

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 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 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 deadline to apply for federal financial aid is May 15. The priority deadline 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 May 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: Submit a 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 (TELSP): The priority deadline requires the FAFSA results to be on file in the Financial Aid Office by May 1 (recommend the FAFSA be submitted to the Department of Education by April 1)

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, most high school guidance counselors, or via the Web at www.fafsa.ed.gov.

The completed FAFSA can be mailed to the processing center using the envelope provided with the application or by completing the FAFSA online. The instructions must be followed very carefully. The federal processor will not process the application until it is signed. If completing the FAFSA over the Internet, parents and students should register for a PIN before completing the application. The PIN can be used as an electronic signature. 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 2. 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 Middle Tennessee State University, Financial Aid Office, Cope Administration Building 218, Murfreesboro, TN 37132.

Step 3. 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 Financial Aid Office, or available on the Web at www.mtsu.edu/financialaid/forms.htm. 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 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 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 resulting in grades 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 limit for completion of a first degree is 150 percent of the program's published length. Most undergraduate programs require 120 hours, so the maximum attempted hours allowed is 180. This time limitation does not include remedial/developmental courses for which the maximum federal limit is 30 hours. The 180 hours include all transfer hours and all attempted hours. Students who change majors during the 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 180-hour limit.
2. **Graduates.** The maximum time limit 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 180-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 suspensions 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 may also be made for students who have been approved to participate in the Academic Fresh Start program or 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 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 in order to 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 limit.

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. A student may be eligible for aid one semester prior to being accepted provided he/she has taken or will be taking FOED 1110 and FOED 2110, has a minimum

GPA of 2.5, and provides the Financial Aid Office with copies of his/her program of study. Exceptions may be made by the Financial Aid director or his/her designee.

Tennessee Education Lottery Scholarship Program (TELSP)

Refer to the current schedule book for the most recent policy. Rules and regulations are subject to change without notice. Before dropping or withdrawing from classes, contact the Financial Aid Office.

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.
9. Students enrolled in only Regents Online Degree courses may have their budgets adjusted.

10. All financial aid is subject to the Financial Aid Satisfactory Academic Progress Policy.
11. Students enrolled for an additional bachelor's degree may qualify for a Stafford Loan provided they have not reached their aggregate limit. The student must provide the Financial Aid Office with a signed copy of the upper-division form detailing the courses required for the additional degree before a loan can be processed.

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.

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 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 freshmen 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

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 State Lottery Scholarship Program

Institutional Programs

Review the MTSU Web site at www.mtsu.edu/scholarships for eligibility criteria for the following programs:

Incoming Freshman Academic Scholarships

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

Currently Enrolled Students

MTSU Enrichment Scholarship
 MTSU/TSU and MLK Scholarship

Transfer Academic Scholarships

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

Minority Academic Scholarships

National Achievement Finalist
 The Otis L. Floyd Academic Excellence Scholarship
 The Scholastic Achievement Scholarship
 Scholastic Rewards
 Inroads

MTSU Foundation Scholarships

For information on these scholarships, consult the appropriate academic department, school, or college.

Other Scholarships

Athletic Scholarships

Based on skill; amount varies; contact the Athletic Department, MTSU.

Music Scholarships

Based on skill; audition required; amount of assistance varies; contact the director, McLean School of Music, MTSU.

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.

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

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.

