification/Appeals

1. **Over 150 hours.** The Financial Aid Office will send a letter of notification regarding the 198-hour limitation on federal financial aid to students who have attempted over 150 credit hours.
2. **Probation.** The Financial Aid Office will send a letter to students placed on financial aid probation notifying them of their financial aid status and the expected requirements. Each student will be allowed at least one probationary period during the course of enrollment.
3. **Suspension.** Students suspended from financial aid will receive a letter from the Financial Aid Office along with a Satisfactory Progress Appeal form. Students are allowed to appeal their suspension if they can document extenuating circumstances beyond their control which have since been resolved. Examples include death of immediate family member and extended medical illness and/or disability. Provisions also may be made for students who have been approved to participate in the Academic Fresh Start program or have military credits that cannot be counted toward a degree. Any other circumstances not listed above must be well documented and have the approval of a financial aid administrator and the director of Financial Aid.
 - a. **Financial Aid Suspension Appeals.** Student appeals are reviewed by an internal committee composed of financial aid staff. Each student will be notified of the appeal decision and if denied what action must be taken to regain financial aid eligibility.
 - b. **Loan and Scholarship Committee.** Students who are suspended a second time or who have been denied by the internal financial aid committee may appeal to the Loan and Scholarship Committee or its designee. The Loan and Scholarship Committee comprises faculty members, students, and administrators. Since faculty and students do not report until the start of school, students appealing to this committee may be personally responsible for paying registration expenses or signing a deferment to confirm they will attend and hold their selected classes.

Reinstatement of Financial Aid if Appeal Denied

Students can attend MTSU and make up deficiencies in credit hours at their personal expense. If a student chooses to do this, a written appeal to the Financial Aid Office must be made when the deficiencies have been completed. This option is not available to students who have reached the maximum time limitation.

No Credit Hours Earned

A student who earns no credit hours for one semester will be placed on probation. A student who earns no credit hours for two consecutive semesters enrolled will be suspended from federal financial aid. However, the student may appeal the suspension. Please see the suspension guidelines above.

Teacher Licensure

Students who have completed an undergraduate degree and are enrolled for the sole purpose of attaining teacher licensure are eligible for loans at the undergraduate level. To receive aid, students must be accepted into the teacher education program. Students are eligible for aid one semester prior to being accepted provided they have documentation of their application for admission to the program.

General Financial Aid Information

1. For the Fall and Spring semesters, students who withdraw within the first four days of classes may have all of their financial aid cancelled. Students who drop course(s) within the snapshot date (generally the first 14 days of classes) may have their aid adjusted according to the number of hours enrolled as of that date (see the current semester's schedule book for exact dates). Also, see the Financial Aid Return Policy which details information regarding withdrawing before 60 percent of the semester.
2. For each session of the Summer term, students who withdraw before the last day to drop without receiving a grade may have all of their aid cancelled. Students who drop course(s) before the last day to drop without a grade may have their financial aid adjusted (see the current Summer semester's schedule book for exact dates). Also, see the Financial Aid Return Policy earlier in this section which details information regarding withdrawing before 60 percent of the term.
3. For Stafford and Perkins loans, class attendance will be verified for disbursements that occur during the semester or each summer session. If a student is reported as not attending classes on at least a half-time (6 undergraduate hours) basis, funds may not be disbursed or awarded aid may be adjusted.
4. For Pell grants, class attendance will be verified during the semester or each summer session. If a student is reported as not attending classes for which Pell has been awarded, aid may be cancelled or adjusted.
5. Attendance must be verified for students who are enrolled in correspondence courses, online courses, telecourses, the Regents degree, or courses via the Internet. Because attendance is not required for these courses, instructors document attendance according to completed homework assignments. If students wish to withdraw from or drop

these courses, it is recommended they contact their instructor(s) and/or complete their homework assignments in a timely manner so their attendance can be documented. Students' financial aid may be adjusted or cancelled if instructors are unable to verify attendance.

6. Financial aid can pay for up to 30 attempted credit hours of remedial and developmental classes.
7. Students receiving financial aid must declare a major by the time they have earned 60 hours.
8. Any scholarships and grants received in excess of tuition, fees, and books are considered taxable income. See your tax preparer for tax filing information.

Aid Available

Following is a summary of financial aid administered through MTSU. Unless otherwise indicated, application is made to the Office of Student Financial Aid through completing and mailing the Free Application for Federal Student Aid.

Sources of Aid and Eligibility

Federal Programs

Federal Pell Grant

Undergraduate student (based on need and attempted hours); amount of grant varies.

Federal Supplemental Educational Opportunity Grant (SEOG)

Undergraduate students enrolled at least half-time (based on need); amount of assistance varies.

Federal Work-Study Program

Undergraduate or graduate students enrolled at least half-time (based on need); maximum of 20 hours per week.

Federal Perkins Loan

Graduate and undergraduate students enrolled at least half-time (based on need); lifetime maximum of \$20,000 for undergraduate study and \$40,000 through graduate study.

Subsidized Federal Stafford Loan Program

Undergraduate or graduate students enrolled at least half-time and in good standing or accepted for enrollment at MTSU (based on need); maximum for two semesters is \$2,625 for freshmen; \$3,500 for sophomores; \$5,500 for juniors and seniors; and \$8,500 for graduate students not to exceed a lifetime limit of \$23,000 for undergraduate students and \$65,500 for graduate students (including the undergraduate loans). Applications are available in the Financial Aid Office.

Unsubsidized Federal Stafford Loan Program

Independent undergraduate or graduate students attending at least half-time and in good standing or accepted for enrollment at MTSU (based on need and cost of attendance); maximum for two semesters is \$4,000 for freshman or sophomores; \$5,000 for juniors or seniors; and \$10,000 for graduate students, not to exceed a lifetime limit of \$23,000 for undergraduate students and \$73,000 for graduate students (including the undergraduate loans). Applications are available in the Financial Aid Office.

Federal Parent Loan for Undergraduate Students (PLUS)

Parents of dependent students; student must be attending at least half-time. The annual loan limit is the student's defined cost of attendance minus any financial aid received. No lifetime limits. Applications are available in the Financial Aid Office.

ROTC Scholarship

Based on performance on written and physical examinations; \$150 per month plus tuition and books; contact MTSU Military Science Department.

State Programs**Tennessee Student Assistance Award**

Undergraduate Tennessee resident/U.S. citizen enrolled or accepted for enrollment at eligible institutions in Tennessee (based on need); amount of assistance varies based upon need, tuition, and enrollment status; funding is limited.

Tennessee Teaching Scholars Program

Tennessee residents/U.S. citizens pursuing teaching licensure; program is limited to college juniors, seniors, and post baccalaureate students admitted to the teacher education program with a GPA of 2.75 or higher if required for the teacher education program. Commitment to teach in a Tennessee public school. Deadline is April 15 on a Tennessee Student Assistance Corporation (TSAC) approved form.

Minority Teaching Fellows Program

Entering freshmen with 2.50 high school GPA (4.00 scale) scoring at least 18 on ACT or 780 on SAT or ranked in top 25 percent of high school class who agree to teach in a Tennessee public school (K-12 level); Tennessee resident/U.S. citizen attending Tennessee institution; \$5,000 per academic year with \$20,000 maximum; obtain application from high school guidance office or TSAC.

Institutional Programs

MTSU's scholarship deadline is March 1. For more detailed information on these MTSU programs, please check the Financial Aid web page at http://www.mtsu.edu/~fin_aid.

Academic Service Scholarship

Students will be considered for this scholarship based on their ACT score (or SAT equivalent score) and high school GPA, which will be weighted equally. Applicants must have an ACT composite score of 20 or higher for consideration. The scholarship requires a work obligation and is renewable for up to eight (8) consecutive semesters. Contact high school guidance counselor or Financial Aid Office.

Presidential Scholarships

Entering first-time freshmen whose high school GPA is 3.75 or greater and whose ACT composite score is 29 or greater. Renewable for up to eight (8) consecutive semesters. Contact the Admissions Office.

Otis L. Floyd Scholarship

African-American students whose high school GPA is 3.20 or greater and whose ACT composite score is 25 or greater. Renewable for up to eight (8) consecutive semesters. Contact the Admissions Office.

James M. Buchanan Scholarship

The scholarship recognizes ten of the most outstanding new freshmen applicants who also are qualified for the Presidential or Otis L. Floyd Scholarship. Renewable for up to eight (8) consecutive semesters. Contact the Admissions Office.

MTSU Foundation Leadership/Performance Scholarship

Entering freshmen who demonstrate outstanding achievement in academic activities and leadership. Renewable for up to eight (8) consecutive semesters; contact high school guidance counselor or Financial Aid Office.

The Scholastic Achievement Scholarship

African-American first-time freshmen whose high school GPA is 3.00 or greater and whose ACT composite is at least 21. Renewable for up to eight (8) consecutive semesters. Contact the Admissions Office.

The Provost Scholarship

First-time MTSU student whose composite ACT is 20 or greater or whose high school GPA is 2.80 or greater (transfer student must have a GPA of at least 2.00). Contact the Admissions Office.

Athletic Scholarships

Based on skill; amount varies; contact athletic director, MTSU.

Music Scholarships

Based on skill; audition required; amount of assistance varies; contact chair, Music Department, MTSU.

The Enrichment Scholarship

Based on student's potential, academic achievement and need. Entering freshmen must have a high school GPA of at least 3.00 or an ACT composite score of at least 21. Transfer or currently enrolled students must have a GPA of at least 2.50.

Matching Minority Scholarship

African-American U.S. citizens qualified for admission or currently enrolled MTSU students; must be full time; amount of assistance varies; undergraduates obtain application from the Financial Aid Office; graduates obtain application from Graduate Office.

Graduate Assistantships

Based on major field of study; monthly stipend plus fees; contact chair of major department.

Doctoral Fellowships

Based on major field of study; amount of assistance varies; contact chair of major department.

Clifford N. and Pauline W. Stark Educational Loan

Based on need and GPA; amount of assistance varies; cosigner required; contact Financial Aid Office.

Saunders Loan Fund

Education majors; based on need and GPA; amount varies; contact the Financial Aid Office.

SGA Emergency Loan Program

Based on emergency; \$100, which must be repaid in 30-60 days; contact Financial Aid Office.

Foundation Short-Term Loan Program

Based on emergency need; must be repaid in 30-60 days; amounts vary; contact Financial Aid Office.

Other Sources of Aid**Vocational Rehabilitation**

Based on physical or emotional disabilities; amount of assistance varies; contact State Vocational Rehabilitation Office in your area.

Veterans Benefits

Veterans, widows of veterans, and children of disabled or deceased veterans; amount of assistance varies; contact Veterans Administration Office in your area.

Private Scholarships

Based on an organization's or individual's requirements; amount of assistance varies; contact parents' employers, local civic organizations, community groups, churches, businesses, etc.