

UTC Financial Aid Information

Fall 2009 – Summer 2010

5 Steps to Financial Aid @ UTC

1. *Complete and e-Sign the FAFSA on the Web.*
 - a. Priority Deadlines: February 15 for Fall and October 1 for spring.
 - b. Available at www.fafsa.ed.gov – Remember, the FAFSA is FREE – do not allow anyone to charge you for submission.
 - c. UTC's federal school code is 003529.
 - d. The student and the parent (if dependent) must both sign the FAFSA. E-signature is recommended.
 - e. The Renewal FAFSA on the Web is available for Continuing Students.

2. *Submit all requested documents to the Financial Aid Office.*
 - a. Priority Deadlines: April 1 for Fall and November 1 for Spring. Deadline is two weeks prior to the aid semester ending.
 - b. If the student is selected for Verification, we may request prior year tax documents. Check your MocsNet account to see your requirements.
 - c. Other documentation may be requested as necessary via your MocsNet account.

3. *Accept your Financial Aid awards.*
 - a. Priority Deadlines: July 1 for Fall and December 1 for Spring.
 - b. Award Notification will be sent to your UTC e-mail account.
 - c. From your MocsNet account, select Student Information, enter your Secure Identification (SID), and then select My Financial Aid. "Offered" awards require action by the student.
 - d. Some awards are time-sensitive and may be cancelled after 30 days of student inactivity.

4. *Got loans? Complete all loan-related requirements.*
 - a. Priority Deadlines: August 1 for Fall and December 1 for Spring.
 - b. Be sure you are enrolled in at least 6 credit hours.
 - c. Complete and e-Sign a Master Promissory Note for your selected lender.
 - d. Complete Entrance Loan Counseling.

5. *Accept your charges with the Bursar's Office.*
 - a. Deadlines: August 7 for Fall and December 12 for Spring – classes will be *CANCELLED* if charges are not accepted by the deadline.
 - b. From your MocsNet account, select Student Information, enter your Secure Identification (SID), and then select My Mocs Express Statement. If applicable, you will be provided the option to accept your charges.
 - c. If MocsNet is unavailable, you may call the Bursar at 423-425-4781 or return the

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UTC FINANCIAL AID PROGRAMS

The University of Tennessee at Chattanooga offers financial assistance to qualified students on the basis of need and academic record. Financial need is determined using the Expected Family Contribution (EFC) figure calculated by the U.S. Department of Education, the results of the Free Application for Federal Student Aid (FAFSA). Four types of aid are available at UTC: scholarships, loans, grants, and employment. The following chart is a summary of aid programs, applications & deadlines.

NOTE: No awards will be made until the student has been accepted for admission to UTC. All funds are contingent on the student making Satisfactory Academic Progress, including Federal Parent PLUS loans.

Type of Aid	Description	Required Applications*	Deadlines
LOAN PROGRAMS	<p>FEDERAL SUBSIDIZED STAFFORD LOANS Long-term, low interest (fixed rate currently starts at 6.0%) loan available through banks, credit unions, or savings and loans. More information may be viewed at www.utc.edu/financialaid/studentloans.php. Student must be enrolled at least half-time. Federal Subsidized Stafford loans are offered to the student based on eligibility. The must accept or decline any portion on the MocsNet account. Repayment begins 6 months after the student graduates or drops below half-time enrollment. The amount you borrow Fall and Spring may affect your Summer eligibility.</p>	FAFSA; MPN; Entrance Loan Counseling; Verification Documents if requested	All Stafford & PLUS & Perkins Loans: All requirements must be completed a minimum of two weeks before the semester ends.
	<p>FEDERAL UNSUBSIDIZED STAFFORD LOANS Long-term, low interest (fixed rate currently at 6.80%) loan available through banks, credit unions, or savings and loans. More information may be viewed at www.utc.edu/financialaid/studentloans.php. Borrower is responsible for accrued interest while attending school, but elect to defer the interest. Loan is not need-based. Student must be enrolled at least half-time. Federal Unsubsidized Stafford loans are offered to the student based on eligibility. The must accept or decline any portion on the MocsNet account. Repayment begins 6 months after the student graduates or drops below half-time enrollment. The amount you borrow Fall and Spring may affect your Summer eligibility.</p>	FAFSA; MPN; Entrance Loan Counseling; Verification Documents if requested	Deadline to complete UTC Financial Aid file in order to have funds available at fee payment: July 1 – Fall Nov. 1 – Spring March 1 – Summer
	<p>FEDERAL PARENT PLUS LOAN (Loans to Parents) Long-term, low interest (fixed rate currently at 8.50%) loan for parents of dependent undergraduate students. More information is available at http://www.utc.edu/Administration/FinancialAid/PlusProcedures.php. Loan is not need-based but is based on credit history. Student must be enrolled at least half-time. Repayment options available through your lender. Parent must apply for the loan with the lender of their choice and if approved, complete the PLUS Information Form. The Financial Aid Office will receive approvals electronically from your lender and certify the amount of eligibility based on your request. If the parent is denied a parent Plus loan, the student will be offered the additional Federal Unsubsidized Stafford funds and may elect to accept or deny any portion through the MocsNet account.</p>	PLUS Pre-approval with lender; PLUS MPN; PLUS Info Form	Priority deadline: Complete UTC FA file by April 1
	<p>FEDERAL GRADUATE PLUS LOAN Long-term, low interest (fixed rate currently at 8.50%) loan for independent graduate students. More information is available at http://www.utc.edu/Administration/FinancialAid/PlusProcedures.php. Loan is not need-based but is based on credit history. All Stafford eligibility is recommended to be used first. Borrower is responsible for accrued interest while attending school, but may elect to defer the interest. Student must be enrolled at least half-time. Repayment begins 6 months after the student graduates or drops below half-time enrollment. The student must apply with the lender of their choice. The Financial Aid Office will receive approvals electronically from your lender and certify the amount of eligibility based on your request. Awards may be reviewed on the MocsNet account.</p>	FAFSA; Entrance Loan Counseling; PLUS Pre-approval with lender; PLUS MPN	
	<p>FEDERAL PERKINS LOAN Long-term, low interest (5%) loan. Contains provision for cancellation of all or a portion of the loan for certain service professions. Repayment begins 9 months after student graduates or drops below half-time enrollment. The loan is offered through the MocsNet account and the student must complete the Perkins Promissory Note with the Bursar's Office.</p>	FAFSA; Perkins Promissory Note (signed at UTC Bursar's Office); Verification Documents if requested	
	GRANTS (Undergraduates ONLY unless otherwise noted)	<p>FEDERAL PELL GRANT Direct grant from federal government to the student. Awards currently range from \$400 to \$4,731 per year. The student is automatically awarded if eligible. The awards may be reviewed on the MocsNet account. The full-time award will be displayed, if the student is not enrolled full-time, the award will be prorated.</p>	FAFSA; Verification Documents if requested
<p>ACADEMIC COMPETITIVENESS GRANT (ACG) Direct grant from federal government to the Pell-eligible student. Freshman yearly award is \$750, Sophomore yearly award is \$1300. See www.utc.edu/financialaid/grants.php. The student is automatically awarded if eligible. The awards may be reviewed on the MocsNet account.</p>		FAFSA; Verification Documents if requested	
<p>SCIENCE and MATHEMATICS ACCESS to RETAIN TALENT GRANT (SMART) Direct grant from federal government to the Pell-eligible student. The yearly award is \$4000. See www.utc.edu/financialaid/grants.php.</p>		FAFSA; Verification Documents if requested	
<p>FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) Grant funded by the federal government and awarded by UTC. Funds are limited and awarded on a first come first served basis. The student is automatically awarded if eligible. The awards may be reviewed on the MocsNet account.</p>		FAFSA; Verification Documents if requested	
<p>TEACHER EDUCATION ASSISTANCE for COLLEGE and HIGHER EDUCATION GRANT (TEACH) Grant funded by the federal government and awarded by UTC. Funds are awarded to students pursuing a career in teaching. Undergraduate, Post-baccalaureate and Graduate students are eligible. Award is not need-based.</p>		FAFSA; Application to the Federal Secretary of Education; Entrance Interview, Admitted into Teacher Preparation Academy	

EMPLOYMENT	<p>TENNESSEE STUDENT ASSISTANCE AWARD (TSAA) Tennessee's grant program is awarded to eligible Tennessee residents whose Expected Family Contribution (EFC) is 2,100 or less. Funds are limited and awarded on a first come first served basis. The awards may be reviewed on the MocsNet account. The full-time award will be displayed, if the student is not enrolled full-time, the award will be prorated.</p> <p>GEORGIA TUITION EQUALIZATION GRANT (GTEG) Available from the Georgia Student Finance Authority for UTC upperclassmen who are Georgia residents, full-time students, and live within 50 miles of UTC but not within 50 miles of a Georgia state institution. The awards may be reviewed on the MocsNet account. The student must be enrolled full-time.</p> <p>FEDERAL WORK-STUDY/COMMUNITY SERVICE LEARNING PROGRAM A need-based program funded jointly by the University and the federal government. Students with documented financial need work 10 to 20 hours a week on campus. Funds are limited and awarded on a first come first served basis. The awards may be reviewed on the MocsNet account. Within 30 days of award, the student must accept or decline Work Study on the MocsNet account.</p> <p>INSTITUTIONAL WORK PROGRAM Financial need is not a factor.</p> <p>JOB LOCATION AND DEVELOPMENT PROGRAM A part-time employment program funded jointly by UTC and the federal government. This skill-based program places students in local businesses in need of part-time employees. Financial need is not a factor.</p> <p>ACADEMIC SERVICE SCHOLARSHIP PROGRAM A part-time employment program funded UTC. Positions are competitive and selected by a committee. Financial need is not a factor. More information is available at www.utc.edu/FinancialAid/StudentEmployment.php. Awards may be reviewed on the MocsNet account. These awards require returning of acceptance letter.</p>	<p>FAFSA; Verification Documents if requested</p> <p>GTEG application from UTC</p> <p>FAFSA</p> <p>Contact Department of Interest</p> <p>Contact Employer as posted on Job Board (JLD)</p> <p>Application packet submitted to the Director of Financial Aid</p>	<p>Priority deadline: FAFSA filed before March 1</p> <p>Varies; check GTEG application for deadlines</p> <p>Priority deadline: Complete UTC FA file by April 1</p> <p>Deadline: May 1</p>
PERFORMANCE SCHOLARSHIPS	<p>ATHLETICS Recommended by coaching staff at UTC. Stipends vary from nominal amounts to full college costs. Awards may be reviewed on the MocsNet account.</p> <p>MUSIC Students wishing to participate in the UTC band, orchestra, choral groups or opera workshop should contact the Music Department for auditions. Stipends vary. Early application recommended. Awards may be reviewed on the MocsNet account.</p>	<p>Contact UTC Athletic Department – 423-425-4494</p> <p>Contact UTC Music Dept: Instrumental – 423-425-4645 Vocal – 423-425-4335</p>	<p>Call Music Dept. for an audition time.</p>
MERIT SCHOLARSHIPS	<p><u>Freshmen Scholarships</u> are based on academic achievement and test scores. Awarded only to full-time undergraduates. Recipients must be attending the Fall semester after their high school graduation.</p> <p>Chancellor's Scholarship: 3.75 GPA & 30 ACT/1320 SAT considered for \$3,000-In State, \$6,000-Out of State.</p> <p>Provost's Scholarship: 3.5 GPA & 26 ACT/1170 SAT considered for \$2,500-In State, \$4,500 -Out of State.</p> <p>(Students that receive the Chancellor's or Provost's will also receive a \$1,000 non-renewable housing stipend the first year if the student lives on campus.)</p> <p>Chattanooga YES Scholarship: \$3,000 per year award. TN residents with demonstrated financial need as determined by the FAFSA will be considered. Additional consideration will be given to students with a minimum 3.0 GPA and a 19 ACT/890 SAT.</p> <p>The above scholarships are awarded on a first come first serve basis. The awards may be reviewed on the MocsNet account. These awards require returning of acceptance letter.</p> <p>Andrew D. Holt (2): \$5,000 per year / 4 years.</p> <p>UT Alumni Valedictorian: \$1,000 / 1 year award. Awarded to valedictorians of Tennessee high schools.</p> <p>Tennessee Education Lottery Scholarships: TN residents who graduate from a Tennessee high school may qualify. Funds may be limited. The TN Lottery Scholarship requires a 3.0 high school GPA or 21 ACT. www.utc.edu/financialaid/TNlottery.php for more information. Renewal information listed on the website. These awards may be reviewed on the MocsNet account. A student who begins a semester full-time and drops below full-time at any point loses their Hope scholarship with no possibility of regaining it.</p> <p>Scholarships for Transfer, Continuing and Returning Students range from honorary stipends to full college costs and are usually one-year awards. Criteria vary, but often include major, GPA, and leadership activities and may require faculty recommendation.</p> <p>Transfer Scholarship: \$1,000 per year / 2 years. Students must have a 3.5 GPA and 60 hours completed.</p> <p>Phi Theta Kappa: Five scholarships for students transferring from specified TN community colleges.</p>	<p>UTC Application for Admissions & Scholarships (FAFSA recommended but not required)</p> <p>UTC Application for Admissions & Scholarships; FAFSA</p>	<p>Be admitted to UTC by February 1</p> <p>Deadline: FAFSA filed before September 1</p> <p>March 1</p> <p>Be admitted to UTC by July 1</p>
UNIV. HONORS PROGRAM SCH.	<p>Up to twenty 4-year awards to outstanding entering freshmen awarded on the basis of academic ability, leadership potential, and character. These awards may be reviewed on the MocsNet account.</p>	<p>Contact Honors Program 423-425-4128</p>	<p>February 1</p>

* Application abbreviations: FAFSA=Free Application for Federal Student Aid or Renewal Application for Federal Student Aid; MPN=Master Promissory Note. Applications are available in the UTC Financial Aid Office or on-line at <http://www.utc.edu/FinancialAid.php>.

UTC Office of Student Financial Aid and Scholarships

Standard Policies and Procedures

THIS IS A VERY IMPORTANT DOCUMENT. It contains standard policies and practices governing student financial aid. Please review this carefully prior to accepting your financial aid award. It is recommended that you keep this document for future reference. If there are any questions, please contact your Financial Aid Counselor.

FAFSA. The Free Application for Federal Student Aid (FAFSA) is the application for federal and state financial aid programs, including the Tennessee Lottery Scholarship programs.

EXPECTED FAMILY CONTRIBUTION (EFC). A student's EFC is determined by the information you report on the FAFSA.

COST OF ATTENDANCE (COA). All students are awarded aid based on nine-month budgets. The cost of attendance may be viewed on the web or in the Financial Aid Office.

NEED. A student's need is determined by subtracting the EFC from the Cost of Attendance. Some funds may not exceed need. Funds that may not exceed are Academic Competitiveness Grant, National SMART Grant, TEACH Grant, Perkins loans, Subsidized Stafford loans, Supplemental Educational Grants.

VERIFICATION. The US Department of Education Central Processing System selects about 30% of a school's applicants for a process called verification. Verification is a process that requires the Financial Aid Office to collect certain data elements from the student to compare the information to the FAFSA data that was reported. We are also required to collect verification documents if we find a conflict of information. The Financial Aid Office verifies those students selected for verification by the Central Processing System and those that we find a conflict of information. At a minimum, the student must submit a completed verification worksheet (dependent students must have parent signature and student signature, independent must have student signature) and a signed copy of the student's taxes and if married, a signed copy of spouse's taxes, if dependent, a signed copy of parent's taxes. If we find a conflict of information, the student will be emailed to resolve the conflict and the student may also see additional requirements on the MocsNet account. The deadline for completing verification is two weeks prior to the end of the semester in which you would like financial aid or two weeks prior to non-enrollment. Verification must be completed before the Financial Aid Office may determine your Federal aid eligibility. This process may take up to 4-6 weeks during peak processing time. You are encouraged to complete this process by July 1 for fall semester, November 1 for spring semester, and April 1 for summer semester. If we determine that we need to make a correction to the FAFSA information, we will send the information back for correction, you will receive notification from the Central Processing System that a change has occurred. The student may also track the progress on the MocsNet account. Exclusions (absent conflict information) may include, but are not limited to the following: students who dies during the award year; students who are a legal resident of or dependent students whose parents are also legal residents of the Commonwealth of the Northern Mariana Islands, Guam, or American Samoa; students who are citizens of or dependent students whose parents are legal residents of the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau; incarcerated students; students who are immigrants and arrived in the United States during either calendar year of the award year; and students who parents live in a country other than the US and cannot be contacted by normal means of communication. The Higher Education Act allows Financial Aid Administrators to make Professional Judgments if there is an unusual circumstance. For more information contact the Financial Aid Office.

FILE REVIEW. Reviewing a student's file sometimes involves more than the verification process. We must ensure the student is eligible for each financial aid program. The US Department of Education Central Processing System matches your FAFSA data with other Federal databases to help determine your eligibility for federal funds. If a match cannot be completed by Center Processing Center, the Financial Aid Office must collect additional information to determine your federal financial aid eligibility. For example, if the citizenship cannot be matched, we must collect proof of citizenship; if the selective service cannot be matched, we must collect proof of registration or a qualifying appeal, if a loan default is indicated, we must collect documentation indicating otherwise; if the social security does not match, we must collect proof of social security number.

ADDITIONAL AWARDS. You are required to report additional financial assistance from any source (scholarships, loans, grants, stipends, and assistantships) via the Request for Counselor Review Form or email (finaid@utc.edu). The Financial Aid Office is required to adjust need-based awards when other aid received exceeds the student's need.

AWARD NOTIFICATION. Most award notifications will come via email to your MocsNet account. Although, the student may be awarded months prior to the beginning of a term, the awards may change if the student's eligible changes. Return the award notification letters only if you are required to do so to accept a scholarship. Awards are based on full-time enrollment. If you are not planning to attend full-time, notify the Financial Aid Office through email (finaid@utc.edu) or complete the Counselor Review Form.

CHANGE OF NAME OR ADDRESS. If you have a name or address change, please notify the Records Office immediately. Most correspondence is sent your UTC email account. If letters are mailed to you, your local address is used during the academic year and your permanent address is used during the summer term.

CONFIDENTIALITY. All information submitted to the Financial Aid Office will be held in strict confidence. No release of personal information will be allowed without prior written consent. Students may review their financial aid file by speaking with a Financial Aid Counselor.

CORRESPONDENCE. Your UTC MocsNet e-mail account will be the primary way the UTC Financial Aid Office communicates with you about your financial aid application, including requests for additional documents. *It is important that you check your MocsNet account and your e-mail account frequently.*

ENROLLMENT. *Undergraduate students* must enroll for a minimum of 12 semester hours to qualify as a full-time student, 9-11 hours to qualify as a three-quarter-time student, and 6-8 hours to qualify as a half-time student. Half-time status is required to receive federal aid funds, although less than half-time students may qualify for Federal Pell Grant funds. Federal and State Grant and State scholarship awards are based on your enrollment on the first day of the term or the first date of enrollment thereafter. *Graduate students* must enroll for a minimum of 9 semester hours to qualify as a full-time student and a minimum of 6 credit hours to qualify as a half-time student. Merit-based assistance and select grants requires full-time enrollment (twelve hours for undergraduates and nine hours for graduate student).

ESTIMATED AWARDS. If awards are indicated as estimated on your MocsNet account, the award has not been finalized by the external/internal awarding department/agency, additional documentation may be required. **Estimated awards are considered just that and should not be considered available until they are changed to actual awards.**

FERPA (Family Educational Rights and Privacy Act / Buckley Amendment). This federal law protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students." The eligible student must provide written consent to the UTC Records and Registration Office for the parent(s) to be privy to education records if the student is not present.

MAINTENANCE OF ENROLLMENT. If you plan to carry a course load other than full-time, you should contact the Financial Aid Office by email (finaid@utc.edu) or by completing the Counselor Review Form). If you drop courses or withdraw after the semester begins, you should consult with the Financial Aid Office. You could owe funds back to the University and could forfeit some scholarships. Your awards will adjust during the first two weeks of classes depending on your enrollment.

MINIMUM ENROLLMENT. Need-based assistance, with the exception of Federal Pell Grant, requires at least half-time enrollment (six hours for both undergraduate and graduate students). Merit-based assistance requires full-time enrollment (twelve hours for undergraduates and nine hours for graduate students).

PAYMENT OF AWARDS. In order to have funds available at the beginning of the Fall semester, students must have a completed financial aid file by July 1 (November 1 for the Spring semester). All funds credited to your account by the Financial Aid Office and are disbursed to you by the Bursar's Office. Bank loans, outside scholarships, and grants are normally disbursed two days after receipt. **Loans are generally released in two equal disbursements.** Please contact the Financial Aid Office for actual release dates. The Bursar's Office produces and distributes all excess funds to students. Students may check the MocsNet account to determine if the student has a refund check. Earnings from Federal Work Study are paid on a bi-weekly basis. These earnings are deposited in the student's checking/savings account, or a paper check is printed.

REFUNDS. Refunds are defined as the portion of the maintenance fee/tuition or dorm (not including UTC Place) charges due to be rebated when a student drops courses or withdraws. Students receiving Federal Aid who withdraw from school will have a "Return of Title IV Funds" refund calculated. Please refer to the online UTC catalog or Handbook for more information. UTC reserves the right to bill the student for any Return of Title IV funds amount that exceeds the Institutional Refund amount.

OVERAWARD. An overaward is created when the student's aid package exceeds the student's need. A student's circumstance may change after the student is initially awarded. For instance, the student may receive a scholarship or grant from an outside organization, or the student may want to extend his or her work-study employment. When these circumstances arise, we may be required to adjust the other federal student aid in the package. You will be notified through your UTC email account and may review your MocsNet for changes.

REFUND REPAYMENTS. Students who withdraw from all classes may owe a repayment back to one or more financial aid program

OFFICIAL WITHDRAWAL. An official withdrawal is when a student ceases to be enrolled in any classes by completing the appropriate procedures with the Records Office. Federal regulations dictate that a return of Title IV funds calculation must be completed to determine what portion of the funds that the student has not earned. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges and refunds. The institutional refund policy is published on the Bursar's Office website. If the withdrawal is done during an institutional refund period, the institutional refund may offset the amount owed back to the institution because of the return of Title IV funds calculation. The school must return the unearned portion of Title IV funds to the appropriate fund. If loan funds must be returned, this reduces the student's loan debt. In many cases, the student will owe the institution part or all of the returned funds. Up through the 60% point in each payment period or period of enrollment, a prorated schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. Official withdrawal information may be reviewed in the catalog online <http://www.utc.edu/Administration/Records/Catalogs/>. Students must appeal their financial aid satisfactory academic progress status to regain financial aid eligibility for future terms.

UNOFFICIAL WITHDRAWAL. If you stop attending your classes or UTC cannot document that you begin attendance, we may have to return all of your financial aid or a portion of it. The Records Office will determine the last date of attendance. They will also determine if you began attendance. Based on their information, we will return all of your aid if the Records Office cannot document you began attendance. Depending on the documented date of last attendance, we may have to return the unearned portion of your aid. If you make all Fs in your classes, the Records Office will review your attendance with your instructors to determine the unofficial withdrawal date. You will most likely owe funds back to UTC. Students must appeal their financial aid satisfactory academic progress status to regain financial aid eligibility for future terms.

EXCEPTION (BACK DATED) WITHDRAWAL. Exception withdrawal is a withdrawal request made to the Records Office to use an earlier withdrawal date due to an unforeseen event. If you have already withdrawn online, you are encouraged to discuss your situation with financial aid so that you may make an informed decision prior to requesting an exception withdrawal. Please see the Records Office for official documentation required. That same documentation may be used for your financial aid satisfactory academic progress appeal to regain financial aid eligibility for future terms. You will need to turn in that documentation to the financial aid office, as well as, the Records Office.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS. All students must be making Financial Aid Satisfactory Academic Progress at the time of disbursement in order to receive state and federal financial aid funds. The offer, acceptance, and disbursement of aid are contingent upon the student meeting these standards. Full-time students must complete a minimum of twenty (20) hours per standard academic year (Fall and Spring semesters). Part-time student requirements are pro-rated. Students are suspended from financial assistance if the above conditions are not met or if no progress is made (0.0 GPA or withdrawal). A student may only attempt 150% of the hours required for your major (example required hours 120 X 150% equals 180). A copy of this policy may be reviewed on the Financial Aid website – www.utc.edu/FinancialAid/. The link is also included in the award notification email. Please check with the Financial Aid Office if you have questions regarding this policy. Your Financial Aid Satisfactory Academic Progress is determined after grades are posted each term. The absolute deadline to appeal for each term is 7 calendar days before classes begin of said term.

SCHOLARSHIPS. Entering freshmen are automatically considered for scholarships if they are admitted by February 1 before their initial Fall semester enrollment. Continuing and transfer students must submit the UTC Scholarship Application by March 1 before each academic year to be considered for upperclassman scholarships. A minimum of twenty-four credit hours must be earned in two semesters. Eight semesters is the maximum duration for any scholarship. Renewal GPA is determined by scholarship type. It is the student's responsibility to inform the Financial Aid Office of any outside scholarships, tuition waivers or stipends they will be receiving. Federal regulations require these other resources to be factored into the student's federal financial aid offer. Check your Financial Aid information regularly on MocsNet.

SUMMER AID. In addition to the FAFSA and other verification documents that may be required, there is an additional summer aid application available January 1 to apply for summer financial aid. **Loans are generally released in two equal disbursements.** Please contact the financial aid office for actual release dates. The FAFSA requirement for federal summer aid is the FAFSA for the fall and spring that precedes the summer. For example, Federal Summer Aid for 2009, the 0809 FAFSA is required.

GRANTS. Federal grants (PELL, SEOG) and state grants (TSAA) are need-based assistance. The basic application is the Free Application For Federal Student Aid (FAFSA). The Georgia Student Equalization Grant is awarded to Georgia residents paying out-of-state fees who live within a 50-mile radius of UTC. In addition, the student must be full time (12 hours) and have earned at least 60 credit hours. The application is on the website. Additional Federal grants like ACG, SMART and TEACH have specific criteria that must be met to be eligible. For additional information please visit www.utc.edu/financialaid/grants.php.

LOANS. You must be enrolled in at least six hours to receive federal loans. All requirements must be completed prior to the last two weeks of the end of the semester. UTC must certify your loan prior to your last day of attendance for a given term and you must remain eligible to receive the funds. If you are receiving a Perkins Loan, you must complete the master promissory note with the Bursar's office each semester. You must accept or decline each offered Stafford through your MocsNet account at least two weeks prior to the end of the term. Failure to take action on your Stafford loan may result in cancellation after 30 days. If you decline or fail to take action on your Stafford loan, you may submit a Counselor Review Form requesting your Stafford loan eligibility be reviewed again. Parents interested in PLUS loans should apply for the loan with the lender. If the parent is approved for the PLUS loan, the parent should submit a PLUS Information Form to our office for further processing. If the parent is denied a PLUS loan, once we receive the denial from the lender, we will offer the student the additional Unsubsidized Stafford loan funds and the student must accept or decline the loan through their MocsNet account. Graduate students may apply for a Grad PLUS loan with a lender and if approved, we will certify the loan. Grad PLUS loans require an Entrance Interview that may be completed online. PLUS and Grad PLUS loans may not go over the Cost of Attendance and may only be processed for the period of the loan application. All first-time Stafford borrowers at UTC must choose a lender, complete the Master Promissory Note with your chosen lender and complete a Stafford Loan entrance counseling session online or with the Financial Aid Office prior to their first loan disbursement. It is recommended that you keep copies of all promissory notes. UTC will work with any lender of your choice. If your lender is not listed, please submit a loan application from your lender for processing.

TENNESSEE EDUCATION LOTTERY SCHOLARSHIP (TELS). The deadline for the State Lottery is September 1 for fall semester and February 1 for spring semester. Students applying for the Tennessee Education Lottery Scholarships must complete the FAFSA. TELS Scholarships have unique renewal criteria, and this information is available on UTC's website or in the Financial Aid Office. Students beginning the semester full time must remain full time, failure to remain full time will result in forfeiting your Hope scholarship with no possibility for regaining it. Withdrawing from classes without a prior Hope granted appeal will result in forfeiting your Hope scholarship with no possibility of regaining it. Your TELS GPA may be reviewed on your MocsNet account under My Grades. Your TELS GPA is most likely different from other UTC GPAs.

WORK ASSIGNMENTS. Students that have accepted award offers under the Federal Work Study/Community Service Learning Program (need-based) or the Academic Service Scholarship Program (merit-based) will be notified in August regarding procedures and dates for selecting work assignments. Institutional Work Program (non-need, skill-based) positions are managed by individual departments on campus. Contact specific departments regarding availability of positions. JLD – Job Location and Development (non-need; skill-based) is an off-campus work program. The Financial Aid Office contacts and coordinates job opportunities with employers who desire to hire college students on a part-time basis. Job opportunities are posted in the Financial Aid Office. Apply as indicated.