

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 department within the Division of Student Affairs.

Students and their families 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 postsecondary 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

Federal/State Deadlines

To apply for federal and state aid, the Free Application for Federal Student Aid (FAFSA) must be completed. The priority date to apply for federal financial aid is May 1. The priority date does not apply to the Federal Pell Grant or Federal Stafford Loan programs. The priority deadline for the state grant (Tennessee Student Assistance Award) is March 1. Completing the FAFSA early is strongly encouraged. Due to limited funding for campus-based programs (e.g., Federal Supplemental Education Opportunity Grant, Perkins Loan, and Federal Work Study), all eligible students may not receive these funds.

Scholarship Deadlines

To apply for scholarships for the upcoming academic year, the following deadlines must be observed:

Currently enrolled students: Complete online scholarship application by December 1

Entering freshmen: Apply for admission, submit official ACT or SAT test scores, and submit an official sixth-semester high school transcript (through the end of the junior year) by December 1

Transfer students: Apply for admission by February 15

Foundation scholarships: Complete online application at www.mtsu.edu/scholarships by February 15

Tennessee Education Lottery Scholarship Program (TELS): The priority deadline requires the FAFSA results to be on file in the Financial Aid Office by September 1; submit the completed FAFSA by April 1, if possible.

How to Apply

Step 1. Prospective students and their parents should complete the Free Application for Federal Student Aid (FAFSA), following the instructions very carefully. 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 or via the Web at www.fafsa.ed.gov.

The completed FAFSA can be mailed to the processing center in the envelope provided with the application, or the FAFSA can be completed online. The federal processor will not process an application until it is signed. If completing the FAFSA online, parents and students should register for a personal identification number (PIN) before completing the application. The PIN can be used as an electronic signature. The federal processor generally takes four to six weeks to process the application manually and approximately two weeks 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 2. After the MTSU Financial Aid Office receives a complete and valid SAR, a Fall/Spring Award Notice will be sent to students' MTSU e-mail addresses stating the tentative financial aid they will be awarded. The Award Notice is based on full-time attendance and will indicate both grants and loans for which the student is eligible. After the Award Notice is e-mailed, the estimated aid amounts may change due to changes in enrollment, EFC amounts, scholarships, and other aid. Award offers may be accepted or declined on RaiderNet.

Return of Financial Aid

For the Fall and Spring semesters, a federal financial aid return will be calculated for 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 who withdraw before the last day to drop without a grade may have all of their aid canceled. Students may owe a refund to the U.S. Department of Education and/or MTSU. For important dates and information about withdrawing, go to www.mtsu.edu/~records. Students may contact the Financial Aid Office with questions regarding this policy.

Satisfactory Academic Progress Policy

Federal regulations require that all federal financial aid recipients are enrolled in a degree-seeking program, an approved certification program, or seeking initial teacher licensure. To maintain eligibility, these recipients must maintain satisfactory academic progress. MTSU complies with this requirement by monitoring each aid recipient's cumulative grade point average (GPA), completion rate, and maximum time frame 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 listed 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 listed 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 resulting in grades of N, U, 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. Students on probation must pass 75 percent of their attempted hours for the next semester enrolled.
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 meet the requirements of their probation 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 Limits

1. **Undergraduates.** The maximum time limit for completion of a first degree is 150 percent of the program's published length. Most undergraduate programs require 120 hours; therefore, the maximum attempted hours allowed is 180. This time limit does not include remedial/developmental courses for which the maximum federal limit is 30 hours. The maximum hours include all transfer hours and all attempted hours. Students who change majors during the junior or senior year may 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 maximum hours.
2. **Graduates.** The maximum time limit for graduate students may be limited to 125 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 limits.** The maximum time limit is reviewed at the end of each semester by the Financial Aid Office.

Notification/Appeals

1. **Time Limits.** Students who have attempted over 132 credit hours will be notified regarding the maximum hours they can attempt and continue to receive federal financial aid.
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 may 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 suspensions if they can document extenuating circumstances beyond their control which have since been resolved. Examples include death of an immediate family member and extended medical illness and/or disability. Provisions may also be made for students who 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/or 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. Because faculty and students do not report until the start of school, students appealing to this committee may be personally responsible for paying registration expenses. The decision of the committee is final.

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 hours allowed.

No Credit Hours Earned

A student who earns no credit hours for one semester will be automatically placed on financial aid probation. A student who earns no credit hours for the previous two semesters enrolled will be automatically 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 may be eligible for loans at the undergraduate level. To receive aid, students must be accepted into the teacher education program. Students may be eligible for aid one semester prior to being accepted provided they have taken or will be taking FOED 1110 and FOED 2110, have a minimum GPA of 2.5, and provide the Financial Aid Office with a copy of their program of study. Exceptions may be made by the Financial Aid director or his/her designee.

Tennessee Education Lottery Scholarship Program (TELS)

The following information is subject to change without notice.

The Tennessee Student Assistance Corporation (TSAC) awards the Tennessee Education Lottery Scholarships. For additional information visit TSAC's Web site at www.state.tn.us/tsac or the Financial Aid Office Web site at <http://scholarships.web.mtsu.edu/TELSprogram.htm>.

Eligibility Requirements:

For all students

- Tennessee residency

For entering freshmen

- December 2006 and later high school graduates must have a weighted 3.0 GPA or 21 ACT (980 SAT).
- High school graduates between December 1, 2004, and November 30, 2006, must have at least an unweighted 3.0 GPA or 21 ACT (980 SAT).
- GED recipients who attain a GED on or after December 1, 2004, must have at least 21 ACT (980 SAT) and 525 GED.
- Graduates of home school or an ineligible high school must have at least 21 ACT (980 SAT).
- GED recipients must enroll within sixteen (16) months after GED test date.
- Graduates of home school or a high school must enroll within sixteen (16) months after graduation.

In April of each year, TSAC will determine the availability of funds for Summer Lottery Scholarships. If funds are available, part-time Fall students and/or part-time Spring students may receive scholarship funds if eligible.

For more information on General Assembly Merit Scholarships, Aspire Awards, and Hope Access Grants, visit the Web site at www.state.tn.us/tsac.

Application Procedures:

Complete the Free Application for Federal Student Aid (FAFSA) for each academic year. The FAFSA is available online at www.fafsa.ed.gov beginning January 1. The application priority date is September 1; submit the completed FAFSA by April 1, if possible.

Renewal Criteria:

- Must earn a 2.75 cumulative TELS GPA after the first 24 attempted hours.
- Must earn a 3.0 cumulative TELS GPA after attempting 48, 72, 96, and 120 hours.
- CANNOT change enrollment status after census date. Refer to www.mtsu.edu/~records for census date.
- Must enroll in a minimum of six (6) credit hours for each Fall and each Spring term.

Tennessee Education Lottery Scholarship Program (TELS) Policy

Refer to <http://scholarships.web.mtsu.edu/TELSprogram.htm> for the most recent policy. Rules and regulations are accurate as of August 2006; however, TSAC reserves the right to modify rules and regulations without prior notification. Before drop-

ping or withdrawing from classes, contact the Financial Aid Office.

According to Title 49, Chapter 1640-1-19 of the Tennessee Code Annotated, the Financial Aid Office must implement policies and procedures for the monitoring of TELS. In addition, the statute requires students to maintain federal Satisfactory Academic Progress as established by MTSU as noted below. Following are the policies and procedures for the monitoring of TELS.

Cumulative TELS Grade Point Average (GPA)

Eligibility will be reviewed at the end of the term in which the student has attempted a total of 24, 48, 72, 96, or 120 credit hours. At the end of the term in which the student has attempted a total of 24 credit hours, the student's cumulative TELS GPA must be at least 2.75. At the end of the term in which the student has attempted a total of 48, 72, 96, and 120 credit hours, the student's cumulative TELS GPA must be at least 3.0. The cumulative TELS GPA includes all transfer credits and hours earned at MTSU, including grades from repeated classes. Dual enrollment, credit-by-examination, and/or AP credits are not included in the cumulative TELS GPA. Students may view their TELS GPA in the Tennessee Lottery section on RaiderNet.

Completion Rate

Each semester, students must maintain their enrollment status as of the census date. Students who receive a full-time award cannot drop below 12 credit hours during the term. Students who receive a part-time award cannot drop below 6 credit hours during the term. All attempted hours, including "I," "W," and "F," will be included in monitoring attempted hours brackets and maximum attempted hours.

Time Limits

Students may receive a TELS award until the first of the following events occur:

1. The student has earned a baccalaureate degree.
2. The student has attempted a total of 120 credit hours. If an undergraduate degree program requires more than 120 credit hours, students are eligible for up to a total of 136 attempted credit hours OR the number of hours required for graduation, whichever is less.
3. Five years from the date of the student's initial enrollment have passed, unless a leave of absence has been approved.

Procedures for Monitoring Tennessee Education Lottery Scholarship Program

- A. **Grade Point Average (GPA).** The Financial Aid Office reviews the TELS GPA at the end of 24, 48, 72, 96, and 120 attempted hours.
- B. **Completion Rate.** The Financial Aid Office reviews the completion rate at the end of each term. Students who change their enrollment status after the census date (14 days) are no longer eligible for the TELS award.
- C. **Time Limits.** The Financial Aid Office reviews the maximum time limits at the end of each term.

Notification of Ineligibility

- A. **Grade Point Average (GPA).** Students who fail to maintain the minimum TELS GPA requirement based on attempted hours will be notified of their ineligibility for future TELS awards. MTSU is not authorized to make exceptions concerning GPA requirements, regardless of extenuating circumstances.
- B. **Completion Rate.** Students who change enrollment status after the census date will be notified they are no longer eligible for the TELS award. Students may appeal changes in enrollment status after the census date, provided they can adequately document medical or personal reasons.
- C. **Time Limits.**
 1. **Maximum Credit Hours**
Students who have attempted 96 credit hours will be reminded of the maximum hour limits for TELS. Students who have attempted 120 credit hours will be sent notification letters informing them that they are no longer eligible for the TELS award. Students whose program lengths are greater than 120 credit hours may be eligible for additional hours and should contact the Financial Aid Office.
 2. **Maximum Years Allowed**
Notification letters will be sent to applicable students informing them they are no longer eligible for the TELS award.

Appeal Process

Students who have lost their eligibility for the TELS award can appeal if they had extenuating circumstances or if they lost eligibility due to enrollment issues. The Financial Aid Office notifies the student of ineligibility at the end of the semester. A Tennessee Lottery Appeal form is available in the Financial Aid Office or online at www.mtsu.edu/financialaid/forms.htm. Students will be allowed to appeal their ineligibility if they can provide documentation verifying extenuating medical or personal circumstances. Such circumstances may include, but are not limited to, illness of the student, illness or death of an immediate family member, extreme financial hardship of the student or student's immediate family, or other extenuating circumstances beyond the student's control. MTSU is not authorized to make exceptions concerning GPA requirements, regardless of extenuating circumstances.

Students should submit their appeals to the Financial Aid Office to be reviewed by the Institutional Review Panel (IRP). The IRP Appeal Committee is composed of MTSU administrators and meets approximately six times per academic year. Appeals will be accepted for two weeks prior to each IRP meeting. Please contact the Financial Aid Office for dates of upcoming IRP meetings.

If the IRP denies the appeal, students may appeal to the TELS Award Appeals Panel at TSAC. The decision from the TELS Award Appeals Panel at TSAC is final.

A student may regain eligibility for a TELS award after becoming ineligible due to enrollment at an out-of-state institution or failure to meet GPA requirements. For more information, please visit the Financial Aid Office Web site.

Grade Changes

Students should submit written notification to the Financial Aid Office within fourteen (14) days of any grade change. The Financial Aid Office will verify the change and make an award adjustment, if applicable.

Incompletes

Incompletes are included in attempted hours but are not calculated in the GPA. If a student's GPA including a grade of "I" meets the GPA requirement based on attempted hours, the student may be eligible for a TELS award for the current semester. However, if the grade of "I" is changed and the student's TELS GPA falls below the minimum requirement, the student may be required to repay all TELS awards within the current academic year. Conversely, if a student is not eligible based on a GPA that includes a grade of "I," the student will not be eligible for a TELS award for the current semester. If the grade of "I" is later changed and the student becomes eligible based on the recalculated TELS GPA, MTSU will resume the TELS award.

Leave of Absence

A student may request a leave of absence by completing the Tennessee Lottery Request for Leave of Absence form. In most cases, a student may be granted a leave of absence for up to one year and be eligible to receive the TELS award upon return. A leave of absence may be approved for medical or personal reasons. Allowable medical or personal reasons may include, but are not limited to, illness of the student, illness or death of an immediate family member, extreme financial hardship of the student or student's immediate family, to fulfill a religious commitment expected of all students of that faith, or other extenuating circumstances beyond the student's control where continued attendance by the student creates a substantial hardship. The student will be notified of the decision of the IRP. If a student's request is denied, he/she may appeal the decision to the TELS Award Appeals Panel at TSAC.

Military Mobilization

A student may request a leave of absence due to military mobilization by submitting the Tennessee Lottery Military Appeal form. A member of the United States Armed Services, National Guard, or Armed Forces Reserves who is mobilized for active duty during a semester that is already in progress may be granted a personal leave of absence and his/her TELS award eligibility will not be negatively affected. If, as a result of being mobilized, a student completely withdraws, the hours that were attempted during the semester will not be counted for purposes of determining future TELS award eligibility. If a student receives a grade of "I" due to mobilization, refer to the "Incompletes" section above. Requests for leaves of absence from students whose spouses, children, fathers, or mothers have been mobilized for active duty also will be considered. Students must reenroll no later than one year following the mobilization to be eligible. They must provide the Financial Aid Office with copies of orders for active duty for themselves or the applicable family member.

General Financial Aid Information

1. During the Fall and Spring semesters, students who officially withdraw during the first four days of classes will have all of their financial aid cancelled. Students who withdraw after the first four days but prior to completing 60% of the term will have their financial aid prorated. Students who drop course(s) before the census date may have their aid adjusted according to the number of hours enrolled as of that date. For dates, refer to www.mtsu.edu/~records. Students may owe a refund to the U.S. Department of Education and/or MTSU. Students are advised to contact the Financial Aid Office before withdrawing.
2. For each session of the Summer term, students who withdraw after the last day to add a class but prior to completing 60% of the session currently attending will have their financial aid prorated. Students who drop course(s) and receive a grade of "W" may have their financial aid adjusted. For dates, refer to www.mtsu.edu/~records. Students may owe a refund to the U.S. Department of Education and/or MTSU. Students are advised to contact the Financial Aid Office before withdrawing.
3. Students who withdraw from the University before 60 percent of the term has been completed will have their aid adjusted according to the Financial Aid Return Policy. For information about the Return Policy, refer to the Return of Financial Aid section.
4. Class attendance will be verified for financial aid disbursements that occur during the Fall and Spring semesters and each session of the Summer term. For Stafford and Perkins Loans, if a student is reported as not attending classes on at least a half-time basis (6 credit hours), funds may not be disbursed. For Pell Grants, if a student is reported as not attending classes for which Pell has been awarded, aid may be cancelled or adjusted. If the University cancels a course, a student may be required to register for additional hours to be eligible for federal financial aid. Students are advised to contact the Financial Aid Office if they have questions regarding their eligibility.
5. The official last date of attendance (for students who have not officially withdrawn) will be determined by the instructor. If a student is reported as not attending classes, Pell, Lottery, and other aid may be adjusted or canceled.
6. Class participation must be verified for students who are enrolled in correspondence courses, online courses, videoconferencing courses, the Regents Online Degree Program, or courses via the Internet. Because attendance is not required for these courses, instructors document class participation according to completed homework assignments. Students should complete their homework assignments in a timely manner so their participation can be documented. If students wish to withdraw or drop from these courses, they are encouraged to contact their instructor(s). Students' financial aid may be adjusted or cancelled if instructors are unable to verify participation.
7. The federal government randomly chooses students for verification, which is the process of confirming the accuracy of the data submitted on the FAFSA. If a student is selected, the Financial Aid Office will request signed copies of applicable Federal Income Tax Returns, W-2 forms, and other documents. Failure to submit completed documents to the Financial Aid Office in a timely manner may delay a student's financial aid and may result in the loss of certain funds.
8. Financial aid can pay for up to 30 attempted credit hours of remedial and developmental classes.
9. Any scholarships and grants received in excess of tuition, fees, and books are considered taxable income. Consult your tax preparer for tax filing information.
10. Students enrolled in only Regents Online Degree courses may have their budgets adjusted.
11. Students enrolled for an additional bachelor's degree may qualify for a Stafford Loan provided they have not reached their aggregate limit. Before a loan can be processed, a student must provide the Financial Aid Office with a signed copy of the upper-division form detailing the courses required for the additional degree.
12. Graduate students who are required to enroll in undergraduate courses to be accepted into a graduate program may qualify for Stafford Loans at the undergraduate level, provided they have not reached their aggregate undergraduate loan limits. If eligible, students may receive undergraduate Stafford Loans for their prerequisites for up to a maximum of 12 consecutive months. Before a loan can be processed, a letter from the academic department or graduate analyst indicating which courses are required as prerequisites must be submitted to the Financial Aid Office.
13. All financial aid is subject to the Financial Aid Satisfactory Academic Progress Policy.



Aid Available

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

Sources of Aid and Eligibility

Federal Programs

Federal Pell Grant

Undergraduate students (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 for 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 the award year is \$3,500 for freshmen; \$4,500 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 and on the Financial Aid Web site.

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 the award year is \$4,000 for freshmen or sophomores; \$5,000 for juniors or seniors; and \$12,000 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). The annual limit is \$7,000 for post-baccalaureate students who need course work to complete teacher certification or prerequisites required to enter a graduate program. Applications are available in the Financial Aid Office and on the Financial Aid Web site.

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 and on the Financial Aid Web site.

State Programs

Review the Tennessee Student Assistance Corporation (TSAC) Web site at www.state.tn.us/tsac for information on application procedures, deadline dates, and eligibility criteria for the following programs:

- Tennessee Student Assistance Award Program
- Dependent Children Scholarship Program
- Ned McWherter Scholars Program
- Minority Teaching Fellows Program
- Robert C. Byrd Honors Scholarship Program
- Tennessee Teaching Scholars Program
- Christa McAuliffe Scholarship Program
- Tennessee Education Lottery Scholarship Program

Institutional Programs

The programs listed below are currently available; however, they are subject to change without prior notification. Review the MTSU Web site at www.mtsu.edu/scholarships for the most recent programs and eligibility criteria.

Incoming Freshman Academic Scholarships

- The National Merit/Achievement Finalist Scholarship
- The Chancellor Scholarship
- The Presidential Scholarship
- The James M. Buchanan Scholarship
- The Academic Service Scholarship
- Valedictorians and Salutatorians
- The Provost Scholarship
- The DREAM Scholarship
- The Raider Scholarship

Currently Enrolled Students

- MTSU Enrichment Scholarship

Transfer Academic Scholarships

- Phi Theta Kappa Scholarships
- TBR Community College Academic Service Scholarship
- Non-TBR Academic Service Scholarship

Other Scholarships

Many MTSU departments offer Foundation and/or departmental scholarships. For information about Foundation Scholarships, please visit <http://scholarships.web.mtsu.edu/foundation.htm>. For information about departmental scholarships, such as those offered for ROTC, music, and athletic participation, please contact the appropriate department.

Other Institutional Aid

Clifford N. and Pauline W. Stark Educational Loan

Based on need and GPA; amount of assistance varies; cosigner required; contact the 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 need; \$100, which must be repaid in 30–60 days; amounts vary; 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.