Tennessee Tech University

Financial Aid Office

Policies and Procedures Manual

Updated Mar 2023
2023/2024 academic year
Amended Mar, 2023

This is a living document and is updated as needed when federal, state and institutional regulations and policies change.

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Chapter One

Introduction

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The Office of Financial Aid (OFA) at Tennessee Technological University is committed to helping students achieve their educational goals in accordance with federal, state, and institutional policies. The following pages explain ways in which the OFA ensures compliance. We welcome all interested parties to view this manual and are interested in feedback you have regarding its contents or presentation.

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Use and scope of the manual:

This manual is intended for use by staff in the Office of Financial Aid at Tennessee Technological University as well as other interested parties. The information contained in this manual details, as much as possible, the policies and procedures of this office, as well as any references that are applicable to these policies and procedures.

The manual covers all financial aid programs administered by this office. It covers the application for, receipt of, and reporting of all such funds. It always includes critical deadlines for the various programs when applicable.

The manual is divided into two distinct parts, a policy manual that covers all pertinent federal, state and institutional legislation as they pertain to Title IV programs and a procedural manual to cover how we administer Title IV aid.

Federal regulations mandate that institutions have written policies and procedures. Beyond the federal requirement, there are many benefits to having a written document outlining financial aid office policies and procedures: 1) for distribution to appropriate individuals outside the Financial Aid Office for the purpose of informing and fostering an understanding of the complexity and operation of the Financial Aid Office, 2) for Financial Aid Office staff as a referral guide to assist in maintaining consistency in the problem-solving process, and 3) as an important component of a comprehensive training program.

1.1 Statement of Purpose

Tennessee Technological University's mission as the state's only technological university is to provide leadership and outstanding programs in engineering, the sciences, and related areas that benefit the people of Tennessee and the nation. The University also provides strong programs in the arts and sciences, business, education, agriculture and human ecology, nursing, music, art and interdisciplinary studies. Tennessee Tech serves students from throughout the state, nation, and many other countries, but it retains a special commitment to enrich the lives of people and communities in the Upper Cumberland region of Tennessee.

The University is committed to the life-long success of students in its undergraduate, master's, specialist, and doctoral degree granting programs through high-quality instruction and learning experiences. The University is engaged in scholarly activity, especially basic and applied research, creative endeavors, and public service, with special emphasis on community and economic development. The University supports student participation in a broad array of extracurricular activities as an integral component of its commitment to student life and success.

The University's three interdisciplinary Accomplished Centers of excellence in Energy Systems Research, Manufacturing, and Water Resources and Chairs of Excellence in Business Administration strengthen the instructional, research, and service mission of the University.

The University is as supportive of women as of men and as supportive of those in the minority as of those in the majority. The University provides educational opportunities to all eligible persons without regard to age, gender, ethnicity, race, religion, national origin, disability, or sexual orientation. The institution is committed to an inclusive and diverse campus that enriches the educational experience, promotes personal growth and a healthy society, prepares students for success in a global economy, and enhances America's economic competitiveness.

Tennessee Tech University is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) and is governed by the Tennessee Tech Board of Trustees, established pursuant to 2016's FOCUS Act (2016 Tenn. Pub. Acts, ch. 869). The Board of Trustees reviewed and approved the mission statement on June 26, 2018.

1.2 Financial Aid Reference Documents

There are many resource guides which assist the Financial Aid Office staff. These citations are maintained by the Director and are available to staff members.

The documents which are used to determine student eligibility for financial aid include current regulations published in the following:

Federal Information for Financial Aid Professionals (IFAP) Website
Common Origination and Disbursement (COD)
Federal Direct Loan Processing
Department of Education

DEPARTMENT OF EDUCATION, FINANCIAL AID HANDBOOK (updated 04-20-2022)

2022-2023 Federal Student Aid Verification Guide
2021-2022 Federal Student Aid Handbook
2020-2021 Federal Student Aid Verification Guide
Archived Federal Student Aid Handbooks

DEPARTMENT OF EDUCATION, AUDIT GUIDES (Internet)

Federal Audits and Program Reviews

DEAR COLLEAGUE LETTERS (Internet)

By Years

By Program Campus Based, Financial Partners, General Distribution, Pell Grant, Training Announcements

Click Here (updated 09-04-2018)

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Chapter Two

Philosophy of Student Financial Aid at Tennessee Tech University

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The primary purpose of student aid is to provide financial resources to students who would otherwise be unable to pursue post-secondary education.

To accomplish this stated purpose, the following is an outline of the Philosophy of the Tennessee Tech Financial Aid Office.

We will make every effort to meet the demonstrated needs of all students at Tennessee Tech to the extent funding will permit in an ethical manner.

We will award all aid on the basis of demonstrated financial need except where funds are specified for recognition of special talents.

We will exercise adequate controls to ensure that need-based awards do not exceed the documented need.

We must recognize that the primary responsibility for financing post-secondary education rests with the student and his/her family. Financial assistance from Tennessee Tech and other sources is only intended as supplementary to the efforts of the family.

We will help students seek, obtain, and make the best use of all financial resources available.

We will provide consumer information in a clear concise manner describing all Direct and Indirect costs.

We will inform students of all conditions under which an award is granted at the time the offered award is made.

We will refrain from and discourage others from making any public announcement of the amount or the type of financial aid awarded a student in order to protect the confidentiality of the economic circumstances of the student and his/her family.

We will respect the confidentiality of student records. Information will be released only with the written or electronic consent of the student and/or his/her family. (Updated 6/22/2015)

We will never administer aid to accomplish disciplinary objectives.

2.1 History of Financial Aid at Tennessee Tech University

The Financial Aid Office was established at Tennessee Tech University to coordinate all financial assistance offered to students at the University. The office was charged with the responsibility of assuring that the principles identified below become operationally effective.

2.2 Policy Development

2.2.1 Responsibility for Institutional Policy Development

Policy 668.16(b)(1)
Designates a capable individual to be responsible for administering all the Title IV, HEA programs in which it participates and for coordinating those programs with the institutions other Federal and non-Federal programs of student financial assistance. The Secretary considers an individual to be "capable" under this paragraph if the individual is certified by the State in which the institution is located, if the State requires certification of financial aid administrators. The Secretary may consider other factors in determining whether an individual is capable, including, but not limited to, the individual's successful completion of Title IV, HEA program training provided or approved by the Secretary, and previous experience and documented success in administering the Title IV, HEA programs properly.

The Director of Financial Aid is responsible for compliance with Federal, State and Institutional Policies. The Policies and Procedures manual will be updated on a rolling basis. As policy decisions are changed and new processes become part of daily office functions, this manual will be updated as necessary. It is the responsibility of each staff member to report changes in his or area to ensure the accuracy of this manual.

Often members from other offices on campus will be affected by changes in policy or procedure within OFA. When this is the case, all affected staff will meet to discuss the best recourse of action and implementation of new policies and procedures. When necessary, policy and procedural changes will be routed to other offices for approval.

2.2.2 Institutional Principles of Financial Aid

The Financial Aid Office staff at Tennessee Tech University has adopted the following principles of student financial aid administration:

1. The purpose of any financial aid program - institutional, governmental, or private - should be to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend that University.

2. Each University has an obligation to assist in realizing the national goal of equality of educational opportunity. The University, therefore, should work with schools, community groups, and other educational institutions in support of this goal.

3. The University should publish budgets that state total student expenses realistically by including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.

4. Parents are expected to contribute according to their means, considering their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.

5. Financial aid should be offered only after determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.

6. The amount and type of self-help expected from students should be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance should go to students with the least ability to pay.

7. The University should review its financial assistance awards annually and adjust them, if necessary to reflect changes in the financial needs of students and the expenses of attending the institution. The University has an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.

8. Because the amount of financial assistance awarded reflects the economic circumstances of students and their families, the University should refrain from any public announcement of the amount of aid offered and encourage students, their secondary schools, and others to respect the confidentiality of this information.

9. All documents, correspondence, and conversations between and among aid applicants, their families, and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

10. Concern for the student should be paramount. Financial aid should be administered in such a manner that other interests, important though they may be, are subordinate to the needs of students.

2.2.3 Operating Policies

The following operating policies are designed to assure that the Financial Aid Office is effective in carrying out its responsibilities:

1. All students must apply for financial assistance by electronically submitting a Free Application for Federal Student Aid (FAFSA).

2. All funds available to the University for Financial Aid shall be administered through the Financial Aid Office. The Scholarship Office selects student recipients of designated merit scholarships; these merit awards shall be submitted to the Financial Aid Office for processing via ScholarWeb. When funds or awards for students are received from outside sources by other offices (such as the Business Office), that office will be required to notify the Financial Aid Office.

3. The Financial Aid Office shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is within the parameters of need and the cost of attendance and that aggregate awards do not exceed total expenditures of funds under each program.

4. Unless specified by the donor, selection of students to receive financial aid will be made **without** regard to age, sex, race, color, religion, sexual orientation, national origin, disability, or marital status.

5. Priority consideration for aid is given to students whose financial aid files and paperwork are complete by March 1 of each year.

6. All students applying for aid are required to apply annually for federal and state assistance. If the student is a resident of the State of Tennessee, he/she may be eligible for state funds. Awards will be made accordingly by the Financial Aid Office.

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Chapter Three

Administrative Organization of the Financial Aid Office

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(Updated July , 2022)

3.1 Organizational Charts

The following diagrams illustrate the organizational structure for Tennessee Tech University and the Financial Aid Office.

3.1.1 Institution

3.1.2 Financial Aid Office (Updated Oct, 2022)

Director of Financial Aid & Veteran Affairs
- Associate Director of Financial Aid
- Technical Coordinator (Vacant)
- Assistant Director of Scholarships & Institutional Aid
- Lottery Coordinator

Associate Director of Financial Aid
- Assistant Director for Federal Programs
- Administrative Associate 5 (Loan Specialist)
- Administrative Associate 5 (R2T4 for Withdrawals, CPoS, and back-up to Alternative & PLUS Loans) (Vacant)

Assistant Director for Federal Programs
- Administrative Associate 5 (Processor for A – K)
- Administrative Associate 5 (Processor for L – Z)
- Academic Support Associate 5 (Federal Work Study)

Assistant Director of Scholarships & Institutional Aid
- Coordinator (Scholarship Assistant, SAP Committee, Oversees Customer Service)
  - Administrative Associate 3 (Front Desk & Email Customer Service)
- Administrative Associate 5 (External Scholarships, Consortiums, Study Abroad, SAP Committee)
- Administrative Associate 5 (GAs, Discounts, & Waivers, Small State Programs and Customer Service back-up)

Lottery Coordinator

Administrative Associate 5 (Dual Enrollment, Non-Trad Lottery & Customer Service back-up)

3.2 Division of Responsibility between Financial Aid and Business Office

Regulatory Citation 668.16 (c)

Administers Title IV, HEA programs with adequate checks and balances in its system of internal controls; and (2) Divides the functions of authorizing payments and disbursing or delivering funds so that no office has responsibility for both functions with respect to any particular student aided under the programs. For example, the functions of authorizing payments and disbursing or delivering funds must be divided so that for any particular student aided under the programs, the two functions are carried out by at least two organizationally independent individuals who are not members of the same family, as defined in § 668.15, or who do not together exercise substantial control, as defined in § 668.15, over the institution;

A clear and separate division of responsibility for the administration of financial aid programs exists between the Financial Aid Office and the Business Office that is detailed in the Federal Student Aid Handbook. To maintain this division/separation, each office is accountable for the following responsibilities. At Tennessee Technological University, the Office of Financial Aid is responsible for awarding financial aid and determining student and program eligibility for financial aid programs. The Business Office is responsible for disbursing those funds to the student accounts and/or the students themselves when they are owed a refund.

The Financial Aid Office

The Financial Aid Office's responsibility is to:

1. Collect supporting documentation for the determination of aid eligibility.

2. Determine student eligibility for financial assistance.

3. Award federal, state, and institutional aid in compliance with laws, regulations, and policies.

4. Notify students of aid eligibility.

5. Compile and complete all institutional, state and federal reports.

The Business Office

The Business Office's responsibility is to:

1. Maintain and distribute accurate billing statements.

2. Collect payments for student accounts.

3. Disburse funds to student accounts and make refunds of excess award monies when appropriate.

4. Report other sources of outside funding to the Financial Aid Office.

3.3 Financial Aid Office Staff

Regulatory Citation 668.16(b)(2)
Uses an adequate number of qualified persons to administer the Title IV, HEA programs in which the institution participates.

The job descriptions for each position in the Financial Aid Office are listed below. These descriptions are updated on an annual basis.

3.3.1 Director of Financial Aid (full time position)

The Director of Financial Aid administers the University student aid program; develops and implements systems, policies and procedures to make application and account for monies, package and make awards, maintain records and prepare reports in accordance with Federal, State and agency regulations.

- Develops and implements systems and policies and procedures to deliver financial aid to students in accordance with Federal, State and agency regulations
- Supervises development of applications for funds, maintenance of records and preparation of reports
- Makes financial aid package awards
- Administers and oversees processing of applications for various aid programs; oversees operation of various scholarship, loan and student work programs
- Counsels and oversees student financial aid counseling activities.
- Supervises office staff
- Performs related and occasionally unrelated duties as assigned by administration
- Act as liaison with all offices and departments of the University.

Current Employee: Mary McCaskey (updated 07-01-2020)

3.3.2 Associate Director (full time position) (updated 04-21-2022)

The Associate Director of Financial Aid reports to the Director and acts as his/her replacement when the Director is away from the Office.

- Coordinates and processes all functions, to include all from dataload to reconciliation related to the following:
  - PELL Grant
  - TEACH
- Supervises C&S staff and administrative staff and serves as office lead in absence of Director
- Manages Summer Aid programs
- Supervises and serves as backup for Direct Loan processing
- Plays key role in Banner testing and setup in relation to functional duties of federal programs and verification
- Contributes to developing policies and procedures for verification process, R2T4, Loan processing and other areas as needed
- Contributes to team effort by accomplishing related results as needed
- Packages student awards and monitors over awards
- Oversees processing and verification of FAFSA Files
- Runs Return to Title IV processes
- Counsels and oversees financial aid counseling activities
- Performs other duties as assigned by administration.

Current Employee: Debbie Maynard

3.3.3 Assistant Director of Scholarships and Institutional Aid - (Updated Oct, 2022)

- Oversees the Scholarship Office / Financial Aid Office in all Institutional Scholarships, other institutional aid, and External Scholarships. Supervision of four (4) full-time staff members

- Supervises Coordinator position serving as Scholarship Support personnel, the liaison between the Office of Financial Aid and the Athletic Department, SAP appeal committee member, and supervisor of Customer Service.

- Supervises personnel responsible for Consortium processes, Study Abroad and posting of external scholarships, and SAP appeal committee member

- Performs other duties as assigned by the Director

  Current Employee: Cassandra Gronendyke

3.3.4 Assistant Director of Financial Aid for Federal Programs (updated 04-21-2022)

- The Assistant Director for Federal Programs reports directly to the Associate Director with additional supervision by the Director

- Assists Associate Director in Overseeing the Federal Aid programs
- Supervises three (3) full-time support staff members (updated 07-06-2022)
  - Two processing Staff responsible for the day-to-day processing of federal aid student files and verifying eligibility, and monitoring BDMS for their processes

  - One processing staff member responsible for overseeing the federal work study program, student assignments in Student Job Portal, time & record keeping / reconciliation, and back up for state and employee discounts and fee waivers.

- Coordinates the submission of data to the Department of Ed for dataload processes and correction files
- Assists in development of new policies and procedures as they relate to verification of FAFSA data
- Oversees the processing/applications administered as a result of federal and state compliance issues
- Ensures that all application processing is held within federal processing guidelines.
- Directly oversees BDMS processing
- Runs the federal work-study payroll process
- Performs the federal Direct Loan Reconciliation process
- Administers the Office Outreach program by representing the Office of Financial Aid at community and high school workshops
- Works with campus organizations to provide financial aid information as needed, including, but not limited to academic department presentations, SOAR presentations and all other outreach activities
- Assists other administrative staff with testing of new software upgrades and other general releases
- Performs related and, occasionally, other duties as assigned by the Director and Associate Director
- Current Employee: Vacant (updated January 17, 2023)

3.3.5 Technical Coordinator (updated 04-21-2022)

- Serves as a liaison between ITS and the Office of Financial Aid Responsible for coordinating and providing technical support to the various office personnel
- Responsible for Financial Aid web/portal design and content changes. Analyzes and resolves software problems and recommends new software

- Plans, tests, and implements any new software upgrades delegated by ITS as approved by the department. Assists with report writing through Data warehouse

- Proposes and develops proper interfaces to external applications; recommends and implements appropriate controls for systems

- Lead manager of BDMS system and training

- Develops web applications for the department including web knowledge databases, and online training materials and presentations

- Provides requested consultation to vendors to resolve application issues

- Current Employee: (Vacant)

3.3.6 Lottery Coordinator – Lottery & TSAA (updated Oct, 2022)

- Serves as lottery specialist to handle day-to-day operations of state lottery programs. Supervises 1 full-time clerical & staff position.

- Oversees Tennessee Lottery Scholarship Program (TSLP) and interprets and administers State of TN scholarship regulations, determines eligibility and makes awards, coordinates academic data exchange between Tech and the Tennessee Student Assistance Corporation (TSAC), the Tennessee Higher Education Commission (THEC), and other entities using FAST and other relevant software (SIS+, data transfer programs, etc.)

  Programs to include:
  - Hope
  - Aspire
  - Merit
  - Transfer Hope
  - Access Grant
  - HOPE Foster Care Tuition Grant
  - TSAA

- Supervises personnel responsible for Non-Trad HOPE, Dual Enrollment Grant, and back-up to customer service team.

- Contributes to team effort by accomplishing related results as needed

- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.

- Current Employee: Vacant (Updated 28-Mar-2023)

3.3.7 Coordinator – Institutional Scholarships, Front Desk & Email Customer Service (updated Oct, 2022)

- Serves as direct support for Institutional Scholarships, directly supervises one full-time front desk customer service support staff, manages Athletic awards, and a SAP appeal committee member.

- Posts athletic awards. Coordinates Athletic awards to ensure compliance with current NCAA regulations and appropriate government legislation. Works in coordination with athletic liaison to complete pre- and post-year reporting

- Assigns C&S coverage for reception area as need arises, line triage

- Performs other duties as assigned by Director or Assistant Director of Scholarships and Institutional Aid

- Current Employee: Katherine Mifflin

3.4 Clerical and Support Position Descriptions (updated Oct, 2022)

3.4.1 Administrative Associate 5 – External Agencies

- Acts as liaison with donors and recipients of external agency scholarships
- Serves as liaison for Study Abroad/Magellan students
- Coordinates Consortium Agreements between Tech and other eligible institutions
- SAP Appeal Committee Member
- Coordinates SGA Loan program
- Coordinates and Conducts University Loan meetings and posts Loans to Short-term credit module. Works with loan accounting to update loan balances each semester prior to lending period
- Conducts on-campus student workshops, with exception of orientations handled by administrative staff
- Contributes to team effort by accomplishing related results as needed
- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.
- Current Employee: Claudette Venters

3.4.2 Administrative Associate 5 – GAs, Discounts & Waivers and small state programs (updated Oct, 2022)

- Receives, calculates and posts Grad Assistantships and Business Office awards from PAFs

- Receives and posts employee benefit programs. Included but not limited to:
    - PC Waivers
    - Staff/Faculty Reimbursement
    - State Employee Waivers
    - TBR Discounts
- Serves as FAST scholarship/program coordinator. Programs to monitor include:
    - GNurse
    - Helping HEROES
    - Math/Teach/Science
    - Minority Teaching Fellows

- Dependent Children Scholarship
- TN Teaching Scholars
- Voc Rehab
- Byrd, McAuliffe, McWherter Scholarships

- Back-up for answering questions from main email account
- Contributes to customer service team effort by accomplishing related results as needed.
- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.
- Current Employee: Latisha Scarlett (Updated 07/06/2022)

3.4.3 Administrative Associate 5 – Processing (updated Oct, 2022)

- Processes student files/paperwork
- Reviews and 'works' roll-a-bob files
- Contributes to team effort by accomplishing related results as needed
- Monitors verification documents submitted through Dynamic Forms
- Scans and monitors BDMS system
- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.
- Current Employees: Sara Hellman, Peyton Emerton (Updated 04/01/2022)

3.4.4 Administrative Associate 5 – Federal Work Study (updated Oct, 2022)

- Coordinates the day-to-day responsibilities of the Federal Work Study program
- Responsible for reviewing work-study assignments through JobX
- Acts as work-study supervisor
- Responsible for off-campus work-study time reporting and communications
- Contributes to team effort by accomplishing related results as needed
- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.
- Current Employee: Vacant (Updated 28-Mar-2023)

3.4.5 Administrative Associate 5 – Loan Programs

- Coordinates the day-to-day responsibilities of the Direct Loan and PLUS programs
- Coordinates and processes alternative loan program
- Processes non-DL loans via the Great Lakes software
- Acts as the liaison between Tennessee Tech and lending community with direction from Director and Associate Director
- Serves as special projects coordinator for Associate Director
- Assists Associate Director with Summer Aid processing
- Contributes to team effort by accomplishing related results as needed
- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.
- Current Employee: Geneva Phillips (Updated 01-02-2017)

3.4.6 Administrative Associate 5 – R2T4, CPoS, Back-Up to PLUS and Alternative Loans (updated October, 2022)

- Duties to be detailed soon

- Contributes to team effort by accomplishing related results as needed
- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.
- Current Employee: Vacant

3.4.7 Administrative Associate 3 – Front Desk & Email Customer Service

- Serves as front office receptionist for walk-in traffic
- Processes and verifies student identity as flagged by Dept. of Ed
- Answers all emails for the main financial aid email account
- Processes all incoming mail
- Phone receptionist for the Office of Financial Aid during non-peak times to answer incoming telephone calls (line 3073) before rolling to Call Center
- Provides counseling to students about financial aid funding options and eligibility criteria
- Types, files and performs various office clerical functions and related duties as assigned. Performs other duties as assigned
- Current Employee: Vacant (Updated, 28-Mar-2023)

3.4.8 Administrative Associate 5 – Loan Programs

- Coordinates the day-to-day responsibilities of the Direct Loan and PLUS programs
- Coordinates and processes alternative loan program
- Processes non-DL loans via the Great Lakes software
- Acts as the liaison between Tennessee Tech and lending community with direction from Director and Associate Director
- Serves as special projects coordinator for Associate Director
- Assists Associate Director with Summer Aid processing
- Contributes to team effort by accomplishing related results as needed
- Other duties as assigned by administration, including but not limited to front desk coverage, email coverage, line triage, etc.
- Current Employee: Geneva Phillips (Updated 01-02-2017)

3.5 General Financial Aid Office Administration

3.5.1 Office Hours

The Financial Aid Office is open and available to service students from 8:00 a.m. to 4:30 p.m. Monday through Friday. These are the normal business hours at Tennessee Tech University.

3.5.2 Correspondence

The Financial Aid front desk receptionist services incoming personnel and routes general administrative correspondence to the appropriate staff member when needed. If an appropriate recipient is not identifiable, the correspondence should be given to the Associate Director or administrative staff for evaluation and delegation.

Where appropriate, correspondence should be responded to within one week. If a staff member is responding to a specific complaint, it is typical procedure for the staff member to have the Director overview the correspondence. This allows the Director to be aware of potential problems.

3.5.3 Telephone (updated Oct, 2022)

In order to protect the privacy and identity of our students, the Office of Financial Aid will only assist students and families who are able to provide proper identification when requesting personal financial aid information.

The following process will be used by the OFA staff members: When assisting students, student T number, and date of birth will be required. When assisting approved individuals on the student's Information Release Rorm, the person-specific passcode as assigned by the student must be given before information can be released.

The outgoing email service to students will be through the Tennessee Tech email account. This is the preferred method for all email communication as students are responsible for who has access. We will respond to non-campus email accounts if the student is identified or the person is authorized on the Information Release Form.

Staff members are responsible for answering their individual telephone lines. Telephone calls are answered in a friendly and professional manner (Using the following as an example: Good morning/afternoon... Financial Aid Office, this is "Susie." How may I help you?). If the caller requires general information, the support staff member should respond. If the caller requires specific information, the staff member should screen the call thoroughly and transfer the information and caller to the appropriate individual. The person transferring the call should inform the call recipient of the following:

1. A summary of the caller's request/circumstances.
2. The caller's name and student I.D. number (if appropriate).

Each staff member is responsible for his or her own voice mail messages. Return phone calls are to be made, if possible, the same day messages are received, but always within 24 business hours of receipt. During high volume work periods these calls may be delayed up to 48 hours for response.

Tennessee Tech University contracted with EdAmerica Services to host a call center. When the receptionist is not available to take a call, the phone rolls over to the call

center. Call center staff answers the phone as described above and answers the caller's question. Upon exiting the phone call, call center employee will document the nature of the call on RHACOMM and whether the call was resolved. Call center employees have been given an escalation chart that shows who to notify if the call center employee cannot resolve the caller's questions and/or concerns. Escalation Chart is updated and sent to the Call center contact upon changes in personnel or duties.

3.5.4 Distribution of Forms

General financial aid forms are distributed in the Financial Aid Office, which is located on the third floor of the Jere Whitson Building, Room 301. Most forms are available on our website at http://www.tntech.edu/financialaid/finaidforms/ except certain student specific verification documentation requirements.

Financial aid information and forms are also distributed in person from the financial aid office personnel. Information is also distributed by:

1. Emails to students
2. Distributed by the Admissions Office
3. Distributed by the Graduate School Office
4. Distributed during financial aid workshops.

Students may complete the FAFSA online at https://studentaid.gov/h/apply-for-aid/fafsa

3.5.5 Staff Meetings

Administrative staff meetings are scheduled every other week. Other meetings are called at the discretion of the Director.

3.5.6 Personnel Policies

The personnel policies of staff members are outlined in the following documents:

a) The Tennessee Tech University Personnel Policies Manual, which can be accessed online and is maintained by Human Resources.

   a. **Annual Leave/ Additional Days (Updated 5/12/14)**

   Annual Leave - It is expected that all financial aid employees make every attempt to avoid taking time off during summer events, such as SOAR. While it is not always possible due to spouse's mandated vacation days, life-changing events (births, weddings, etc.) and planned family events, such as reunions, please make a concerted attempt to avoid being off on these days.

   Registration Days - all employees, including summer employees, are expected to work on registration days. It may be necessary to work additional hours during the

Registration period but compensatory time will be offered.

Various Campus Events such as Preview Day - all full-time employees will need to be available each year to assist with this campus/community events. Administrators will attempt to make it every other year for non-administrative employees but it may not be always possible. Adjustments to schedules will be made based on the expectations of the event and number in attendance. (Updated 10/01/2020)

b. Office of Financial Aid Dress Code Policy

Female Employees: Business Casual / A modest length dress/skirt (not mini) or full-length to 3/4 length trousers of a non-jean material combined with a top (such as a dress shirt, polo, or sweater set) and non-flip-flop shoes is considered acceptable. An informal dress with appropriate skirt length is also acceptable.

Male Employees: Business Casual / A combination of collared shirt (such as a dress shirt or polo shirt), or a non-collared non t-shirt, cotton trousers (such as khakis or Dockers) and non-flip-flop shoes (such as loafers) is generally acceptable.

Unacceptable for either gender: gym clothes, non-Tennessee Tech screen printed t-shirts, rumpled or ripped clothing, miniskirts, shorts, tank tops, tops with spaghetti straps, underwear as outerwear, inappropriately revealing attire such as bare midriffs, shoes made of plastic/rubber material (such as flip-flops).

Fridays (or days designated by Tech management) –As an alternative to the above policy, professional looking jeans may be worn and tennis shoes may be worn in lieu of dress shoes, along with a Tennessee Tech polo, t-shirt, or other school spirit-colored top.

This code should be shared with summer employees. Fall/Spring work-study students must adhere to the work study dress code. Employees who are deemed in violation of this code will be asked to take leave to return home to change.

3.5.7 Performance Evaluations

Performance evaluations are conducted on an annual basis by position supervisors. Each evaluation has a secondary signature.

Position	Evaluator	2nd Signature
Director	Associate VP of ER&SS	President
Associate Director	Director	Associate VP of ER&SS
Asst. Dir. – Federal	Associate Director	Director
Asst. Dir. – Scholarships & Inst Aid	Director	Associate VP of ER&SS
Technical Administrator	Director	Associate VP of ER&SS
Coordinator – Lottery	Director	Associate VP of ER&SS
Coordinator – Scholarships & Cust Serv	Asst. Dir. – Scholarships	Director
Processors	Asst. Dir. – Federal	Assoc. Director
Loan Specialist	Associate Director	Director
FWS Specialist	Asst. Dir. – Federal	Assoc. Director
External Agency Scholarships	Asst. Dir. – Scholarships & Inst	Director
Front Desk Customer Service	Coordinator – Scholarships & Cust Serv	Asst. Dir. – Scholarships & Inst
Dual HOPE and Non-Trad HOPE	Coordinator - Lottery	Director
GA, Discounts/Waivers, Small State	Asst. Dir. – Scholarships & Inst	Director

3.5.8 Absence Approvals

All requests for absences must be submitted to the appropriate supervisor. Approved leave requests are posted on the FA Office calendar.

3.5.9 Appointments with Office Staff

Walk-in traffic will be accommodated as necessary. If appointments are scheduled by other staff members, the staff should notify by email the person with whom the appointment has been made.

3.6 Institutional Joint Effort in Administration of Federal Aid

Regulatory Citation 668.16(b)(4)

Has written procedures for or written information indicating the responsibilities of the various offices with respect to the approval, disbursement, and delivery of Title IV, HEA program assistance and the preparation and submission of reports to the Secretary

3.6.1 President of the University & Vice President of Enrollment Management and Career Placement

JOINT EFFORT

Development of an institutional philosophy of financial aid (which will form the basis for more specific financial aid policies and procedures at Tennessee Tech), including topics such as funding of undergraduate vs. graduate students, funding of special groups, criteria for distribution of financial aid (need, academic ability, special skills, etc.) packaging of aid, use of operating revenue for financial aid, types and amounts of gifts to be sought or accepted, and setting of tuition rates and other fees.

Discussion of the federal Terms of Agreement or other financial aid agreements the President must sign, and their implications for Tennessee Tech.

Agreement on means by which the Financial Aid Office can be appropriately involved in the discussion of all financial aid issues at Tennessee Tech.

INFORMATION RECEIVED BY THE FINANCIAL AID OFFICE

Decisions made by the Administration or the Tennessee Tech Board of Trustees that affect financial aid.

Financial aid information received by the President and/or Executive Director at meetings, conferences, and other sources not available to the Financial Aid Director.

INFORMATION PROVIDED BY THE FINANCIAL AID OFFICE

Information in response to specific requests from higher education association, Tennessee Tech Board of Trustees, members of Tennessee Board of Regents, legislators, parents, agencies or other persons or groups.

Information on financial aid issues and legislation that requires the President's and/or Executive Director's attention.

Periodic factual reports; such as an annual report on financial aid activity and expenditures.

3.6.2 ACADEMIC AFFAIRS

JOINT EFFORT

Effort to acquaint the faculty, academic deans, and students themselves with the philosophy of our financial aid at Tennessee Tech and specific policies that derive from this philosophy; encouragement of their assistance in making appropriate modifications to meet changing needs.

Development of a procedure with the counseling center or other departments for referral of cases to or from the financial aid office.

Cooperation with the athletic department in awarding all financial aid within approved NCAA Division I guidelines; cooperation in the identification of other aid sources (for example, state scholarships and PELL Grants) and of student athletes who might be eligible for these awards, thus reducing the commitment of institutional funds.

Cooperation with faculty in developing on campus Federal Work-Study positions for students.

Cooperation with academic deans in establishing definitions and guidelines for good standing and satisfactory progress that fulfill TTU goals and meet federal requirements.

INFORMATION RECEIVED BY THE FINANCIAL AID OFFICE

Inquiries from specific students, student groups, academic deans, faculty, department heads, and others about financial aid policies or specific financial aid cases.

INFORMATION PROVIDED BY THE FINANCIAL AID OFFICE

Financial aid dates and deadlines, as well as important current issues related to financial aid using the student newspaper or student government.

Information, within the limits of privacy regulations, in response to inquiries about financial aid.

Financial Aid reports or unsolicited information on financial aid matters or individual cases, within the limits of privacy regulations, to department heads, deans, faculty, students and others.

3.6.3 RECORD AND REGISTRATION OFFICE

JOINT EFFORT

Development of lines of communication to insure prompt receipt of necessary academic or status information by the Financial Aid Office, within privacy guidelines.

Development of statistics on student attrition and retention in compliance with federally suggested guidelines and as a basis for study of the influence of financial aid on student attrition and retention.

INFORMATION RECEIVED BY THE FINANCIAL AID OFFICE

Access to information on financial aid applications or recipients who are not at least half-time, or whose status changes during the term or between terms (for example, full-time to three-quarter or half-time to full-time).

Access to information on students who are not in good standing or who are not making satisfactory progress as defined by Tennessee Tech Financial Aid Office per federal guidelines, grades or other academic information on scholarship recipients and others.

Access to information on students who have withdrawn, takes a leave of absence, been readmitted, or enrolled in program to study abroad or other special study program.

Access to updated demographic information on students, such as latest address and expected graduation date.

New guidelines or regulations that required certain action from or that otherwise affect the Financial Aid Office.

INFORMATION PROVIDED BY THE FINANCIAL AID OFFICE

New financial aid guidelines or regulations that require certain action from or that otherwise affect the records and registration office.

3.6.4 ADMISSIONS OFFICE

JOINT EFFORT

Discussion and agreements on the type of aid to be made available to freshmen and transfers and on the packaging guidelines to be employed. Development and update of appropriate admissions forms related to financial aid (for example, financial aid application, award notification and denial letter).

Regular monitoring of the number of students who reply favorably to Tennessee Tech's offer of admission and financial aid.

Development of literature that complies with student consumer information regulations.

Development of contingency plan, waiting list, or other approach to be implemented if available funds are over-spent or if there is an increase or decrease in anticipated funds.

Presentations at high schools or other locations regarding financial aid principles and procedures followed by Tennessee Tech.

INFORMATION RECEIVED BY THE FINANCIAL AID OFFICE

Periodic updates on the number of the students who have accepted Tennessee Tech's offer of admission and the resulting effect on financial aid expenditures.

Results of examination of need analysis forms and other documents provided by all financial aid applicants, including identification of unusual cases; information on the financial aid package that has been awarded.

INFORMATION PROVIDED BY THE FINANCIAL AID OFFICE

New financial aid guidelines or regulations that require certain action from or that otherwise affect the admissions office.

Access to information on students who have been admitted to have decided to attend another institution (to inactivate their aid application).

Access to information to determine eligibility for federal, state and institutional programs that require verification of admission-centered data.

3.6.5 BUSINESS OFFICE

JOINT EFFORT

Development of an annual schedule of activities such as disbursements and loan negotiation that involve both departments.

Applications and entrance interviews.

Reconciliation of expenses in all programs at year-end.

Development of institutional policy for refunds and repayments.

Development of policy on student payment deferments: who gives them, when and under what conditions.

Development of annual production schedule with computer center showing regular or special reports, dates needed and other relevant information.

Development of plan for optimal expenditure of various loan funds, for example NDSL in the year collected.

Development of policy with registrar, alumni office and other departments on rendering services, such as transcripts, grades and alumni services, to students who are delinquent on certain payments to the institution.

Development of contingency plan if budgeted funds do not materialize or if expenditures exceed budget.

INFORMATION RECEIVED BY THE FINANCIAL AID OFFICE

Monthly reports of expenditures by program.

List of students who may be in default on a previous loan or who owe a repayment on a grant.

INFORMATION PROVIDED BY THE FINANCIAL AID OFFICE

Information on all initial financial aid awards and all aid adjustments made by the financial aid office showing students, type of award and amount.

Financial aid reports, news, legislation and changes in regulations that may be of interest to the Business Office

3.7 Records Management

3.7.1 Confidentiality of Records

Tennessee Technological University intends to fully comply with The Family Education Rights and Privacy Act (FERPA). FERPA affords students certain rights with respect to their education records.

These rights include:

(1) The right to inspect and review the student's education records within 45 days of the day the University receives a request for access.

A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The University official will make arrangements for access and notify the student of the time and place where the records may be inspected.

If the records are not maintained by the University official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

(2) The right to request the amendment of the student’s education records that the student believes is inaccurate, misleading, or otherwise in violation of the student’s privacy rights under FERPA.

A student who wishes to ask the University to amend a record should write the University official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the University decides not to amend the record as requested, the University will notify the student in writing of the decision and the student’s right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

(3) The right to provide written consent before the University discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The University discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests.

A school official is a person employed by the University in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel, human resources, academic affairs and health staff); a person or company with whom the University has contracted as its agent to provide a service instead of using University employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the University. Upon request, the University also discloses education records without consent to officials of another school in which a student seeks or intends to enroll. Tennessee Tech intends to forward records upon request.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

3.7.1.1 Public Information

The following information will be considered public directory information and may be released without student consent; however, a student may restrict the release of this information by annually notifying the registrar in writing by the last day of fall registration (or the initial registration if other than fall) that he/she does not want the information released.

Public directory information includes:

- Name
- Address
- Phone Number
- E-mail address
- Program of Study
- Dates of attendance

- Enrollment status
- Grade level

(4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the University to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5901

Tennessee Tech conforms to fair information practices. We must annually notify students about their rights under FERPA. The annual notification includes the procedure for a student to follow who believes his or her rights under FERPA have been violated.

In addition to, or in place of, the University's grievance procedure, students have a right to file a complaint directly to the Department of Education. Students are informed of their rights to privacy via the University's Office of Registrar's web page.

3.7.1.2 Non-Public Information

A student's consent is required for the disclosure or publication of any non-directory information with the following exceptions:

1. Another University employee
2. Representatives of Federal and State agencies
3. Accrediting organizations

A student must submit a written release of information for any additional information to be released to any other person or agency. The student's release must contain:

1. Date of request
2. Student's Tech ID
3. Student's original signature
4. Specific contact name or agency
5. Summary of information which may be released

3.7.2 Active Records

The Financial Aid Office maintains a master record for each student receiving financial assistance. All financial aid folders are retained for three years (but may be held up to 5 years in some cases) after submission of the FISAP report following the student's exit

from TTU. Any records involved in any claim or expenditure questioned by federal audit are retained until the question is resolved.

3.7.3 Inactive Records

Inactive records are kept in the Financial Aid Office for one year following the close of the fiscal year in which they were active. At the end of one year, the folders are moved to storage. The Financial Aid Office keeps inactive records for three years or longer depending on Tennessee Tech University policy. After the appropriate time period, records are outsourced to a document control subcontractor, CINTAS, for destruction.

3.7.4 Records on Computer

Student records are maintained on-line by the Institutional Technology Services Department.

Institutional data is information that supports the mission and operation of Tennessee Tech University. It is a vital asset and is owned by the University. Some institutional data may be distributed across multiple departments or units of the University, as well as outside entities. Institutional data is considered essential, and must comply with legal, regulatory, and administrative requirements.

Departments and units must assess institutional risks and threats to the data for which they are responsible, and accordingly classify its relative sensitivity as Level I (low sensitivity), Level II (moderate sensitivity), or Level III (high sensitivity). *Unless otherwise classified, institutional data is Level II.* University personnel may not broaden access to institutional data without authorization from the department or unit responsible for the data. This limitation applies to all means of copying, replicating, or otherwise propagating university data.

All data shares to be set up between systems must be requested via ITS to ensure data integrity.

Data Classification

Authorization to access institutional data varies according to its sensitivity (the need for care or caution in handling). For each classification, several data handling requirements are defined to appropriately safeguard the information. It's important to understand that overall sensitivity of institutional data encompasses not only its confidentiality (need for secrecy), but also the need for integrity and availability. The need for integrity, or trustworthiness, of institutional data should be considered and aligned with institutional risk; that is, what is the impact on the institution should the data not be trustworthy? Finally, the need for availability relates to the impact on the institution's ability to function should the data not be available for some period of time. There are three classification levels of relative sensitivity which apply to institutional data:

Level I: Low Sensitivity
Access to Level I institutional data may be granted to any requester or it is published with no restrictions. Public data is not considered sensitive. The integrity of "Public" data should be protected, and the appropriate department or unit must authorize replication or copying of the data in order to ensure it remains accurate over time. The impact on the institution should Level I data not be available is typically low, (inconvenient but not debilitating). Examples of Level I "Public" data include published "white pages" directory information, maps, departmental websites, and academic course descriptions.

Level II: Moderate Sensitivity
Access to Level II institutional data must be requested from, and authorized by, the department or unit who is responsible for the data. Access to internal data may be authorized to individuals based on job classification or responsibilities ("role-based" access), and may also be limited by one's employing unit or affiliation. Non-Public or Internal data is moderately sensitive in nature. Often, Level II data is used for making decisions, and therefore it's important this information remain timely and accurate. The risk for negative impact on the institution should this information not be available when needed is typically moderate. Examples of Level II "Non-Public/Internal" institutional data include project information, official university records such as financial reports, human resources information, some research data, unofficial student records (including grade books without SSNs), and budget information.

Level III: High Sensitivity
Access to Level III institutional data must be controlled from creation to destruction, and will be granted only to those persons affiliated with the University who require such access in order to perform their job, or to those individuals permitted by law. Access to confidential/restricted data must be individually requested and then authorized by the department or unit who is responsible for the data. Level III data is highly sensitive and may have personal privacy considerations, or may be restricted by federal or state law. In addition, the negative impact on the institution should this data be incorrect, improperly disclosed, or not available when needed is typically very high. Examples of Level III "Confidential/Restricted" data include official student grades and financial aid data; social security and credit card numbers; individuals' health information, and human subjects research data that identifies an individual.

Policy Statement

- Institutional data must be protected from unauthorized modification, destruction, or disclosure. Permission to access institutional data will be granted to all eligible University employees for legitimate university purposes.
- Authorization for access to Level II and Level III institutional data comes from the department or unit, and is typically made in conjunction with an acknowledgement or authorization from the requestor's department head, supervisor, or other authority.
- Where access to Level II and Level III institutional data has been authorized, use of such data shall be limited to the purpose for which access to the data was granted.

- University employees must report instances in which institutional data is at risk of unauthorized modification, disclosure, or destruction in accordance with TBR Guideline B-080.
- Departments and units must ensure that all decisions regarding the collection and use of institutional data are in compliance with the law and with University policy and procedure.
- Departments and units must ensure that appropriate security practices, consistent with the data handling requirements in this policy, are used to protect institutional data.
- Users will respect the confidentiality and privacy of individuals whose records they access, observe ethical restrictions that apply to the information they access, and abide by applicable laws and policies with respect to accessing, using, or disclosing information.

Data Handling Requirements

	LEVEL I Low Sensitivity (Public Data)	**LEVEL II Moderate Sensitivity (Non-Public/ Internal Data)**	**LEVEL III High Sensitivity (Confidential/ Restricted Data)**
Mailing & Labels on Printed Reports	None	May be sent via Campus Mail; no labels required	Must be sent via Confidential envelope; reports must be marked "Confidential"
Electronic Access	No controls	Role-based authorization	Individually authorized, with a confidentiality agreement
Secondary Use	As authorized by department or unit	As authorized by department or unit	Prohibited
Information stored on CD/DVD, tape, floppy, or other archival media	See Physical Access controls	See Physical Access controls	Encryption via approved methods or Physical Access controls
Physical Access Controls (CD/DVD, tape, floppies, paper, or other archival media)	No special controls	Access-controlled area	Access-controlled and monitored area with restricted access or vault; paper archives must be in

			locked storage facilities with limited key distribution or in locked filing cabinets
External Data Sharing	No special controls	As allowed by TN Law	As allowed by Federal regulations; TN Law; FERPA restrictions
Electronic Communication	No special controls	Encryption recommended for external transmission	Encryption required for external transmission
Data Tracking	None	None	Social Security Numbers, Credit Cards, and PHI locations must be registered with the appropriate campus entity
Data Disposal	No controls	Recycle reports; Wipe/erase media	Shred reports; DOD-Level Wipe or destruction of electronic media
Auditing	No controls	Changes	Logins, accesses and changes
Information stored on workstations and mobile devices	Password protection recommended	Password protected	Password protected; encryption via approved encryption method
Physical Access Controls (workstations, laptops, USB flash drives,	Locked when not in use	Access-controlled area; locked when not in use	Access-controlled and monitored area; locked when not in use

servers, PDAs and cell phones)			

Control Definitions

- *Mailing & Labels on Printed Reports* – A requirement for the heading on a printed report to contain a label indicating that the information is confidential, and/or a cover page indicating the information is confidential is affixed to reports.
- *Electronic Access* – How authorizations to information in each classification are granted.
- *Secondary Use* – Indicates whether an authorized user of the information may repurpose the information for another reason or for a new application.
- *Physical Access Controls* – The protections required for storage of physical media that contains the information. This includes, but is not limited to workstations, servers, CD/DVD, tape, USB flash drives, floppies, cell phones, paper, laptops, and PDA's.
- *External Data Sharing* – Restrictions on appropriate sharing of the information outside of TTU
- *Electronic Communication* – Requirements for the protection of data as transmitted over telecommunications networks.
- *Data Tracking* – Requirements to centrally report the location (storage and use) of information with particular privacy considerations to the appropriate university entity.
- *Data Disposal* - Requirements for the proper destruction or erasure of information when decommissioned (transfer or surplus), as outlined in other key policies.
- *Auditing* – Requirements for recording and preserving information accesses and/or changes, and who makes them.
- *Information stored on workstations and mobile devices* – Requirements for the protection of information stored locally on workstations and mobile devices. This includes, but is not limited to laptops, tablet computers, PDA's, cell phones, and USB flash drives.

Each employee must confirm their understanding of an agreement with this Data Security policy by signing the Confidentiality Agreement.

For information regarding the approved/recommended encryption devices and methods, please contact our TTU Information Technology Services department.

Proposed by Information Technology Services

Interim approval by the President: January 29, 2008

Revision 1.3 recommended by the Information Technology Committee February 28, 2008.

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Chapter Four

Calendar of Financial Aid Activities and Important Dates

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Academic Calendar and Fiscal Calendar are located here:

https://www.tntech.edu/calendar/

(Updated July 3, 2017)

January

Spring Semester Begins – census date 14 days after beginning of semester

Records will be processed on an ongoing basis beginning the first week of January.

Financial Aid Workshops normally held in following schools:

Smith County HS
White County HS
Cookeville HS (Putnam County – Cookeville)
Upperman HS (Putnam County - Baxter)
Jackson County HS
Dekalb County HS
Livingston Academy (Overton County)

February

IPEDS Report Due

SASFAA Conference

Begin awarding Freshman for Fall and sending award email notification

March

Petersons Survey Due

April

TASFAA Annual Conference

Begin Summer awarding

May

SAP run on all enrolled students in current academic year

Summer classes begin.

Continuing students awarded

End of Spring Term processes and clean up

June

End of fiscal year.

NASFAA Conference

July

Beginning of new FAFSA award year, new regulations are usually distributed and final student loan interest rates and fees are disseminated

Fall disbursement begins

August

Mid to late August: Fall Semester starts

14 days after first day of fall session is census date

End of Summer Term processes and clean-up

September

NCAA report due

Last day to report Federal Pell Grants from previous year

FISAP due

Begin updating forms for the next academic year

October

First day to file FAFSA for the following academic year

Banner Regulatory Release loaded into Test then Prod

New Year Set up to be completed

November

Late November – Early December: FSA Conference by the Department of Education

Registration for Spring begins

Spring disbursement begins

First notices of missing information are estimated to be emailed

December

End of Fall Term processes and clean-up

Throughout the year:

Institutional funds reallocation/Federal and State Lottery Grant Funds

Reconciliation of funds

DL reconciliation on a monthly basis

Pell reconciliation and reporting

Checks and re-checks of awarded aid, disbursed aid, fund balances, required documents, procedures, outside scholarship calculations, and all other items pertaining to dissemination of federal, state, and institutional aid

Bi-weekly Administration Staff Meetings

As needed Full Staff Meetings

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Chapter Five

Student Consumer Information

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The staff in the Financial Aid Office recognizes that in order to understand the complicated process of Financial Aid, accurate and timely dissemination of information to consumers is vital. Several policies have been implemented to ensure appropriate dissemination is achieved.

5.1 Financial Aid Program Availability

Financial aid programs available to students attending Tennessee Tech University are distributed through the following published documents:

1. The Tennessee Tech University Catalog
2. The Tennessee Tech University Student Handbook
3. The Tennessee Tech University website

Additional resources are published outside of, but are distributed through, the Financial Aid Office. These resources may include:

1. *Funding Education*: published by the U.S. Department of Education
2. *Tennessee Student Assistance Corporation Programs* published by TSAC

5.2 Sources of Financial Aid

668.42(a)(1) Information on financial assistance that the institution must publish and make readily available to current and prospective students under this subpart includes, but is not limited to, a description of all the Federal, State, local, private and institutional student financial assistance programs available to students who enroll at that institution.

Financial aid funds may be categorized into four basic sources: federal, state, institutional, and external. Because there are too many outside external sources to list in this manual, only Federal, State, and Institutional sources are listed below.

Federal

All eligibility criteria for these awards are located at:

https://ifap.ed.gov/ilibrary

- Federal Pell Grant (PELL)
- Federal Perkins Loan (PERK) (no longer available)
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study Program (FWS)
- Federal Teach Grant Program (TEACH)

- Federal Direct Subsidized Loan (DIRSUB)
- Federal Direct Unsubsidized Loan (DIRUNS)
- Federal Parent Loan (PLUS) for Undergraduate Students (DIRPLS)

State Grants

All eligibility criteria for these awards are located at:

https://www.tn.gov/collegepays/money-for-college/grant-programs.html

- TN Student Assistance Award (TSAA)
- TN Education Lottery Scholarship (HOPE)
- Ned McWherter Scholarship (MCWHER)
- Helping Heroes (TNHERO)
- Dependent Children (DEPCHD)

Loan Forgiveness Programs

- Minority Teaching Fellows (MTEACH)
- TN Teaching Scholars (TEACH)
- Graduate Nursing (GNURSE)

Institutional

- Merit scholarships (awarded by the Scholarship Office)
- Need-based grant and scholarship assistance from various endowment funds

Additional information about these programs is listed in Chapter 12.

5.3 Procedures and Forms Required to Apply *(Updated 07-13-2021)*

668.42(b)(1) For each program, the information provided by the institution must describe the procedures and forms by which students apply for assistance.

The procedures and forms required to apply for financial aid are published in the Tennessee Tech University Catalog, available in print and online. In addition, notices announcing deadlines and application availability are distributed on flyers throughout the University and are announced on the Tennessee Tech University email system. Aid is awarded to students on a rolling basis. Students who complete their files after the March 1 priority date may receive award email notifications after priority applicants have been processed.

There are many forms which may be required to evaluate student aid eligibility. However, students need to submit the Free Application for Federal Student Aid (FAFSA) to the Federal processor to begin the first step in applying for aid.

Additional documents may be requested to complete processing of the aid request. Notification of these additional required documents is sent to students through a document tracking e-mail. Additional information may include, ***but is not limited to***, the following:

1. Proof of citizenship
2. ~~Proof of selective service registration~~ / *No longer required by DOE as of June 2021*
3. Marriage certificate, copy of legal separation, copy of divorce decree
4. Verification Worksheet(s) (independent and dependent)
5. Tax return documentation designated by verification guidelines (parent and student or spouse)
6. W2s for non-tax filers and as needed for conflicting information

5.4 Methods of Disseminating Consumer Information

The primary method of disseminating consumer information to Tennessee Tech University students is through the Tennessee Tech Consumer Information Page located at https://www.tntech.edu/consumer-info. In addition, information is distributed through:

1. Email Award Notices to students directing them to their Eagle Online, which displays a personalized Federal Shopping Sheet.
2. The Admissions Pamphlet and the Paying for College Brochure, published by the Tennessee Tech University Admissions Office. These are available in the Admissions Office.
3. By email to students

5.5 Student Eligibility Requirements

668.42(b)(2) For each program, the information provided by the institution must describe the student eligibility requirements;

Student eligibility requirements are listed in the following documents:

1. Tennessee Tech University Catalog

2. On specific aid applications (i.e., loan applications for Direct Loans and scholarship applications describe eligibility requirements)

To be eligible to receive Federal assistance, a student must:

1. Be enrolled in an eligible program of study and be admitted as a degree seeking student.

2. Be a U.S. citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status).

3. Maintain satisfactory academic progress in their course of study

4. Not be in default on any loan or owe a repayment on a Federal Pell Grant, FSEOG, or State Grant (*with the exception of FRESH START as applicable to certain defaulted loans during timeframe determined by the federal government*) (updated July, 2022)

5. Demonstrate financial need (if applicable)

Additional information is listed in Chapter 12.

5.6 Criteria for Selecting Recipients and Determining Award Amounts

668.42(b)(3) and 668.42(b)(4) For each program, the information provided by the institution must describe the criteria for selecting recipients from the group of eligible applicants; and the criteria for determining the amount of a student's award.

Students may obtain the criteria used for selecting financial aid recipients and determining award amounts by making an appointment with one of the Financial Aid Staff. Additional information concerning criteria and selection is listed in Chapter 14.

5.7 Availability of Forms and Instructions

Availability of forms and instructions is listed in the following documents:

1. Tennessee Tech University Catalog

2. Provided in mailings and on the Tennessee Tech University website (www.tntech.edu).

3. On specific aid applications (i.e., loan applications for Direct Loans and scholarship applications describe eligibility requirements).

5.8 Rights and Responsibilities of Students Receiving Financial Aid

668.42(c) The institution must describe the rights and responsibilities of students receiving financial assistance and, specifically, assistance under the title IV, HEA programs.

As a recipient of financial aid, students have certain rights and responsibilities. These rights and responsibilities of students on financial aid are listed in the following documents:

- The Tennessee Tech University Catalog
- Printed information from the Tennessee Tech University Financial Aid Office
- Students have the right to know the:

    1. Financial aid programs available at Tennessee Tech University
    2. Application process for financial aid
    3. Criteria used to select recipients and calculate need
    4. Tennessee Tech University refund and repayment policy
    5. Financial Aid Office policies surrounding satisfactory academic progress
    6. Special facilities and services available for the handicapped

Students are responsible for:

1. Completing all forms accurately and by the published deadlines
2. Submitting information requested by Financial Aid Office staff in a timely manner
3. Keeping the Financial Aid Office informed of any changes in address, name, marital status, financial situation, or any change in student status
4. Reporting to the Financial Aid Office any additional assistance from non-institutional sources such as scholarships, loans, educational benefits, and V.A. benefits (Records/Registration)
5. Notifying the Financial Aid Office of a change in enrollment status
6. Maintaining satisfactory academic progress
7. Reapplying for aid each year

5.8.1 Academic Year Definition

Tennessee Tech University's Academic Year consists of a 15 week Fall and a 15 week Spring semester with a 10 week Summer semester acting as a trailer to the Academic Year. The full academic year is 24 credit hours and 30 weeks long.

Fall semester courses typically run from mid-August through early-December and Spring semester courses typically run from mid-January through early-May. Summer courses typically run from early-June through early-August.

5.8.2 PELL Grant Formula

Tennessee Tech uses Formula 1: standard term programs with academic CALENDARS of 30+ weeks

- must have an academic calendar that consists of standard terms; two semesters or trimesters, or three quarters--in the fall through spring;
- must have at least 30 weeks of instructional time in fall through spring terms;
- must not have overlapping terms; and
- must define full-time enrollment for each term in the award year as at least 12 credit hours and must measure progress in credit hours.

The term is the payment period, and you divide the student's award by the number of terms in the program's academic year.

5.9 Cost of Attendance

668.43(a)(1) Institutional information that the institution must make readily available to enrolled and prospective students includes, but is not limited to:

(1) The cost of attending the institution, including—

(i) Tuition and fees charged to full-time and part-time students; (ii) Estimates of costs for necessary books and supplies;

(iii) Estimates of typical charges for room and board;

(iv) Estimates of transportation costs for students; and

(v) Any additional cost of a program in which a student is enrolled or expresses a specific interest;

Estimated student budgets for 2022-2023 have been developed as guides to help students anticipate their costs at Tennessee Tech. We recognize that spending habits vary from student to student. Some students may get by on less money, while others may feel that they need more, depending on individual lifestyles and circumstances. A student's eligibility for financial aid, however, will be based not on individual preferences and spending habits, but on these standard budget allowances. (Updated 04-21-2022)

Estimated Cost of Attendance

The estimated Cost of Attendance is a figure used for financial aid purposes only. This figure includes direct costs to the university for tuition, fees, room and board. This figure also includes indirect costs that we would estimate an average student would incur over the academic year - items such as personal expenses and transportation. Please do not confuse your estimated cost of attendance with what you will owe Tennessee Tech. This is not a bill.

The standard budgets do not include consumer debts such as car payments, bank loans, or credit card bills. Students should take all steps possible to eliminate or otherwise account for all previous debt obligations and avoid additional obligations during enrollment. These budgets are estimates for the regular nine-month academic year only.

Summer school budgets are different due to the shorter calendar, and require a separate application for assistance. If you are interested in aid for either or both of the summer sessions, check online for the Summer Aid Application to be posted after spring break each year.

DIRECT/INDIRECT COSTS AND COST OF ATTENDANCE

There are three types of costs involved in the financial aid process. They are called direct costs, indirect costs and the cost of attendance.

Direct costs are those funds which are charged directly to your student account and payable to the university. They always include tuition and fees. They will also include room and board if you are living on campus and purchasing a meal plan. For a more accurate reflection of your actual costs, please see the **tuition and fee schedule** on the Bursar's Office website.

Indirect costs are those you will incur throughout the academic year that are not paid directly to the university. These include books/supplies, transportation and miscellaneous personal expenses. Include in this amount housing and meal expenses if you are not living on campus or purchasing a meal plan. The cost of attendance is the combination of direct and indirect costs. An average loan fee is included based on maximum loan eligibility being offered to each student. This fee is removed if the student does not accept a federal direct loan.

Estimated Student Budgets:2022-2023 (Updated 04-21-2022)

UNDERGRADUATE	IN-STATE	OUT-OF-STATE
Tuition & Mandatory Fees	$10545	$14745
Room & Board	$10502	$10502
Books, Supplies	$1280	$1280
Personal	$2800	$2800
Transportation	$2600	$2600
Loan Fees	$50	$50
TOTAL	$27777	$31977

GRADUATE 9+ HOURS	IN-STATE	OUT-OF-STATE
Tuition	$10873	$14233
Room & Board	$10502	$10502
Books, Supplies	$1280	$1280
Personal	$2800	$2800
Transportation	$2600	$2600

Graduate 9+ (con't)	IN-STATE	OUT-OF-STATE
Loan Fees	$50	$50
TOTAL	$28105	$31465

Additional Costs: Some additional allowances can be made for expenses related to disabilities and child care. To receive consideration, submit written documentation to our Financial Aid Office to support your request.

5.10 Refund Policy

668.43(a)(2) Any refund policy with which the institution is required to comply for the return of unearned tuition and fees or other refundable portions of costs paid to the institution;

(3) The requirements and procedures for officially withdrawing from the institution;

(4) A summary of the requirements under §668.22 for the return of title IV grant or loan assistance;

(5) The academic program of the institution, including—

(i) The current degree programs and other educational and training programs;

(ii) The instructional, laboratory, and other physical facilities which relate to the academic program;

(iii) The institution's faculty and other instructional personnel; and

(iv) Any plans by the institution for improving the academic program of the institution, upon a determination by the institution that such a plan exists;

Fee refund and adjustment policies for maintenance fees, out-of-state tuition, general access fees, online fees, refundable special course fees, debt service fees, and student government.

A. Changes in a student's status which may require a refund include:

1. Dropping a course or courses (officially or unofficially).
2. Withdrawing from the University.
3. Cancellation of a class by the University.
4. Death of the student.

B. Equal exchange of courses:
Schedule changes involving the dropping and adding of an equal number of equivalent level student credit hours at the same time for the same term within the same campus program require no refund or assessment of additional maintenance fees; however, adjustment of related

special course fees or lab fees may be required. Schedule changes between campus courses and DMBA and RODP courses are not equal exchanges.

C. Withdrawals: ***(updated 05-10-2021)***
To withdraw and apply for a refund, if applicable, students must file a formal application for withdrawal with the Office of the Registrar. Withdrawals will be effective from the date formal application for withdrawal is filed.

D. Refund (fee adjustment) percentages: fees as referenced below do not necessarily correspond to payments on the student account.

1. 100% of fees will be refunded for drops or withdrawals prior to the first official day of classes. When the first day of classes falls on a Saturday, the 100% refund period is extended through the weekend until the following Monday morning (12:01 am).
2. 75% of fees will be refunded for drops or withdrawals from the first official day of classes through the fourteenth calendar day of classes or within an equivalent period for the summer sessions and other short-term courses.
3. 25% of fees will be refunded for drops or withdrawals following expiration of the 75% period for a period of time extending 25% of the length of the term.
4. No refunds will be made beyond the 25% period.
5. 100% of fees will be refunded for classes canceled by the institution.
6. Pursuant to TCA 49-7-2301 and 49-7-2302, students called to active military or National Guard service during the semester are entitled to 100% adjustment or credit of mandatory fees.
7. A 100% refund of charges will be provided on behalf of a student whose death occurs during the term. In the event of a credit balance, Title IV credit balances cannot be refunded to an estate and can only pay applicable institutional charges. Tennessee Tech will reduce state funds as applicable in the event of a refund due to the estate based on these funds.

To review current semester refund deadline dates, access the **Student Account calendar here**.

E. Refund calculation:
Per TBR Guideline B-060, "the fee adjustment is calculated as the difference between (1) the per credit hour cost of originally enrolled hours and (2) the per hour cost of the courses at final enrollment after adjustments have been applied for all courses dropped. Adjustments are calculated at the full per credit hour rate less the fee adjustment credit at the applicable fee adjustment percentage (regardless of the original number of hours enrolled). Not all drops/withdrawals will result in a fee adjustment."

F. Appeals process:
Students requesting the review of a refund policy decision due to exceptional circumstances may submit an appeal to the Fee Refund Committee. View the Fee Refund Appeal Policy and download an appeal form at **Records and Registration**.

Return of Title IV Funds (R2T4)
(Updated 05-10-2021)

**Tennessee Tech chose to EARLY IMPLEMENT the New Regulations for R2T4 as of May 10, 2021. This will begin with the 2021 Summer term and forward. The new regulations were required to be effective no later than July 1, 2021, and affect Modules (the definition of modules), the Order of Return of Federal Funds, Leave of Absences in a subscription-based program, the definition of Academic Attendance, Re-entry into a module and written confirmation and Withdrawal Exemptions based on Number of Days Scheduled. **
Ref: Section 484B(1)(1) of the HEA and 34CFR 668.2/ 34 CFR 668.22 (a)(d) (i) (l) / 34CFR 600.2

Federal Student Aid ("Title IV funds") is awarded to a student under the assumption that the student will attend school for the entire period for which the Title IV funds are awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a student who has received Title IV funds withdraws from all Tennessee Tech courses in their program of study after beginning attendance, the amount of Title IV assistance earned by the student must be determined. (1) If the amount of Title IV funds disbursed to the student is greater than the amount the student earned, unearned funds must be returned to the U.S. Department of Education. If the student receives fewer Title IV funds than the student has earned, Tennessee Tech offers a disbursement of the earned Title IV funds that were not received; this is called a post-withdrawal disbursement.

Based on these calculations, students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

The following policy is used to determine how aid may be adjusted for recipients who have officially or unofficially withdrawn from all courses or who have dropped some of their classes but remain enrolled in others. If officially or unofficially withdrawn, the following federal sources of aid will be included in the R2T4 calculations (except FWS which is noted below). The return of funds in the R2T4 calculation will be rounded to the nearest dollar for all federal aid funds.

While state, institutional, and private aid will not be included in the R2T4 calculation, aid may be adjusted based on hours attending as of the census date. Amounts from all sources of aid that are adjusted based on official/unofficial drops and withdrawals will be included in the notification to the student.

For federal and most state funds, aid will be disbursed based on enrollment in coursework meeting an outstanding degree requirement, also referred to as Course Program of Study (CPoS). Unless stated otherwise in this policy, references to "enrollment" or "enrollment status" will be based on CPoS courses.

For Athletic Scholarships, other institutional sources of aid, and private sources of aid, disbursement of aid will be based on total enrollment whether it meets an outstanding degree requirement or not.

1. Determining the Withdrawal Date

Official Withdrawal

At Tennessee Tech, a student's withdrawal date is the date used by the Financial Aid Office to determine the point in time that the student is considered to have withdrawn. The Financial Aid Office uses this date to determine the percentage of the payment period or period of enrollment completed by the student. The withdrawal date for an Official Withdrawal will be the date the student informs Tennessee Tech the student is withdrawing. The designated office for official withdrawal notification, both written and verbal, is the Office of Records and Registration.

Unofficial Withdrawal

An unofficial withdrawal occurs when the student does not begin the school's withdrawal process, or notify the school of their intent to withdraw, and ceases attendance in all courses in a payment period. In this case, the withdrawal date is the midpoint of the payment period for which Title IV assistance was disbursed unless Tennessee Tech can establish an earlier or later :last date of attendance" in an academically related activity. When a student fails to earn a passing grade in all of the student's classes, Tennessee Tech must assume, for Title IV purposes, that the student has unofficially withdrawn, unless Tennessee Tech can document that the student completed the period. Different rules apply to students who cease attendance in non-term, non-standard term, or modular programs.

Faculty are requested to report academic engagement by the census date of the semester. Faculty are not required to take attendance but can use documented academic activity to determine academic engagement. Tennessee Tech is not a school required to take attendance.

Most unofficial withdrawals are identified when grades are reported at the end of the semester. Faculty members reporting a grade of F are required to report the last date of a documented academic activity. A student with an LDA in all courses for the semester will be considered an unofficial withdrawal.

For an unofficial withdrawal, only the LDA or the midpoint of the semester may be used to determine the withdrawal date.

Return to Title IV and Course Program of Study (CPoS)

In cases where students have withdrawn from all courses, <u>except</u> for course(s) that do not count toward their program of study, they will be considered to be withdrawn for Title IV purposes. Therefore, a Return to Title IV calculation is required and the unearned percentage of aid will be returned according to the calculation.

Modular Withdrawals

New modular rules were early implemented May, 2021. The definition of a module is "Except for subscription-based programs and nonterm programs, a program is "offered in modules" if a course or courses in the program do not span the entire length of the payment period or period of enrollment."

Tennessee Tech has chosen not to use an *R2T4 Freeze Date (RFD).*

1. Has the student started attendance in at least one course in the payment period for which the student received Title IV aid?
   - If no, not withdrawn. Cancellation of aid may be required.
   - If yes, move to the next step.
2. Was the student currently attending any other courses in the payment period used to determine the student's eligibility for Title IV aid?
   - If no, refer to R2T4 modular **exceptions**
   - If yes, not withdrawn check for required recalculation.

Modular Exception Waiver Scenarios

1. Did the student complete all requirements for graduation?
   - If yes, student has not withdrawn.
   - If no, move to next step.
2. Did the student successfully complete 49% of the countable days (excluding breaks and any days between modules – cannot round up to 49%) in payment period. The 49% can be comprised of one or multiple modules.
   - If yes, not withdrawn.
   - If no, move to next step.
3. Did the student successfully complete half-time?
   - If yes, not withdrawn.
   - If no, move to next step.
4. Did the student confirm intent to attend a later module (within 45 days from the end of the module from which they withdrew)? Did the student add another class around the time of dropping?
   - If the student added another course the same or by the point the student's record is reviewed, not withdrawn and track to verify that the student engages. If the course in question was registered prior to the date of the drop, they must complete a letter of intent.
   - If the student needs to confirm intent to attend a future module, not withdrawn if the student returns letter within 5 business days. Recalculate aid if necessary. Track to verify that the student engages.
   - If no proof of intent to attend a future module, student has withdrawn. Complete R2T4 calculation.

Note: successful completion requires that the student passed the course (A, B, C, D, P, S), not simply earned an F

Purged After First Day

Federal regulations state that if a student attends even one day of one class, the student has earned some portion of financial aid. In the case that a student is purged after classes have started, it must be determined whether or not the student academically engaged in classes prior to the purge date. The school must have evidence to support engagement from faculty, school systems, or records to verify engagement. If it is determined that a student attended prior to the purge date, the student has earned some portion of their Title IV aid, and despite having received a 100% tuition adjustment, an R2T4 calculation is performed based on the purged date or based on date from a documented academic activity.

2. Determining Institutional Charges

Institutional charges are used to determine the portion of unearned Title IV aid that the school is responsible for returning. Schools must ensure that all appropriate fees, as well as any other applicable charges are included for coursework that is meeting an outstanding degree requirement (known as Course Program of Study – CPOS). Institutional charges for non- CPOS eligible courses are not included in the R2T4 calculation.

The institutional charges used in the calculation usually are the charges that were initially assessed the student for the entire payment period or period of enrollment as applicable. Initial charges may only be adjusted by those changes the institution made prior to the student's withdrawal (for example, for a change in enrollment status unrelated to the withdrawal). If, at the time of the withdrawal or afterward, the school changes the amount of institutional charges it is assessing a student or decides to eliminate all institutional charges, those changes do not affect the charges nor aid earned in the calculation.

The following educational expenses must be considered institutional charges:

- All charges for tuition, fees, and room and board (if contracted with the school). Note that application fees are excluded from institutional charges because they are not an educational cost. Also, if a school enters into a contract with a third party to provide housing, the school must include the cost of housing as an institutional charge in an R2T4 calculation.
- Expenses for required course materials (books, kits, tools, supplies, etc.) if the student does not have a real and reasonable opportunity to purchase the required course materials from any other unaffiliated source but the school.

Noninstitutional charges (not included in an R2T4 calculation) include the following:

- charges for any required course materials that a school can document a student had a real and reasonable opportunity to purchase elsewhere (see the discussion that follows);
- charges to a student's account for group health insurance fees if the insurance is required for all students and the coverage remains in effect for the entire period for which the student was charged, despite the student's withdrawal, and
- charges to a student's account for discretionary, educationally related expenses (ex. parking or library fines, the cost of athletic or concert tickets, etc.).

3. Percentage of Title IV Funds Earned by Student

The percentage of the payment period or period of enrollment the student completed is used to determine the amount of Title IV funds the student has earned. That percentage is determined by taking the number of days attended before the student withdrew divided by the total number of days in the payment period or period of enrollment (first day of instruction until the last day of finals, excluding breaks of more than five consecutive days and certain leaves of absence).

If the student's withdrawal date occurs when or before the student completed 60% of the payment period or period of enrollment, the percentage earned is equal to the percentage of the payment period or period of enrollment that was completed. If the student's withdrawal date occurs when the student has completed more than 60% of the payment period or period of enrollment, the percentage earned is 100%.

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(1) If a student never begins attendance, Federal Student Aid will be cancelled completely and all disbursed Title IV funds must be returned to the U.S. Department of Education.

Once the percentage of earned Title IV funds is determined, the next step is to calculate the dollar amount of *unearned* Title IV funds that must be returned. That amount is determined by, first, subtracting the percentage of earned funds from 100%; that number is the unearned Title IV funds percentage. Then, the unearned Title IV funds percentage is multiplied by the total Title IV funds disbursed (or which could have been disbursed) to the student. In other words:
percentage of unearned funds x total Title IV funds disbursed (or could have been) = total unearned aid

4. Timing of Returns & Determination Date

If student receiving Title IV funds withdraws after beginning attendance, Tennessee Tech will return unearned Title IV funds no later than 45 days after determining the student has withdrawn. Where a student officially withdraws, Tennessee Tech makes this determination as of the student's withdrawal date. Where a student unofficially withdraws, Tennessee Tech makes this determination when it becomes aware the student has ceased attendance, and no later than 30 days after the earlier of (a) the payment period or period of enrollment, (b) the academic year, or (c) the student's educational program. Different rules apply to students who cease attendance in non-term, non-standard term, or module programs.

5. Returning Funds

If the amount of Title IV funds disbursed to the student is greater than the amount the student earned, unearned funds must be returned to the U.S. Department of Education within 45 days of Tennessee Tech determining the student has withdrawn. Tennessee Tech will notify a student by a revised award notification through their campus email when funds must be returned. If the obligation is not resolved within 45 days of the notification, Tech will return the required funds to the federal government or the unearned funds will be reported to the National Student Loan Data System (NSLDS) as an overpayment and the student will be ineligible for Title IV funds (such as Pell, FSEOG, Direct Loans and other federal aid) at any institution until this overpayment is resolved.

Order in Which Title IV Funds are Returned (effective 05-10-2021)

If the student receives more Title IV funds than the amount earned, Tennessee Tech, the student, or both must return the unearned funds in a specified order as follows;

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Federal Direct GRAD PLUS loans
- Federal Direct PLUS loans
- Federal Pell Grants
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal TEACH Grants
- Other non-TTU aid programs (as applicable)
- Tennessee Tech institutional grants and scholarships (as applicable)

6. Responsibility for Returning Funds, Student Account Balance & Institutional Refunds

When a Return of Title IV funds is due, Tennessee Tech and the student may both have a responsibility for returning funds. Funds that are not the responsibility of Tennessee Tech to return must be returned by the student. Tennessee Tech exercises its option to collect from the student any funds Tennessee Tech is obligated to return, and such funds will become an obligation on the student's account for which the student will be responsible. Tennessee Tech will return funds on the student's behalf to the appropriate federal and institutional aid program(s) and subsequently will bill the student's bursar account. This obligation is not reported to the Department of Education but remains as an obligation on the student's Tennessee Tech account. Services such as registration and transcripts will be prohibited until this obligation is satisfied.

A statement reflecting these charges will be sent to the student by the Bursar's Office, including a notification of a change in the student's aid summary, via email to the student's permanent address referring them to their Eagle Online account.

Tennessee Tech's institutional refund policy operates separately from considerations regarding return of Title IV funds under this policy. Regardless of whether a student is eligible for a refund of fees from Tennessee Tech, the student may still be required to repay all of part of their Title IV funds.

7. Post-Withdrawal Disbursements

When processing an R2T4 calculation, include any federal aid awarded but has not disbursed as "Could Have Been Disbursed". For federal loans that have been originated but not disbursed, include them in the calculation as "Could Have Been Disbursed" whether or not the student is eligible to receive under late disbursement rules as a post-withdrawal disbursement (refer to Late Disbursement Policy). However, do not include these funds as "Could Have Been Disbursed" if the student has not signed their master promissory note.

If the student has received fewer Title IV funds than the amount the student earned, Tennessee Tech offers a post-withdrawal disbursement of the earned Title IV funds that were not received. Title IV grant funds from a post-withdrawal disbursement are credited to a student's account to pay for tuition and fees for the term for which the student is eligible for a post-withdrawal disbursement or are disbursed directly to the student.

Tennessee Tech must obtain a student's authorization to credit a student's account with Title IV funds for charges other than current charges.

Tennessee Tech will notify the student of a post-withdrawal disbursement no later than 30 calendar days after the date that Tennessee Tech determines the student withdrew. Tennessee Tech notifies students by letter that they are eligible for a post-withdrawal disbursement and that the student has a deadline of 14 days to respond to the request for authorization. In the notification, Tennessee Tech states that Tennessee Tech is not required to make the post-withdrawal disbursement if the student does not respond by the deadline.

~~COVID 19 WAIVER for Return to Title IV Fund Policy for Spring 2020~~

~~In June 2020, and in the wake of closing its campus due to COVID-19, Tennessee Tech implemented the COVID-19-related Return of Title IV funds waiver provided under the Department's May 15, 2020 and other guidance. The University re-disbursed any previously returned funds for Spring 2020 to students who withdrew on or after March 13, 2020, by means of the assumption that these withdrawals related to campus disruption and the move to online classes due to COVID-19.~~

Examples of Return Calculations

(For simplification, the fees used in the examples are not specific to any award year)

Example 1 – Withdrawing from full term with in-state tuition and not living on campus

Student is an undergraduate student. The semester begins January 12 and ends May 3. On February 1 (21 out of 104 days), student withdraws from all classes.

Institutional charges are as follows:

Instate Tuition	$4,000
Fees	$ 500
Total	$4,500

Financial aid package consists of:

Net Unsubsidized Direct Federal Loan	$3,000
Net Subsidized Direct Federal Loan	$2,700
Total	$5,700

Amount refunded to student by Direct Deposit: $1,200 ($5,700 - $4,500)

Student has completed only 21 days of the semester and earned 20.2% of the $5,700. According to the federally mandated calculation, 79.8% of the total aid equals $4,549 (which is unearned aid) and 79.8% of institutional charges equals $3,591 (which is unearned charges).

The university is required to return the lesser of the unearned aid or the unearned charges. Therefore, $3,591 is returned to the following federal programs:

Net Unsubsidized Direct Federal Loan	$3,000
Net Subsidized Direct Federal Loan	$591
Total	$3,591

Because student withdrew during a 25% tuition refund period, they will receive a credit of $1,125. Therefore, subtract $1,125 from the $3,591 (amount of aid returned), student will owe $2,466 to the university. The Bursar's Office will place a hold on the student account to prevent them from registering, receiving grades, and receiving academic transcripts. The hold is removed after all charges owed to the university are paid in full.

Example 2 – Withdrawing from full term with in-state tuition and on-campus housing

Student is an undergraduate student. The semester begins January 12 and ends May 3. On March 1 (50 out of 104 days), the student withdraws from all classes.

Institutional charges are as follows:

Instate Tuition	$4,000
Fees	$ 500
On Campus Housing	$3,000
On Campus Meal Plan	$2,000
Total	$9,500

Financial aid package consists of:

Net Unsubsidized Direct Federal Loan	$ 990
Net Subsidized Direct Federal Loan	$2,700
Federal Pell Grant	$4,000
Total	$7,690

Amount paid out-of-pocket by student: $1,810 ($9,500 - $7,690)

Student completed only 50 days of the semester and earned 48.1% of the $3,699. According to the federally mandated calculation, 51.9% of the total aid equals $3,991 (which is unearned aid) and 51.9% of institutional charges equals $4,930 (which is unearned charges).

The university is required to return the lesser of the unearned aid or unearned charges. Therefore, $3,699 is returned to the following federal programs:

Net Unsubsidized Direct Federal Loan	$ 990
Net Subsidized Direct Federal Loan	$2,709
Total	$3,699

Because the student withdrew after the published tuition refund dates, they will not receive any refunds on their tuition. However, student may contact the Housing and Meal Plan Offices to determine if those charges may be prorated. If the housing or meal plans are not prorated, the student will owe $3,699 to the university. The Bursar's Office will place a hold on the student account to prevent them from registering, receiving grades, and receiving academic transcripts. The hold is removed after all charges owed to the university are paid in full.

5.11 Academic Programs Offered

For a complete listing of these programs in the Undergraduate Catalog, please click here.

College of Agricultural and Human Sciences

Go to information for College of Agricultural and Human Ecology.

School of Agriculture

Go to information for School of Agriculture.

Bachelor of Science in Agriculture

- • **Agriculture, Agribusiness Management Concentration, B.S.AG.**
- • **Agriculture, Agricultural Communications Concentration, B.S.AG.**
- • **Agriculture, Agricultural Education Concentration, B.S.AG.**
- • **Agriculture, Agricultural Engineering Technology Concentration, B.S.AG.**
- • **Agriculture, Agritourism Concentration, B.S.AG.**
- • **Agriculture, Agronomy & Soils Concentration, B.S.AG.**
- • **Agriculture, Animal & Pre-Veterinary Science Concentration, Animal Science Option, B.S.AG.**
- • **Agriculture, Animal & Pre-Veterinary Science Concentration, Pre-Veterinary Science Option, B.S.AG.**
- • **Agriculture, Environmental Agriscience Concentration, B.S.AG.**
- • **Agriculture, Horticulture Concentration, B.S.AG.**
- • **Agriculture, Nursery & Landscape Management Concentration, B.S.AG.**
- • **Agriculture, Turfgrass Management Concentration, B.S.AG.**

School of Human Ecology

Go to information for School of Human Ecology.

Bachelor of Science in Human Ecology

- • **Human Ecology, Child Development & Family Relations, B.S.H.E.**
- • **Human Ecology, Child Life, B.S.H.E.**
- • **Human Ecology, Family & Consumer Sciences Education, B.S.H.E.**
- • **Human Ecology, Food, Nutrition & Dietetics, Dietetics Option, B.S.H.E.**
- • **Human Ecology, Food, Nutrition & Dietetics, Food Systems Option, B.S.H.E.**
- • **Human Ecology, Housing & Design, B.S.H.E.**
- • **Human Ecology, Merchandising & Design, B.S.H.E.**

Non-Degree

- • **Human Ecology Minor**

School of Nursing

Go to information for School of Nursing.

Bachelor of Science in Nursing

- • **Nursing, B.S.N.**
- • **Nursing, R.N./B.S.N.**

College of Arts and Sciences

Go to information for College of Arts and Sciences.

Student Success Center

Go to information for Student Success Center.

Department of Biology

Go to information for Department of Biology.

Bachelor of Science

- • **Biology, Biology Concentration, B.S.**
- • **Biology, Cellular & Molecular Biology Concentration, B.S.**
- • **Biology, Environmental Biology Concentration, B.S.**
- • **Biology, Health Sciences Concentration, B.S.**

- • **Wildlife & Fisheries Science, Conservation Biology Concentration, B.S.**
- • **Wildlife & Fisheries Science, Fisheries Science Concentration, B.S.**
- • **Wildlife & Fisheries Science, Wildlife Science Concentration, B.S.**

Department of Chemistry

Go to information for Department of Chemistry.

Bachelor of Science

- • **Chemistry, Applied Chemistry Concentration, B.S.**
- • **Chemistry, Biochemistry Concentration, B.S.**
- • **Chemistry, Pure Chemistry Concentration, B.S.**

Non-Degree

- • **Pre-Dental Hygiene**
- • **Pre-Dentistry**
- • **Pre-Health Information Management**
- • **Pre-Medical Technology**
- • **Pre-Medicine**
- • **Pre-Occupational Therapy**
- • **Pre-Optometry**
- • **Pre-Pharmacy**
- • **Pre-Physical Therapy**

Department of Earth Sciences

Go to information for Department of Earth Sciences.

Bachelor of Science

- • **Geosciences, Environmental Geology Concentration, B.S.**
- • **Geosciences, Geographical Information Systems Concentration, B.S.**
- • **Geosciences, Geography Concentration, B.S.**
- • **Geosciences, Geology Concentration, B.S.**

Non-Degree

- • **Environmental Studies Minor**

Department of English and Communications

Go to information for Department of English and Communications.

Bachelor of Arts

- • **English, Dramatic Arts Concentration, B.A.**
- • **English, Literature Concentration, B.A.**
- • **English, Professional Communication Concentration, B.A.**
- • **English, Writing/Language Genre Concentration, B.A.**

Bachelor of Science

- • **Communication, Journalism Concentration, News Editorial Option, B.S.**
- • **Communication, Journalism Concentration, Public Relations Option, B.S.**
- • **Communication, Speech Communication Concentration, B.S.**

Non-Degree

- • **Professional Communication Minor**
- • **Speech Communication Minor**
- • **Web Design Minor**

Department of Foreign Languages

Go to information for Department of Foreign Languages.

Bachelor of Arts

- • **Foreign Language, French Option 1, B.A.**
- • **Foreign Language, French Option 2, B.A.**
- • **Foreign Language, German Option 1, B.A.**
- • **Foreign Language, German Option 2, B.A.**
- • **Foreign Language, Spanish Option 1, B.A.**
- • **Foreign Language, Spanish Option 2, B.A.**

Department of History

Go to information for Department of History.

Bachelor of Arts

- • **History, B.A.**

Bachelor of Science

- • **History, B.S.**

Non-Degree

- • **Women's Studies Minor**

Department of Mathematics

Go to information for Department of Mathematics.

Bachelor of Science

- • **Mathematics, B.S.**

Department of Physics

Go to information for Department of Physics.

Bachelor of Science

- • **Physics, B.S.**

Department of Sociology and Political Science

Go to information for Department of Sociology and Political Science.

Bachelor of Science

- • **Political Science, B.S.**
- • **Sociology, B.S.**
- • **Sociology, Criminal Justice Concentration, B.S.**
- • **Sociology, Social Work Concentration, B.S.**

Interdisciplinary

Bachelor of Science

- • **Web Design, B.S.**

College of Business

Go to information for College of Business.

Student Success Center

Go to information for Student Success Center.

Department of Accounting

Go to information for Department of Accounting.

Bachelor of Science in Business Administration

- • **Accounting, B.S.B.A.**

Department of Decision Sciences and Management

Go to information for Department of Decision Sciences and Management.

Bachelor of Science in Business Administration

- • **Business Management, General Management Option, B.S.B.A.**
- • **Business Management, Human Resource Management Option, B.S.B.A.**
- • **Business Management, Management Information Systems Option, B.S.B.A.**
- • **Business Management, Production & Operations Option, B.S.B.A.**

Department of Economics, Finance and Marketing

Go to information for Department of Economics, Finance and Marketing.

Bachelor of Science

- • **International Business & Cultures, B.S.**

Bachelor of Science in Business Administration

- • **Economics, B.S.B.A**
- • **Finance, B.S.B.A.**
- • **Marketing, B.S.B.A.**

College of Education

Go to information for College of Education.

Learning Support Program

Go to information for Learning Support Program.

Department of Counseling and Psychology

Go to information for Department of Counseling and Psychology.

Bachelor of Science

- • **Psychology, B.S.**

Department of Curriculum and Instruction

Go to information for Department of Curriculum and Instruction.

Bachelor of Science

- • **Child & Family Studies, Early Childhood Education/Special Education, PRE K-3, B.S.**
- • **Multidisciplinary Studies, Elementary Education Concentration, B.S.**
- • **Multidisciplinary Studies, English as a Second Language Concentration, B.S.**
- • **Multidisciplinary Studies, General Concentration, B.S.**
- • **Multidisciplinary Studies, Middle School Concentration, B.S.**

Bachelor of Science in Education

- • **Secondary Education, English, B.S.ED.**
- • **Secondary Education, French, B.S.ED.**
- • **Secondary Education, German, B.S.ED.**
- • **Secondary Education, Mathematics, B.S.ED.**
- • **Secondary Education, Spanish, B.S.ED.**
- • **Secondary Education, Speech Communication & Theatre, B.S.ED.**

- • **Special Education, Comprehensive Program, B.S.ED.**
- • **Special Education, Modified Program, B.S.ED.**

Bachelor of Science in Education: Science

- • **Secondary Education, Biology, B.S.ED.**
- • **Secondary Education, Chemistry, B.S.ED.**
- • **Secondary Education, Earth Science, B.S.ED.**
- • **Secondary Education, Physics, B.S.ED.**

Bachelor of Science in Education: Social Studies

- • **Secondary Education, Economics, B.S.ED.**
- • **Secondary Education, Geography, B.S.ED.**
- • **Secondary Education, History, B.S.ED.**
- • **Secondary Education, Political Science, B.S.ED.**

Department of Exercise Science, Physical Education and Wellness

Go to information for Department of Exercise Science, Physical Education and Wellness.

Bachelor of Science

- • **Exercise Science, Physical Education and Wellness, Athletic Training Concentration, B.S.**
- • **Exercise Science, Physical Education and Wellness, Coaching and Sport Administration Concentration, B.S.**
- • **Exercise Science, Physical Education and Wellness, Fitness and Wellness Concentration, B.S.**
- • **Exercise Science, Physical Education and Wellness, Licensure Concentration, B.S.ED.**
- • **Exercise Science, Physical Education and Wellness, Pre-Occupational Therapy Concentration, B.S.**
- • **Exercise Science, Physical Education and Wellness, Pre-Physical Therapy Concentration, B.S.**

Department of Music and Art

Go to information for Department of Music and Art.

Bachelor of Fine Arts

- • **Fine Arts, Art Education, B.F.A.**
- • **Fine Arts, Clay Concentration, B.F.A.**
- • **Fine Arts, Fibers Concentration, B.F.A.**

- • **Fine Arts, Glass Concentration, B.F.A.**
- • **Fine Arts, Metals Concentration, B.F.A.**
- • **Fine Arts, Painting Concentration, B.F.A.**
- • **Fine Arts, Wood Concentration, B.F.A.**

Bachelor of Music

- • **Music, Instrumental Music Education Licensure, B.M.**
- • **Music, Music Performance Concentration, Composition Emphasis, B.M.**
- • **Music, Music Performance Concentration, Instrumental Option, B.M.**
- • **Music, Music Performance Concentration, Jazz Option, B.M.**
- • **Music, Music Performance Concentration, Music Business Option, B.M.**
- • **Music, Music Performance Concentration, Piano, B.M.**
- • **Music, Music Performance Concentration, Vocal Option, B.M.**
- • **Music, Vocal/General Music Education Licensure, B.M.**

Certificate

- • **Craft Certificate**

College of Engineering

Go to information for College of Engineering.

Basic Engineering

Go to information for Basic Engineering.

Non-Degree

- • **Basic Engineering**

Department of Chemical Engineering

Go to information for Department of Chemical Engineering.

Bachelor of Science in Chemical Engineering

- • **Chemical Engineering, B.S.CH.E**
- • **Chemical Engineering, Bio-Molecular Engineering Concentration, B.S.CH.E.**

Department of Civil and Environmental Engineering

Go to information for Department of Civil and Environmental Engineering.

Bachelor of Science in Civil Engineering

- • **Civil Engineering, B.S.C.E**

Department of Computer Science

Go to information for Department of Computer Science.

Bachelor of Science

- • **Computer Science, Information Technology Concentration, B.S.**
- • **Computer Science, Software and Scientific Applications Concentration, B.S.**

Non-Degree

- • **Computer Science Minor**

Department of Electrical and Computer Engineering

Go to information for Department of Electrical and Computer Engineering.

Bachelor of Science in Computer Engineering

- • **Computer Engineering, B.S.CMP.E.**

Bachelor of Science in Electrical Engineering

- • **Electrical Engineering, B.S.E.E.**

Department of Industrial and Systems Engineering

Go to information for Department of Industrial and Systems Engineering.

Department of Mechanical Engineering

Go to information for Department of Mechanical Engineering.

Bachelor of Science in Mechanical Engineering

- • **Mechanical Engineering, B.S.M.E.**

Department of Manufacturing and Industrial Technology

Go to information for Department of Manufacturing and Industrial Technology.

Bachelor of Science in Industrial Technology

- • **Industrial Technology, B.S.I.T.**

School of Interdisciplinary Studies

Go to information for School of Interdisciplinary Studies.

Bachelor of Science

- • **Interdisciplinary Studies, B.S.**

Extended Programs and Regional Development

Go to information for Extended Programs and Regional Development.

Independent Programs

Go to information for Independent Programs.

Cooperative Education

Go to information for Cooperative Education.

Honors Program

Go to information for Honors Program.

Pre-Law

Go to information for Pre-Law.

Department of Military Science

Go to information for Department of Military Science.

5.11 Person(s) Designated to Provide Financial Aid Information

Only information published, provided, or referred to by Financial Aid Office staff is valid. Any additional information should be verified with staff from the Financial Aid Office.

5.12 Student Retention and Completion Data

Student retention and completion data is gathered by the Enrollment Management Office.

5.13 Information for Students with Disabilities

Tennessee Tech Office of Financial Aid provides accommodations for students with disabilities in accordance to applicable federal, state, and institutional policies and regulations.

The Office of Disability Resources is prepared to help students and departments meet the needs of students with disabilities.

OFA supports the Office of Disability Services Mission and Vision by displaying the Universal Access Initiative Poster in our office. Their mission and vision are as follows:

Office of Disability Service (ODS) professionals are committed to ensuring equal access for all qualifying individuals to TTU's academic and physical environments, and further dedicated to providing quality services to students and faculty, through a variety of resources including academic adjustments, assistive technology and software, as well as other support programs that promote awareness of the law and other disability-related topics.

Office of Disability Services professionals envision a supportive, open, and accessible campus environment in which administration, faculty, staff, and students partner together to provide an excellent educational experience for everyone, with compassion, mutual respect for the spirit of the law, and dedication to the concept of universal design.

5.14 Information on Accreditation

Tennessee Tech University is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award degrees at the bachelor's, master's, specialist, and doctoral levels.

Accreditation

- Council for the Accreditation of Educator Preparation – formerly National Council for Accreditation of Teacher Education
- National Association of Schools of Music
- The American Chemical Society
- Engineering Technology Accreditation Commission
- Engineering Accreditation Commission of ABET
- American Association of Family and Consumer Sciences
- AACSB-International - The Association to Advance Collegiate Schools of Business
- Accreditation Council for Education in Nutrition and Dietetics (ACEND)
- Commission on Collegiate Nursing Education
- National League for Nursing Accreditation Commission
- Computing Accreditation Commission of ABET
- Council for Accreditation of Counseling and Related Educational Programs
- National Association of Schools of Art and Design

Memberships

- American Association of Colleges of Nursing
- American Association of Colleges of Teacher Education
- American Association of State Colleges and University
- American Council on Education
- Council of Graduate Schools
- Higher Education Unit - American Association of Family and Consumer Sciences
- Ohio Valley Conference
- Oak Ridge Associated Universities

- North American Colleges and Teachers of Agriculture
- Putnam County Chamber of Commerce
- Southern Association of Colleges and Schools
- Teacher Education Council of State Colleges and Universities
- Tennessee College Association

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Chapter Six

Student Application for Financial Aid

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Students are required to submit aid applications on an annual basis. Priority consideration for receipt of financial aid funds administered by the Financial Aid Office shall be given to students who submit all required documentation by the assigned priority filing date.

6.1 Forms

There are many forms which may be required to evaluate student aid eligibility. At Tennessee Tech University a student must complete the Federal Application for Federal Student Aid (FAFSA) to begin the process of applying for aid. The student must submit the FAFSA directly to the Central Processing System (CPS) via FAFSA on the Web (https://studentaid.gov/h/apply-for-aid/fafsa).

Additional documents may be requested to complete processing of the aid request. Notification of these additional required documents is sent to students through email notification to their Tennessee Tech email account. Listed below are documents which may be required, however, this is not an exhaustive list.

1. Free Application of Federal Student Aid (FAFSA) - a need analysis document published by the Department of Education. Information is sent to the Central Processing Service (CPS) for an analysis of the expected family contribution (EFC). Students receive a Student Aid Report (SAR) which shows the results of the analysis. Federal aid may only be awarded based on the official results of the FAFSA.

2. Students are not required to provide copies of SAR's to Tennessee Tech since we receive electronic copies via the dataload process through EDConnect. The institutional copy is called the Institutional Student Information Record (ISIR).

3. Federal Direct Loan Application (Subsidized and Unsubsidized) - students who are awarded Federal Direct Loans must complete Master Promissory Notes (MPNs) if they are new borrowers. First-time borrowers must complete loan entrance counseling requirements as well. Entrance counseling is completed electronically by going to studentaid.gov. Once the student completes this process, we will receive a confirmation electronically. The Loan Processor is responsible for collecting this data and updating the student's file.

   In addition to entrance counseling, students are required to complete exit counseling. Information can be found on our website at tntech.edu/financialaid, click Types of Aid, click on Loans and then select Entrance/ Exit Counseling.

Exit Counseling

Graduating from Tennessee Tech *or* Not Enrolled At Least Half-Time

Federal regulations require students to complete exit counseling for their Federal Direct Stafford when they have graduated or are no longer enrolled at least half-time. Exit Counseling can be done online at studentaid.gov (then choose Manage Loans).

More information can be found in the Exit Counseling Guide provided by the US Department of Education and emailed as a pdf with each EXIT email notification sent by the Financial Aid Office. (Updated Sept. 2021)

4. Federal Tax Return Transcripts or signed 1040 federal returns (as designated by the federal verification guidelines at that time) - Federal Income Tax return transcripts or signed 1040 federal returns may be requested if a student is selected for verification, or if the Aid Administrator deems it necessary to verify conflicting information. Dependent students must submit their tax documentation and the tax documentation of their parents. Independent students must submit their tax documentation and the tax documentation of their spouse (if applicable). A complete copy of the specified tax documentation is required.

5. Verification Worksheet(s) – Students selected for verification must complete a Verification Worksheet that pertains to them and their FAFSA. This document collects updated information and is compared to the data submitted on the FAFSA. Dependent students must obtain their parent's signature. Independent students may obtain their spouse's signature if applicable. ***An Aid Administrator may request verification materials to resolve conflicting documentation even if the student was not selected for Federal verification.***

6.2 Application Process

Students begin the application process by submitting the FAFSA through the Internet at https://studentaid.gov/h/apply-for-aid/fafsa or mailing in a paper copy. This submission informs the Financial Aid Office that the student wishes to apply for financial aid. Document tracking emails are sent to students at least every 14 days but may be changed to every 30 days once the semester begins, informing the student of documents or other information that still needs to be submitted. If a student submits an incomplete document, the Financial Aid Office posts the documents as INCOMPLETE with a message as to what is needed to complete the form. If a student does not submit the required information in the appropriate time span, another document tracking letter is sent. Once the student submits all the required documentation, the Financial Aid processor reviews the file and performs verification, makes any necessary correction(s), and submits the FAFSA to CPS for re-processing. If the Financial Aid Processor requires additional information, an email and any appropriate forms will be sent to the student. If the student does not submit the requested information, the file will remain in a pending status and a tracking letter will be sent at least every 30 days. Once the requested information is received, it will be ready for packaging.

6.3 Deadlines and Priority Filing Dates

March 15, preceding the academic year for which aid is applied, is the priority filing date at Tennessee Tech University.

Students are notified of specific deadlines for loan applications and Summer School financial aid through emails and Office website.

6.4 Independent Student Status
(updated 05-10-2021)

The EFC from an independent student considers only the income and asset value of the student and spouse if applicable; the parent's financial information is not included. Students are automatically considered independent if they meet the following criteria:

1. They meet the age requirement (see current FAFSA)
2. They are married
3. They are enrolled in graduate or professional courses of study
4. They are orphans or wards of the court or were wards of the court after age 13
5. They have legal dependents (other than a spouse)
6. They are veterans of the U.S. Armed Forces.
7. They were in legal guardianship or an emancipated minor
8. They are designated as an Unaccompanied Homeless Youth, homeless,

*For a full current list of dependency questions please refer to https://studentaid.gov/apply-for-aid/fafsa/filling-out

If a student is requesting to be independent for a reason outside of what is listed above, they must complete a Dependency Override application, or submit the required documentation for their specific situation as requested by the Financial Aid Office, and must be able to provide any and all supporting documentation requested. The Financial Aid Associate Director has the authority to make students who do not meet the above criteria independent under unusual circumstances (in the absence of the Associate Director, this process could also be completed by either the Director, the Assistant Director for Federal Programs, or the verification processors). However, Tennessee Tech University takes a conservative stance regarding dependency override. Unusual circumstances must be documented and a copy of the documentation must be maintained in the student's file. The student's status will not have to be re-evaluated each year in cases where documentation indicates circumstances would not be possible for a student to re-establish dependency status with a biological parent. In cases of transfer students, each student must provide documents to Tennessee Tech University, as we do not accept overrides from prior institutions. Examples of unusual circumstances for Dependency Override include:

1. An abusive relationship with the family

2. Extreme circumstances as documented by an unbiased third party (i.e. social worker, mental health professional, minister, etc.).

4. Students who will not have the necessary documentation to complete the FAFSA as Homeless or Unaccompanied Youth but can be determined by the FAO. If the Financial Aid Associate Director (or other designated Financial Aid personnel as mentioned above) determines that the student is eligible for a dependency override, they will adjust the student's dependency status by completing the Dependency Override School Use Only section of the FAFSA online using FAA Access or by processing the override using Banner's RNAOVxx form and submitting as electronic correction. Once the correction is received, the student will be awarded as an independent student. After the initial approval, the student's dependency status may be evaluated each academic year and additional documentation provided if requested by the Financial Aid Office, except as noted above where it would not be possible for a student to re-establish dependency status with a biological parent. (Update Oct, 2022)

**A student will not be approved to be independent based solely on the student's change in marital status after completing the FAFSA for the applicable academic year. Per federal guidelines, a change in marital status does not in itself constitute a reason to approve a change in student's marital status for dependency. **

6.5 Resolving Conflicting Data

Regulatory Citation 668.16 (f)

Develops and applies an adequate system to identify and resolve discrepancies in the information that the institution receives from different sources with respect to a student's application for financial aid under Title IV, HEA programs.

Regulatory Citation 668.54(a)(3)
If an institution has reason to believe that any information on an application used to calculate an EFC is inaccurate; it shall require the applicant to verify the information that it has reason to believe is inaccurate. There is one exception to this requirement: If the student dies during the award year, the school isn't required to resolve the conflicting data.

Regulatory Citation 668.16(b)(3)
An institution must communicate to the individual designated to be responsible for administering Title IV, HEA programs, all the information received by any institutional office that bears on a student's eligibility for Title IV, HEA program assistance.

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Chapter Seven

Student Budgets

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Student budgets are an important component in the financial aid process. A standard student budget reflecting the Tennessee Tech University average student population cost of attendance at a modest, but adequate standard of living is used to award financial aid. The distinct groups of Tennessee Tech University students have separate cost of attendance (COA) budgets based on the difference in tuition, fees, and/or living costs. Special budget considerations are approved by the Director, or Associate Director, of Financial Aid on a case-by-case basis.

7.1 Basis for Student Budgets (updated 04-21-2022)

The Director collects information to prepare standard costs on an annual basis (or at least every other year).

Tuition and Fees

Tuition is established by the Tennessee Tech Board of Trustees each July the following academic year. COA budgets are updated immediately, if needed, after the new charges are announced.

Room and Board

Room and board expenses are based on an estimated average from a student survey of various categories: traditional on-campus students, traditional day students, various program halls, and Graduate students on and off campus.

Books and Supplies

Tennessee Tech University allows an estimated average expenditure per class for books and supplies. This is based on a student survey of average expenses for our student population.

Transportation

Transportation costs include an estimated average amount. This item of the budget is reviewed each year based on the most recent student survey and /or in combination with year-end percentage increase/decrease of the regional Consumer Price Index (CPI).

Miscellaneous

Miscellaneous expenses include estimated average costs for clothing, toiletries, medical/dental, recreational, and other miscellaneous expenses. Each year this item of the budget is reviewed based on the most recent student survey and/or in combination with year-end percentage increase/decrease of the regional Consumer Price Index (CPI).

An average loan fee is included based on maximum loan eligibility being offered to each student. This fee is removed if the student does not accept a federal direct loan.

7.2 Standard Student Budgets

Estimated Student Budgets:2022-2023 (Updated 04-21-2022)

UNDERGRADUATE	IN-STATE	OUT-OF-STATE
Tuition & Mandatory Fees	$10545	$13772
Housing & Food	$10502	$8850
Books, Supplies	$1280	$1280
Personal	$2800	$2800
Transportation	$2600	$2600
Loan Fees	$50	$0
TOTAL	$27777	$29302

GRADUATE 9+ HOURS	IN-STATE	OUT-OF-STATE
Tuition	$10873	$14745
Housing & Food	$10502	$10502
Books, Supplies	$1280	$1280
Personal	$2800	$2800
Transportation	$2600	$2600
Loan Fees	$50	$50
TOTAL	$28105	$31977

7.3 Special Budget Considerations

Upon request, the Director or Associate Director may review, and if appropriate, adjust a student's budget. Students must submit supporting documentation. (An aid administrator may allow for actual charges, if necessary, to avoid over awards and allow maximum aid eligibility to the student's benefit without a request or other documentation).

Examples of changes to standard budgets include but are not limited to:

1. Child care - excessive cost of child care for single parents (or parents with a spouse also in University) with dependent children may be added to a standard budget.

2. Educational Supplies – computers or musical instruments needed to meet academic requirements

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Chapter Eight

Systems Operations

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Updated 04-21-2022

The Financial Aid Office at Tennessee Tech University is highly automated and strives to continue in automation wherever possible. The Financial Aid Office uses the Banner system to integrate financial aid processing with other University functions.

8.1 Sending and Receiving Financial Aid Data

Federal eligibility information (FAFSA) is received electronically from the Department of Education using Electronic Data Exchange (EDE).

8.1.1 Processing Federal Data

Tennessee Tech University uses EdConnect to send and receive all Federal data.

8.1.2 Correcting Federal Data

Tennessee Tech University processes corrections in Banner and uses the applicable Banner process to batch corrections to send to CPS through EdConnect.

8.2 Loading Federal Data into Banner

Tennessee Tech University uses File Transfer Protocol (FTP) to load Federal data into Banner. Once loaded, the EDE Processing function is used to upload data to the proper academic year.

8.3 Supporting Platform for Verification (updated May, 2022)

Tennessee Tech University is currently also utilizing Dynamic Forms as a tool to upload verification and other financial aid documentation.

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Chapter Nine

Verification

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Updated 07-13-2021

9.1 Introduction

Verification is the process of confirming the accuracy of student reported data on financial aid applications.

9.2 Selection of Applications to be Verified

Policy 668.16(f)

The U. S. Department of Education selects students for verification. The Financial Aid Office is required to document and correct any changes during or as a result of this process. Tennessee Tech University defines their applicant pool as everyone who is chosen by the Department of Education or is otherwise determined by Tennessee Tech to have unresolved conflicting information.

9.2.1 Exclusions

Listed below are certain circumstances where students do not have to complete verification unless there is reason to believe the information is inaccurate. Processors must identify and document in the applicant's folder why the student is not required to complete verification.

1. An applicant who died during the award year

2. Applicants whose parents do not live in the United States and cannot be contacted by normal means

3. A dependent student whose parents cannot comply because of other reasons including -- (i.e., parents are deceased, are physically or mentally incapacitated).

4. A student who does not receive Title IV funds

5. A student who is eligible to receive only Federal Direct Unsubsidized Loan funds.

6. A student selected for verification AFTER ceasing to be enrolled.

~~***VERIFICATION EXCEPTION for 2021-2022 and extending through 2022-2023: (updated 05-18-2022)***~~

~~*Dear Colleague Letter GEN-21-05*, Changes to 2021-2022 Verification Requirements.~~

~~*Dear Colleague Letter GEN-22-06, Changes to 2022-2023 Verification Requirements EXTENDS the Verification Waiver through the 2022-2023 process year effective as of 05-18-2022.*~~

~~*Beginning July 13, 2021 and for the remainder of the 2021-22 FAFSA processing and verification cycle (including summer periods attached to the 2021-22 award year), ED is*~~

~~*waiving verification of all FAFSA and Institutional Student Information Record (ISIR) information, except for identity/Statement of Educational Purpose and high school completion status in Verification Tracking Groups V4 and V5. This waiver applies no matter where institutions or students are in the verification process, such as if documents have been collected or requested, but verification has not been completed, or if an institution has not yet started the verification process. However, this does not exempt institutions from reviewing all documents for conflicting information concerning a student's eligibility. Please see the section below, "Reviewing Subsequent ISIR Transactions and Resolving Conflicting Information," for more information. This waiver begins July 13, 2021, and applies for the remainder of the 2021-2022 FAFSA processing and verification cycle and was extended as of May 18, 2022 through the 2022-2023 FAFSA processing and verification cycle,*~~

9.2.2 Conflicting Information for Non-selected Applicants

Aid Administrators are required to resolve any discrepancies discovered in a student's file even if a student is not selected for verification. Tennessee Tech reviews each subsequent ISIR received for a student to determine if there is any conflicting information. If there is conflicting information, Tennessee Tech requests documentation to resolve the conflict. This may equate to a complete verification of the file.

9.3 Verification Time Frame

Upon receipt of the FAFSA, a missing information email is sent to the student's campus email account. This informs the student how to log into Eagle Online to review any additional information required to complete their financial aid file. This may include, but not limited to, verification worksheet, copies of tax return documentation as specified by current verification guidelines, etc. Students are notified that until the missing items are submitted to the Financial Aid Office, additional processing of their file is not possible.

If a student submits documentation that appears fraudulent, the Financial Aid Office staff member must immediately notify the Director of Financial Aid (See Chapter 21 for additional information).

If the student fails to submit any missing information by the last day of classes, the student is ineligible for financial aid for the academic year. For example, if a student is enrolled for the Fall and Spring term and does not provide any documents until the last day of classes for the spring term, she would not be eligible for aid for the academic year. However, if a student attends fall and spring and submits their documents on the last day of classes for the fall term, and they are planning on attending spring, they are eligible for aid for both fall and spring terms.

*Exception: If student had a valid FAFSA before the last day of class and is determined to be Pell eligible, Pell must be paid within federally mandated timeframe.

The Director of Financial Aid is the only one who can evaluate any extenuating circumstances to this policy.

9.4 Document Collection Procedures

The U.S. Department of Education publishes a notice in the *Federal Register* annually which details acceptable documentation for Free Application for Federal Student Aid (FAFSA) information subject to verification for each award year

Tennessee Tech requires students selected for verification to complete and sign a standardized verification worksheet (Dependent or Independent), which may also require a parent's signature. Students and parents may indicate on this form that they used the IRS data retrieval tool on the FAFSA, and that information will be used to complete the verification process. In some cases, additional tax documents may need to be submitted in order to address changes in the household (separating income due to divorce, explanation of untaxed income, etc.).

Tennessee Tech currently accepts all verification documents submitted via mail, in-person delivery, fax, or submitted electronically (PDF of signed physical copies) to the Financial Aid Office.

Required documentation items are identified and receipt date is maintained on an automated tracking system through Banner. When documents arrive, Financial Aid personnel stamps the form with current date of receipt and enters a receipt date beside the document name in Banner. Items are scanned into student's Banner file by BDMS and coded as Received, Pending Review. When all required documents are received, the student is considered complete and ready to be verified and then packaged. The Financial Aid Processor gathers all documentation and creates a student folder for all students needing verification of having other missing documentation. The Financial Aid Processor then completes the verification process for selected students, as outlined in chapter 9 of the P & P. After that time, the student's awards will be completed and the student will be notified of the results of the verification by receipt of an award email notification.

9.4.1 Documentation

Documentation submitted to the Financial Aid Office must be legible, appropriate, and have the student's Banner ID for identification purposes. If the student submits a document which is not legible (i.e., a copy of a tax return document in which the income numbers are not identifiable), appropriate (a tax return document is requested and the student submits W-2s), or identifiable (student submits a copy of the step- parents tax return and the last name does not match the student's and there is no student social security number) the requirement will be marked as incomplete and an explanation of what is needed to make it complete.

9.4.2 Processing Time Period

Students are notified that until the missing items are submitted to the Financial Aid Office, additional processing of their file is not possible. Once a student turns in required documentation, Tennessee Tech generally completes their review, and makes corrections (when needed), within 2 – 4 weeks.

9.4.2.1 Failure to Comply

Students who fail to submit verification documents forfeit eligibility and financial aid is not awarded for these students.

9.4.2.2 Submission after Deadline

Students who submit verification documents very late after the time they were requested will be awarded aid on an availability basis. Students only have 120 days after the last day of class to complete any verification for late submittal of verification documents. This qualifies the student for late disbursements in some programs. The Director or Associate Director will make the determination.

9.4.2.3 Extensions to File

Tennessee Tech processes files for student and/or parent filing an extension to file their federal tax return for the applicable tax year. They must submit and agree to all information on the in-office Tax Extension Form. A final tax return document, as specified by current verification guidelines, or use of IRS Data Retrieval will be required for final verification or loss of aid will result.

- Exception: A student only eligible for Unsubsidized Stafford loans would not have loan cancelled if they fail to submit final tax information.

9.4.3 Notification of Verification to Applicants

Students are notified that they are selected for verification on the Student Aid Report (SAR). Student-specific verification forms also state the student was selected for verification.

9.5 Verification of Data Elements

Tennessee Tech University's Financial Aid Office systematically verifies only those data elements required by the federal government. However, Aid Administrators are free to ask for additional information if further investigation is needed to resolve conflicting information.

The U.S. Department of Education publishes a notice in the Federal Register annually which identifies the FAFSA information subject to verification for each award year. They establish Verification Tracking Groups and which data elements must be verified for each tracking group.

Verification Tracking Groups

Students who are selected for verification will be placed in one of the following groups to determine which FAFSA information must be verified.

V1—Standard Verification Group

Students in this group must verify the following if they are tax filers:

- Adjusted gross income
- U.S. income tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax-exempt interest income
- Education credits
- Household size
- Number in college

Students who are not tax filers must verify the following:

- Income earned from work
- Household size
- Number in college

V4—Custom Verification Group (updated September, 2021)

Students must verify identity/statement of educational purpose (SEP).

V5—Aggregate Verification Group

Students must verify identity/SEP in addition to the items in Standard Verification Group V1.

Groups V2, V3, and V6 are reserved for future use by the U.S. Department of Education. A student may move from Verification Tracking Group V1 or V4 to group V5 based on corrections made to the CPS record or on other information available to the U.S. Department of Education. If verification was already completed for the previous group, students are only required to verify the V5 information that was not already verified. If verification was not completed for the previous group, students need to verify the V5 information.

9.5.1 Adjusted Gross Income

Adjusted Gross Income is verified by comparing a copy of the student, spouse, or parent income tax return document to federal data. Discrepancies must be corrected before further processing (See Chapter 8 for additional information). However, Tennessee Tech submits all corrections/updates to the federal processing center so the parent and student will be aware of any changes we made. This is an opportunity for parents and students to learn more about how to complete the FAFSA.

9.5.2 U.S. Income Tax Paid

U.S. Income Tax paid is verified by comparing a copy of the student, spouse, or parent income tax return document to federal data. Discrepancies must be corrected before further processing (See Chapter 8 for additional information). However, Tennessee Tech submits all corrections/updates to the federal processing center so the parent and student will be aware of any changes we made. This is an opportunity for parents and students to learn more about how to complete the FAFSA.

9.5.3 Household Size

Household size is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing (See Chapter 8 for additional information). However, Tennessee Tech submits all corrections/updates to the federal processing center so the parent and student will be aware of any changes we made. This is an opportunity for parents and students to learn more about how to complete the FAFSA.

9.5.3.1 Exclusions

Although regulations allow situations when verification of household size is not required (see Department of Education Verification Guide), the Financial Aid Office does not have a systematic way to track these exclusions. Therefore, all students selected for verification must submit a response to the Household size question on the Verification Worksheet, except in rare occasions where FAO personnel otherwise identify and manually clear this requirement due to meeting federal guidelines for not being required to submit proof. (ex. Independent student on the FAFSA showing 1 in household and 1 in college)

9.5.4 Number in Postsecondary Institutions

The number of family members enrolled at least half-time in postsecondary institutions is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing (See Chapter 8 for additional information). However, Tennessee Tech submits all corrections/updates to the federal processing center so the parent and student will be aware of any changes we made. This is

an opportunity for parents and students to learn more about how to complete the FAFSA.

9.5.4.1 Exclusions

Although regulations allow situations when verification of number in University is not required (see Department of Education Verification Guide), the Financial Aid Office does not have a systematic way to track these exclusions. Therefore, all students selected for verification must submit a response(s) to the "University" section on the Verification Worksheet, except in rare occasions where FAO personnel otherwise identify and manually clear this requirement due to meeting federal guidelines for not being required to submit proof. (ex. Independent student on the FAFSA showing 1 in household and 1 in college)

9.5.5 Institutional Discretionary Items

The Financial Aid Office verifies those applicants identified by the U.S. Department of Education (DOE). Aid Administrators may select a student for verification if there is a discrepancy or unusual situation and it warrants investigation. If a student submits verification documentation (i.e., tax return transcript), the Financial Aid Office staff must verify the information on the document against the information in the student's file.

~~9.6 Tolerances~~ (Section Removed 5/7/14)

~~When verifying a student's record, there are two instances when conflicting information does not have to be corrected.~~

~~1. When the absolute value of the discrepancies does not exceed $400.~~
~~2. When the EFC is 0 and a recalculation determines the EFC would remain 0.~~

9.7 Notification to Students

Students are notified of the results of verification by receipt of an award email to their campus email account.

9.7.1 Correction Procedures

The procedure for making corrections to data is identified in Chapter 8. Refer to this Chapter for additional information.

9.7.2 Overpayments

Financial Aid Office policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If, however, an overpayment does occur, the student is placed on hold until the overpayment can be corrected. Students are not allowed to register for subsequent terms and academic transcripts are withheld until the account has been cleared.

9.8 Updating Requirements and Procedures

There are three situations whereby an Aid Administrator may update student information. When students notify the aid office of an allowable update, the Aid Administrator may recalculate the student's EFC and the new figure may be used to award financial aid. Updates may occur for:

1. Dependency status, if not due to a change in student's marital status

2. Family size, if not due to change in student's marital status

3. Number of family members enrolled in a postsecondary institution, only if completed in error and not due to change in student's marital status.

9.9 Interim Disbursements

Because the Financial Aid Office is liable for disbursements made prior to verification, the Financial Aid Office policy does not allow interim disbursements. Students must complete the verification process before aid is awarded or disbursed. Exceptions must include extenuating circumstances, be documented in the student's folder, and be monitored by an Aid Administrator.

9.10 Procedure for downloading FAFSA information

1. Sign into EDConnect using your ID and Password.
2. Request IDSA, IGSA, IGSG, IGCO message classes for appropriate year
3. At the top, under "Transmission" click on "Now" - Wait until you receive pop up box indicating the transmission is now complete.
4. Once it is complete you will be notified of any updates from the U.S. Department of Education. You may print these or read them on-line. Please let the Associate Director know of any updates or changes which may affect any day-to-day operations for the office.
5. When the downloading is complete, close the page, then go to "File" – "New" – "Activity Log", to see files that were received. Proceed to SAMBA directory to perform the FTP process to import the FAFSA information.

(Updated 5/8/14)

9.11 Procedure for Importing FAFSA Information into SAMBA

1. Go to directory that holds the EDConnect files
2. Find the files received and move to the SAMBA directory

(Updated 5/8/14)

9.12 Importing from SAMBA into BANNER

1. Access SAMBA Directory
2. Select ede.cat to concatenate files moved into SAMBA
3. Write file name created in log book and the # of files
4. Run RCPTPxx to load to temporary tables
5. Run RCPMTCH
6. Work files in RCRSUSP
7. RCRTPxx loads files as many times as needed to load to permanent Banner tables
8. Log into log book

(Updated 5/8/14)

9.13 Procedures for Adding Documents for Missing Information Emails

1. In Banner, run each popsel and process as needed to load all necessary documents, tracking groups, and C-code issues to RRAAREQ
2. Missing information emails will be generated by IT function in valid tracking group and missing doc
3. Resend every 14 days until all docs are received

(Updated 5/8/14)

9.14 Supporting Platform for Verification (updated 04-21-2022)

Tennessee Tech University is currently also utilizing Dynamic Forms to upload verification and other financial aid documentation.

9.14 How to Review Subsequent ISIR's to Determine if there is any Conflicting Information

1. In RCRTPxx report, look for locked records. If a change has been made to verifiable items, select for verification if EFC and/or aid is affected and other than correcting from "Will File" to "Already Completed". If the IRS Data Retrieval tool was used, verification is not required if only changes were applicable to the Data Retrieval Tool. Review for verification status and change in eligibility status, for instance C-codes, NSLDS and records not locked.
2. If the student has already been selected for verification but not completed, file will not be locked and nothing needs to be done. Information will be verified when documentation is submitted and dataload process will run against new transaction #.
3. If student has already been selected and verification is complete, Tennessee Tech will review new subsequent FAFSA to ensure that our verification is correct, check for NSLDS and C- codes, and leave verification Transaction# (sequence#) as locked and current and put message on RHACOMM. If we find that our initial verification was not accurate, we will review the conflicting information, request additional documentation if applicable and make necessary changes as needed, and adjust aid if necessary based on changes to EFC.
   (Updated 06/19/2020)

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Chapter Ten

Need Analysis

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10.1 General Policies of Need Analysis

Tennessee Tech University uses the Free Application for Federal Student Aid (FAFSA) form to determine need. The Expected Family Contribution (EFC) is subtracted from the Cost of Attendance (COA), and the result is financial need. Both need-based and non-need-based aid is applied toward need. If a student does not have demonstrated financial need, she may still receive any non-need-based funding such as academic scholarships, state grants, outside scholarships, Federal Unsubsidized Direct Loan, and Federal PLUS Loan.

Tennessee Tech uses Federal Methodology and does not use any other method of federal need analysis.

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Chapter Eleven

Professional Judgment

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The Higher Education Act and its subsequent amendments allow financial aid administrators to make professional judgment decisions for special or unusual family or student circumstances. These circumstances must be documented. Circumstances requiring professional judgment decisions must be analyzed on a case-by-case basis. A school is never required to approve a request for professional judgment and the school's decision cannot be appealed at the level of the U. S. Department of Education l***(updated December, 2022)***

~~*****VERIFICATION EXCEPTION for 2021-2022 and extending through 2022-2023: (updated 05-18-2022)***~~

~~*Dear Colleague Letter GEN-21-05*, Changes to 2021-2022 Verification Requirements.~~

~~*Dear Colleague Letter GEN-22-06, Changes to 2022-2023 Verification Requirements EXTENDS the Verification Waiver through the 2022-2023 process year effective as of 05-18-2022.*~~

~~*Beginning July 13, 2021 and for the remainder of the 2021-22 FAFSA processing and verification cycle (including summer periods attached to the 2021-22 award year), ED is*~~

~~*waiving verification of all FAFSA and Institutional Student Information Record (ISIR) information, except for identity/Statement of Educational Purpose and high school completion status in Verification Tracking Groups V4 and V5. This waiver applies no matter where institutions or students are in the verification process, such as if documents have been collected or requested, but verification has not been completed, or if an institution has not yet started the verification process. However, this does not exempt institutions from reviewing all documents for conflicting information concerning a student's eligibility. Please see the section below, "Reviewing Subsequent ISIR Transactions and Resolving Conflicting Information," for more information. This waiver begins July 13, 2021, and applies for the remainder of the 2021-2022 FAFSA processing and verification cycle and was extended as of May 18, 2022 through the 2022-2023 FAFSA processing and verification cycle,*~~

Aid Administrators may treat a student with special circumstances differently than the strict application of the methodology would otherwise permit. Adjustments can either increase or decrease a student's EFC or cost of attendance. (NOTE: A PJ would not be approved if it will increase the student's EFC, unless the result is from verification of data elements and NOT from performing a PJ). In the case of an adjustment to a student's EFC or cost of attendance, specified adjustments may be made to data elements. The reason for the adjustment must relate to that student's special circumstances and must be documented in the student's file.

11.1 Areas of Administration

Professional judgment decisions may be made to adjust eligibility for all Federal, State, and Institutional aid. Documentation supporting special circumstances must be maintained in the student's folder.

11.2 Staff Authority

The Director, Associate Director, Assistant Director of Federal Programs, and the verification processors have the authority to adjust a student's eligibility using professional judgment. In the case of an appeal, the Director is the final decision maker and the decision cannot be appealed to the University or with the Department of Education.

11.3 Circumstances

Student special circumstances which ***may warrant*** a professional judgment decision include, but are not limited to:

1. Loss of employment or reduction in wages. For dependent students, this means loss of or reduction in parent's or student's wages. For independent students, this means loss or reduction in student's or spouse's wages.

2. Death of a parent or spouse included on the FAFSA.

3. Divorce or separation of parents or student and spouse, in limited situations.

4. Non-reimbursed expenses incurred for unforeseen circumstances such as natural disasters, medical bills, etc. that are over the Income Protection Allowances built within the federal methodology and not included in itemized deductions.

11.4 Student Appeals or Clarification of Decision

Students may appeal decisions of Aid Administrators. A student must first submit a written appeal to the Associate Director of Financial Aid. If the decision is not reversed, the student may make an appointment with the Director to discuss the situation. The decision of the Director is final, and no further means for appeal are available.

11.5 Documentation

Aid Administrators are required to document professional judgment decisions. This documentation must be maintained in the student's file. Because professional judgment situations are unique, specific required documentation is not listed for each case. It is left to the discretion of the financial aid administrator reviewing the request to select what is appropriate documentation. Some types of documentation that may be required or asked for are:

- Pay stubs
- Copy of severance pay agreement
- Unemployment profile information
- Medical bills (out of pocket and paid by insurance)
- Documentation of pay overtime agreements for expenses accrued
- Federal Tax Returns and/or Federal Tax Return Transcripts
- W2s
- Death certificate
- Letters from employer
- Verification of name, address, DOB, and/or phone
- Detailed documentation of non-reimbursed expenses due to disasters
- Copies of court documents, i.e.: divorce papers, child support orders, custody orders, etc.
- Statements for clarification of information by student and/or parent
- Verification of household income
- Verification of household members
- Doctor’s notes/letter of condition or illness
- University attendance verification and receipt of financial aid by parents, guardians, or spouse

The Expected Family Contribution (EFC) that uses the Federal Methodology from the FAFSA has modest living expense protections built within that are known as Income Protection Allowances. If the out-of-pocket expenses for these categories do not exceed the percentage already protected, then the PJ will be denied. The breakdown of percentages that are already protecte

Food	30%
Housing	22%
Clothing/Personal Care	16%
Other	12%
Medical Care	11%
Transportation	9%

11.6 Professional Judgment Procedures (*Updated December, 2022*)

~~Files selected for verification must be verified for accuracy prior to a PJ being considered.~~

~~(*Verification EXCEPTION: As stated in* ***DCL-GEN-21-05 EFFECTIVE 07-13-2021 BY DEPARTMENT OF EDUCATION)***~~

Students and/or parents must submit written requests for special or unusual circumstance consideration. Exceptions to this requirement of written requests are rare but may be made at the financial aid administrator's discretion. Tennessee Tech provides *Professional Judgment Guidelines and Documentation* online, as well as a Request Form.*(* Dependency Override Forms for unusual circumstances are available online if student has submitted a request such as a letter, email (which may be sufficient) or rejected FAFSA, or a form may be requested in the Financial Aid Office. Appropriate documentation, such as a letter of termination/resignation from a job or copies of medical bills not covered by insurance or itemized or taxes, will help in making a determination. The financial aid administrator determines appropriate documentation based on the situation. Once a written request has been received, the financial aid administrator reviews the request and determines if more information is needed. The administrator may call the student or parent or send a letter or email to gather additional data if needed. Once the administrator receives the additional data, s/he will then make a decision on the request. If the request is valid, key data elements (i.e. Adjusted Gross Income, number in household, number in University, etc.) on the FAFSA form will be adjusted as needed. The administrator will write a brief explanation of the decision and sign and date the form, and an explanation of the outcome of the appeal will be added as an "ACTIVE MESSAGE" for the student to view through their Eagle Online account. The administrator will also flag the FAA Adjustment field on FAA Access to indicate this transaction is based on professional judgment. A new adjusted EFC is calculated and a correction will be sent to CPS for processing. Aid is reprocessed with the new data. A new award email will be sent to the student. The new award may contain additional institutional grant, Federal Pell Grant, and/or loan or work-study funds as appropriate.

> One special note: dependency override requests are separate at Tennessee Tech, and the only situations in which they are processed are when there is evidence that the student has suffered domestic violence, abuse, or neglect, or other unusual, extenuating circumstances documented in writing, preferably by a neutral third party

(i.e. social worker, minister, police officer/police report, guidance counselor, etc.). Tennessee Tech requires a separate documentation for dependency override requests.

If a Special Circumstances request is denied, the student and/or parent is/are notified as to the reason for the denial via email or by "Active Message" on student's Banner Account. See Chapter 11.4 for student appeals procedures. (Updated 5/7/14)

The Federal regulations allow administrators wide latitude in making their own professional judgments. However, certain pieces of information cannot be used to adjust data, and all of Tennessee Tech's professional judgment decisions adhere to these standards. The Federal Student Aid Handbook provides guidelines.

**A student will not be approved to be independent based solely on the student's change in marital status after completing the FAFSA for the applicable academic year. Per federal guidelines, a change in marital status does not in itself constitute a reason to approve a change in student's marital status for dependency. **

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Chapter Twelve

Participation in Financial Aid Programs

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The Financial Aid Office participates in a variety of financial aid programs. Assistance may include scholarships, grants, loans, and work-study. Scholarships and grants are gift awards which do not have to be repaid. Loans and work opportunities are considered self-help awards since repayment or performance of duties are required. The type of aid awarded depends upon the student's financial need and is generally a combination of gift and self-help assistance.

12.1 Institutional and Program Eligibility

12.1.1 Institutional Eligibility

As a public institution, Tennessee Tech University has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act as amended.

12.1.2 Terms of Agreement

The Program Participation Agreement between Tennessee Tech University and the Department of Education entitles the Financial Aid Office to participate in the following federal programs:

1. Federal Pell Grant Program

~~2.~~ Programs eliminated for the 2011-2012 academic year and beyond:
~~Federal Academic Competiveness Grant (ACG)~~
~~Federal Science and Math Access to Retain Talent Grant (SMART)~~

3. Federal Direct Loan Program (including the Federal Direct Loan Subsidized Program, the Federal Unsubsidized Direct Loan Program, Federal Parent Loan for Undergraduate Students Program, and the PLUS Loan for Graduate Students).

4. Federal Perkins Loan Program (no longer available)

5. Federal Supplemental Educational Opportunity Grant Program

6. Federal Work-Study Program

7. Federal TEACH Grant

12.1.3 Annual Institutional Application for Campus-Based Federal Funds

The Financial Aid Office applies for funds through the Fiscal Operation Report and Application to Participate (FISAP). The Financial Aid Office applies annually for campus-based federal funds by submitting the FISAP by October 1 each year. The Director of Financial Aid, or other designated admin staff, and the Business Office work together to collect the necessary statistics to complete the report and submit the information on or prior to the due date. The Director, or other designated admin staff, loads the finalized data in the COD/Campus-Based System website at https://cod.ed.gov/ecb/index.action (must be logged on at https://cod.ed.gov/cod/LoginPage).

The signature page and required certifications are sent certified mail.

12.2 General Student Eligibility for Federal Title IV Financial Aid

There are several eligibility requirements students must meet in order to be considered for federal funds. Students must:

1. Demonstrate financial need according to Federal Methodology

2. Have a high school diploma, a GED, or have passed a test approved by the Department of Education

3. Be enrolled in a degree-seeking or eligible certificate program

4. Be a U.S. Citizen or eligible non-citizen

5. Make satisfactory academic progress as determined by the institution

5. Not be in default on a Federal student loan or owe a refund to a Federal aid program. *(EXCEPTION: The students with a default status that qualifies for the FRESH START initiative approved by the federal government on April 6, 2022 and continues through one year after the COVID-19 Payment Pause ends.) Updated April, 2022*

12.3 Federal Programs

The federal programs in which Tennessee Tech University participates are listed in Chapter 12.1.2 above. The Federal Perkins Loan Program (no longer available), the Federal Supplemental Educational Opportunity Grant Program, and the Federal Work-Study Program are referred to as campus- based programs because although funded primarily with federal dollars, the institution is able to determine how these funds should be awarded to students.

12.3.1 Federal Pell Grant

The Federal Pell Grant is an entitlement program. Students must demonstrate financial need to qualify.

12.3.1.1 Purpose of Program

The Federal Pell Grant program is federally funded with the purpose of helping financially needy students meet the cost of postsecondary education.

This program is centrally administered by the federal government and is typically the foundation of a student's aid package.

12.3.1.2 Institutional Policy Statement

Determining Eligibility

The Financial Aid Office uses the Pell award as the foundation of the student's financial aid package. Therefore, students requesting financial assistance during their enrollment are required to establish Federal Pell Grant eligibility before additional determination of funds eligibility is made and/or awarded.

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Tennessee Tech University. The Financial Aid Office will receive the results through electronic transmission from the Central Processing System (CPS). Student eligibility is determined only through the CPS on behalf of the Department of Education using the Federal Methodology need analysis formula. The Financial Aid Office must have an official EFC before eligibility for any fund may be determined. A chart is provided each year by the Department of Education giving the eligible amounts for those who qualify for a Pell Grant. Pell is based on EFC and enrollment.

Students are notified of their Pell Grant amounts through award emails.

A student who is enrolled on a less-than-full-time basis may receive a prorated Pell Grant if they meet other eligibility requirements.

All reporting for the Federal Pell Grant Program must be reported within 15 calendar days of disbursement. Tennessee Tech began batch processing of Pell Grants from our BANNER computer system in 2008-2009.

The enrollment status of students is not finalized until after the census date of the term, which is the14th day of class, including the first day. At that time, the actual amount of Pell Grant is determined for each student.

Pell awards are recalculated when there is a change in the EFC or when the enrollment status changes between terms within the same award.

Students must submit the FAFSA and have electronic data submitted in order to allow time to process the award. Pell Grant application data will not be accepted after the Federal deadline. Students who submit electronic Pell data to Tennessee Tech University after the end of an enrollment period for which the student met all the necessary criteria will receive a retroactive (late) award provided the student's file is complete prior to the Federal Deadline.

Students who qualify for receiving 150% of yearly Pell or who do not use their entire Pell allocation during the fall and spring semesters may use the balance during the following summer period if they meet enrollment requirements. It is the responsibility of the students to inform the Financial Aid Office that they will be enrolled during the summer period and request assistance. However, the Financial Aid office will also make every attempt to identify any student who is enrolled in the summer and eligible for Pell.

Payment

Pell Grant funds are disbursed to student accounts 10 days before the first day of class for those students who have an official EFC. Before disbursement, student records are reviewed to ensure the student remains eligible for the grant and is registered for the appropriate number of classes.

The Pell Grant is disbursed through electronic transmission to the Business Office. After subtracting tuition and other appropriate outstanding charges, the Business Office staff releases the remaining proceeds if any, as student processes are complete on Regular Registration Day for the semester or as soon after as the student processes are complete.

Overawards

In the event of an over-award due to eligibility or enrollment, the student's account is adjusted and funds returned to COD.

Recordkeeping

Financial aid records are maintained in students' folders as well as on computer. The Director is responsible for account management and appropriate record security for all student aid account transactions. The amount and date of any overpayment restored to the program account, the cost of attendance, determination of enrollment status, and enrollment period, eligibility of enrolled students who submit valid Pell records, name, Social Security number, amount paid, and amount and date of each payment are maintained electronically.

Pell LEU (2013-2014)

- Pell for students near their lifetime eligibility will be awarded their exact eligibility – amounts will not be rounded up.
- CFAR coded for manual review based on ISIR Comment codes of 346 and 347 on FAFSA through NSLDS database match
- Continued monitoring through grant files to and from the federal government and subsequent FAFSAs received.

(Updated 01-02-2017)

12.3.1.3 Student Eligibility

Students must meet the eligibility requirements described in Chapter 12.2. In addition, the Pell Grant is awarded only to first-time undergraduates or students participating in teacher certification only (the Teacher Certification program at Tennessee Tech does not qualify for the Pell Grant). Student eligibility is determined only through the Central Processing System of the Department of Education using the Federal Methodology need analysis formula.

12.3.1.4 Determination of Federal Pell Grant Budget

The determination of the Federal Pell Grant Budget is identical to the budget used for other institutionally awarded aid. See Chapter 7 for additional information.

12.3.1.5 Amount of Federal Pell Grant

The amount of Federal Pell Grant for which a student is eligible is determined using the Expected Family Contribution (EFC) and the corresponding cost of education from the Federal Pell Grant Eligibility Chart published by the Department of Education. These charts are revised by the Department of Education.

12.3.1.6 Verification Procedures

Verification procedures for the Federal Pell Grant are identical to other Title IV aid. See Chapter 9 for additional information.

12.3.1.7 Student Aid Report (SAR) Processing

See Chapter 8 for additional information.

12.3.1.8 Disbursement Procedures

Pell Grant funds are disbursed to students only after an official EFC from the Department of Education has been received. See Chapter 18 for disbursement procedures for all aid funds.

12.3.4 Federal Direct Loan Program

The Federal Direct Loan Program provides low-interest deferred payment loans to undergraduate and graduate students who demonstrate financial need. These funds assist students with educational expenses.

12.3.4.1 Purpose of the Program

The Federal Direct Loan Program federally guarantees repayment through guarantee agencies to the lending institution should the student borrower default. This guarantee creates an incentive for lending institutions to loan funds to students without a credit history. This ability to borrow helps the needy students meet the cost of postsecondary education. This program is administered by the institution and the lending community.

12.3.4.2 Institutional Policy Statement

Determining Eligibility

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Tennessee Tech University. The Financial Aid Office will receive results through electronic transmission with the Central Processing System (CPS). Student eligibility is determined only through the CPS in conjunction with the Department of Education using the Federal Methodology need analysis formula. The Financial Aid Office must have an official EFC before eligibility for any fund may be determined. Direct Loans are awarded to a student if he/she has remaining eligibility after the Federal Pell Grant, State Grants, and FWS have been awarded. Direct Loan funds are also awarded to part-time students if at least half-time.

Students are notified of the amount of their Direct Loan eligibility with an award email. Direct Loan recipients must electronically sign a Master Promissory Note (MPN) and complete online entrance counseling before the school will disburse the loan. See Chapter 18 for additional information.

Origination of Loan Applications

The majority of loan originations occur electronically in Banner and are sent electronically through EdConnect. Loan origination will not be completed until:

1. Documentation of dependency status is on file
2. All necessary paperwork has been returned to the school

3. Verification is complete
4. The student has accepted the award

Payment

Federal Direct Loan funds are disbursed to student accounts 10 days before 1st day of class for eligible students with complete files and a valid MPN and Entrance Counseling on file with COD. Excess aid, if applicable, is processed by the Bursar's Office for eligible students on regular Registration Day for each semester.

Before disbursement, student records are reviewed to ensure the student remains eligible for the loan and is registered for the appropriate number of classes.

Overawards

If the student becomes ineligible between certification and receipt of the loan funds, the loan funds are returned and an adjusted amount is issued. If additional awards create an over-ward for campus-based funds, adjustments are made and loan funds returned to the federal government.

Recordkeeping

Financial aid records are maintained in student's folders as well as on computer. Student records include the demonstration of need and Federal Direct Loan eligibility. The Director is responsible for account management and appropriate security for student aid account transactions and how need was met for all students who receive financial aid.

The Registrar's Office is responsible for the submission of all Student Status Confirmation Reports (SSCR) through the National Student Loan Clearinghouse, notifying lenders of address changes, notifying lenders of enrollment changes, ensuring office compliance with all guaranty agency requirements, and sharing information with lenders and guaranty agencies.

Returning Funds

The Loan Specialist is also responsible for the return of funds if the student is not registered, if the institution cannot document student's attendance in any class or if the disbursement is received after student has ceased to maintain eligibility.

12.3.4.3 Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described in Chapter 12.2.

12.3.4.4 Minimum and Maximum Awards

The minimum amount regulated for the Federal Subsidized Direct Loan is $200. Listed below are the maximum awards Subsidized and Unsubsidized:

Maximum Amounts

	Dependent	Independent
Freshman	$5,500	$9,500
Sophomore	$6,500	$10,500
Junior	$7,500	$12,500
Senior	$7,500	$12,500
Graduate/Professional	N/A	$20,500

The total combination of Federal Subsidized and Unsubsidized Direct Loans may not exceed Federal Direct Loan maximums.

12.3.4.5 Processing Procedures

See Chapter 16 for processing information.

12.3.4.6 Disbursement Procedures

See Chapter 18 for disbursement information.

12.3.4.7 Entrance/Exit Loan Counseling

Entrance Counseling

All first-time borrowers requesting a federal loan are required to complete entrance counseling. Students may complete this requirement on line. A Financial Aid Administrator is available to answer questions during regular business hours. Students are required to complete entrance counseling indicating they understand all rights and responsibilities and those that have been presented entrance counseling information. Entrance counseling completion requirements are maintained in the student's Banner record.

Exit Loan Counseling

Students who are graduating or fall below half-time are notified of the attendance requirement for exit loan counseling. This requirement may be satisfied online. Students who terminate attendance by means other

than graduation or students who indicate they cannot attend are contacted and informed of loan responsibilities by email. This requirement may be completed online. Tennessee Tech will also e-mail a final email with the pdf attached to students that we do not receive exit counseling confirmation for from COD.

12.3.4.8 Report to Lenders and/or Servicers

If a student withdraws or leaves school, the lending institution must be notified within sixty days. The Registrar's Office electronically submits the Student Status Confirmation Report (SSCR) through the National Student Loan Clearinghouse.

12.3.5 Federal Unsubsidized Loan Program

The Federal Unsubsidized Direct Loan Program provides low-interest deferred payment loans to undergraduate and graduate students regardless of financial need. These funds assist students with educational expenses.

12.3.5.1 Purpose of the Program

The Federal Unsubsidized Direct Loan Program federally guarantees loan repayment through guarantee agencies to the lending institution should the student borrower default.

12.3.5.2 Institutional Policy Statement

Tennessee Tech University awards the "additional" or independent portion of the Federal Unsubsidized Direct Loans as requested by the student. The total combination of Federal Unsubsidized and Subsidized Direct Loans may not exceed aggregate loan maximums.

12.3.5.3 Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described in Chapter 12.2.

12.3.5.4 Minimum and Maximum Awards

The minimum amount regulated for the Federal Unsubsidized Direct Loan is $200. Listed below are the maximum awards:

Maximum Amounts

	Dependent	Independent
Freshman	$5,500	$9,500
Sophomore	$6,500	$10,500
Junior	$7,500	$12,500
Senior	$7,500	$12,500
Graduate/Professional	N/A	$20,500

The total combination of Federal Subsidized and Unsubsidized Direct Loans may not exceed aggregate loan maximums.

12.3.5.5 Processing Procedures

See Chapter 16 for processing information.

12.3.5.6 Disbursement Procedures

See Chapter 18 for disbursement information.

12.3.5.7 Entrance/Exit Loan Counseling

Entrance Counseling

All first-time borrowers requesting a federal loan are required to complete entrance counseling. Students may complete this requirement on line. A Financial Aid Administrator is available to answer questions during regular business hours. Students are required to complete entrance counseling indicating they understand all rights and responsibilities and those that have been presented entrance counseling information. Entrance counseling completion requirements are maintained in the student's Banner record.

Exit Loan Counseling

Students who are graduating or fall below half-time are notified of the attendance requirement for exit loan counseling. This requirement may be satisfied online. Students who terminate attendance by means other than graduation or students who indicate they cannot attend are contacted and informed of loan responsibilities by email. This requirement may be completed online. Tennessee Tech will also e-mail a final email with the pdf attached to students that we do not receive exit counseling confirmation for from COD.

12.3.5.8 Report to Lenders and/or Servicers

If a student withdraws or leaves school, the lending institution must be notified within sixty days. The Registrar's Office electronically submits the Student Status Confirmation Report (SSCR) through the National Student Loan Clearinghouse.

12.3.6 Federal Parent Loan for Undergraduate Students (PLUS)

The PLUS provides non-subsidized low or capped interest rate loans to parents of undergraduate students regardless of financial need. These funds assist students with educational expenses.

12.3.6.1 Purpose of the Program

The purpose of the PLUS program is to provide non-subsidized low or capped interest rate loans with deferred repayment to parents of dependent students.

12.3.6.2 Institutional Policy Statement

The PLUS loan may be used to replace family contribution to the extent that it does not exceed the difference between the student's cost of attendance and other financial aid. PLUS loans are processed for parents or guardians of dependent undergraduate students.

The student, for whom the parent is borrowing the loan, must meet all of the eligibility criteria for financial aid, except need analysis, Pell Grant eligibility, Direct Loan eligibility, and Statement of Educational Purpose. A valid FAFSA must be on file for the dependent student.

The parent borrower must meet the citizenship criteria and not be in default or owe a repayment on a Title IV loan or grant.

12.3.6.3 Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described in Chapter 12.2.

12.3.6.4 Minimum and Maximum Awards

The maximum award for the PLUS loan is the cost of education minus other financial assistance. Although there is no minimum regulated, Tech uses $200 as the minimum to originate. There is not an aggregate borrowing limit.

12.3.6.5 Processing Procedures

See Chapter 16 for processing information.

12.3.6.6 Disbursement Procedures

The PLUS loan proceeds are disbursed to the institution through electronic funds transfer (EFT). See Chapter 18 for additional information.

12.3.6.7 Report to Lenders

If a student withdraws or leaves school, the lending institution must be notified within sixty days. The Registrar's Office electronically submits the Student Status Confirmation Report (SSCR) through the National Student Loan Clearinghouse.

12.3.7 **Federal Perkins Loan** (formerly National Direct Student Loan) **(No longer available / updated 09-30-2017)**

The Federal Perkins Loan Program provides low interest deferred payment loans to undergraduate and graduate students who demonstrate financial need. These funds assist students with educational expenses.

12.3.7.1 Purpose of the Program

The Federal Perkins Loan Program is federally funded for the purpose of helping financially needy students meet the cost of postsecondary education. This program is administered by the institution and repayment is made to the institution.

12.3.7.2 Institutional Policy Statement

Determining Eligibility

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Tennessee Tech University. The Financial Aid Office will receive results through electronic transmission from the Central Processing System (CPS). Student eligibility is determined only through the CPS in conjunction with the Department of Education using the Federal Methodology need analysis formula. The Financial Aid Office must have an official EFC before eligibility for any fund may be determined. A Perkins Loan is first awarded to a student if she has need-based eligibility and admitted to a program in a major qualified to benefit from the loan forgiveness criteria.

Students are notified of the amount of their Perkins Loan eligibility through an award notification. Perkins Loan recipients must sign a Promissory Note in the Business Office before the loan funds may be credited to the student's Business Office account. See Chapter 18 for additional information.

Payment

Perkins Loan funds are disbursed to student accounts 10 days before 1st day of class for eligible students with complete files and a valid MPN and Entrance

Counseling on file with the Business Office / Loan Accounting Division. Excess aid, if applicable, is processed by the Bursar's Office for eligible students on regular Registration Day for each semester.

Before disbursement, student records are reviewed to ensure the student remains eligible for the loan and is registered for the appropriate number of classes.

Overawards

In the event of an over-award, the student's aid package is adjusted accordingly.

12.3.7.3 Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described in Chapter 12.2.

12.3.7.4 Minimum and Maximum Awards

Perkins Loans can be awarded to both undergraduate and graduate students.

12.3.7.5 Disbursement Procedures

Perkins Loan funds are disbursed to students only after an official EFC from the Department of Education has been received. Entrance counseling must be completed and an MPN must be signed and maintained in the Business Office at Tennessee Tech University. See Chapter 18 for disbursement procedures for all aid funds.

12.3.7.6 Entrance/Exit Loan Counseling

Entrance Counseling

All first-time borrowers and re-entry students borrowing a federal loan are required to complete an entrance interview. Recipients of Perkins Loans are mailed a number of materials, from the Loan Accounting Office, which inform them of their rights and responsibilities as borrowers. The Promissory Note, a Statement of Rights and Responsibilities, and a Personal Contact Form are sent. The student must return the signed Promissory Note and the Personal Contact Form before their loan proceeds are released.

The Loan Accounting Office is responsible for conducting entrance interviews with Perkins Loan borrowers.

Exit Loan Counseling

The Loan Accounting Office is responsible for conducting exit interviews with Perkins Loan borrowers. Exit counseling can be completed online. Students who are graduating are notified of the attendance requirement for exit loan counseling by the Loan Accounting Office. Students who terminate attendance by means other than graduation or students who indicate they cannot attend are contacted and informed of loan responsibilities by the Loan Accounting Office.

12.3.7.7 Billing and Collection Procedures

Billing and collection of Perkins Loans is the responsibility of the Loan Accounting Office.

12.3.8 Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is a gift program for students who demonstrate financial need.

12.3.8.1 Purpose of Program

The FSEOG program is federally funded for the purpose of helping the financially needy students meet the cost of postsecondary education. This program is administered by the institution; however, FSEOG funds are awarded only to Pell Grant recipients.

12.3.8.2 Institutional Policy Statement

Determining Eligibility

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Tennessee Tech University. The Financial Aid Office will accept results through electronic transmission with the Central Processing System (CPS). Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. The Financial Aid Office must have an official EFC before eligibility for any fund may be determined. FSEOG grants are awarded only to students who qualify for a Pell Grant. Students must have remaining need of at least $100 after the Pell Grant has been awarded to be entitled to an initial award of FSEOG. Due to limited funding and awarding to the most-neediest students. Tennessee Tech University awards first to students with an EFC of $0. Tennessee Tech also reserves FSEOG funds for use throughout the award year for late awards and spring only awards, based on the same eligibility requirements.

Students are notified of the amount of their FSEOG eligibility via an award letter. See Chapter 18 for additional information.

Matching Requirement

Tennessee Tech University matches the federal allocation of FSEOG funds by 25% as prescribed by law, unless granted a waiver from the Department of Ed.

Payment

SEOG funds are disbursed to student accounts 10 days before the first day of class for those students who have an official EFC. Before disbursement, student records are reviewed to ensure the student remains eligible for the grant and is registered for the appropriate number of classes.

The SEOG is disbursed through electronic transmission to the Business Office. After subtracting tuition and other appropriate outstanding charges, the Business Office staff releases the remaining proceeds, if any, as student processes are complete on Regular Registration Day for the semester or as soon after as the student processes are complete.

Overawards

In the event of an over-award due to eligibility or enrollment, the student's account is adjusted and funds returned to COD.

Recordkeeping

Financial aid records are maintained in students' folders as well as on computer. The Director is responsible for account management and appropriate record security for all student aid account transactions. The amount and date of any overpayment restored to the program account, the cost of attendance, determination of enrollment status, and enrollment period, eligibility of enrolled students who submit valid Pell records, name, Social Security number, amount paid, and amount and date of each payment are maintained electronically.

12.3.8.3 Student Eligibility

Students must meet the eligibility requirements described in Chapter 12.2. In addition, the FSEOG is awarded only to undergraduates who are Pell eligible. Student eligibility is determined only through the Central Processing System of the Department of Education using the Federal Methodology need analysis formula.

12.3.8.4 Amount of Award *(updated Oct, 2021)*

The regulated maximum amount of FSEOG is $4,000 and the minimum is $100. Tech's policy is to award by a standard of $1000 per year, paying half for fall and half for spring.

12.3.8.5 Disbursement Procedures

FSEOG funds are disbursed to students only after an official EFC from the Department of Education has been received. See Chapter 18 for disbursement procedures for all aid funds.

12.3.9 Federal Work-Study Program (FWS)

The FWS program provides employment positions for traditional boarding undergraduate students only who demonstrate financial need. These earnings assist students with educational expenses.

12.3.9.1 Objectives and Purpose of the Program

The objectives and purpose of the FWS are to provide:

1. A source of financial aid to graduate and undergraduate students who demonstrate financial need

2. Work experience which enhances the participants' education whenever possible

3. An employment pool to the University that would not exist otherwise.

12.3.9.2 Institutional Policy Statement

Selection of Students

The policy regarding dissemination of FWS funds is to award monies to as many students as possible. This is accomplished by awarding funds to needy students on a priority basis until funds are exhausted. Reasonable effort is made to place students in positions which complement and/or reinforce their educational and career goals.

Determination of Award

Students are awarded the FWS based on the packaging formula described in Chapter 14. Records documenting FWSP eligibility and need are maintained as ISIRS in Banner.

Employment During Periods of Non-Enrollment
Students may be allowed to work during periods of non-enrollment (i.e., vacations, breaks, etc.) provided sufficient work-study allocations exist. FWSP funds are not awarded for summer terms.

Off-Campus Employment

FWS contracts with outside agencies, such as Federal, State and Local public agencies and Non-Profit organizations, are limited to only those institutions chosen specifically to help meet our community service requirements.

Overawards

Students are only awarded FWS funds if, in combination with other resources, the award does not exceed the student's need. If additional resources are received after FWS wages are paid, the overaward is the amount that exceeds the student's need by more than $300.00. To rectify an overaward, an Aid Administrator should determine if there is additional (previously unforeseen) need. If an overaward remains, unpaid loan or grant (excluding Pell) monies should be canceled. If the student ceases to enroll, no further action is necessary.

Students may not earn work-study funds in excess of their FWS award. Students who earn their FWSP award and want to continue working may do so if they have the employer's consent and are paid with non-FWS funds.

FWS Fund Transfers

At the discretion of the Director, 10% of FWS funds may be transferred to the SEOG account (not to exceed 25%). In addition, 10% of FWS funds may be carried forward or back to the next or last academic year's work-study account. Typically, Tennessee Tech expends 100% of FWS funds and does not routinely engage in fund transfer.

Federal Share

The Federal share requirements for the Federal Work Study Program are 75% from Federal funds and 25% from institutional resources, unless a waiver is granted by the Department of Ed. Exceptions to this are America Reads which funds 100%.

12.3.9.3 Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described in Chapter 12.2.

12.3.9.4 Minimum and Maximum Awards

The standard FWS award for undergraduates is $2,500 for the academic year.

12.3.9.5 Job Classifications

All FWS positions are classified into departmental classifications on RJASEAR. All FWSP students are paid at least the federal minimum wage, currently $7.25 per hour. (Tech increased to $10.00 per hour as of 2022-2023) *(updated Sept. 2022)*

12.3.9.6 Placement Procedures

Available Positions

Available jobs are posted on the Student Employment website, https://tntech.studentemployment.ngwebsolutions.com/ After the student has read the job listings that are posted, applicants must contact the office or department in which they wish to work. The Department may interview all potential candidates or directly hire the student.

Once the office or department has selected the candidate, the supervisor will complete and submit appropriate hire paperwork to the Office of Financial Aid. Once the Office of Financial Aid has received and processed the paperwork, an email will be sent to the student and department notifying them of the student's eligibility to begin working.

Notification of Award and Employment Placement Procedures *(updated Oct 2021)*

If a student is eligible for work-study, it will appear on her financial aid award letter. While the award of work-study is an offer of employment, it is not a guarantee of earnings. Students will be notified of their placement by campus email. Traditional students may earn a standard of $2500 in an academic year; therefore, students work approximately 5-10 hours each week during the fall and spring semesters. A student may not exceed the FWS award; however, a student may not earn the entire awarded amount if she does not work all of her hours. All work-study students are paid at least minimum wage.

Please keep in mind that since work-study is not a guarantee of earnings, it will not be reflected on the billing statement from the Business Office. Students are responsible for paying the entire amount shown on the bill. If a student decides to participate in work-study, she will receive a paycheck each month for any hours actually completed.

12.3.9.7 Supervision

Employers are instructed to maintain adequate supervision of student with regard to attendance and quality of job performance. Evaluation and feedback are provided on an ongoing basis by supervisor. Students may be counseled about areas where work is above average and where work improvement is needed.

A work schedule must be agreed upon each semester by the student and the employer which is not in conflict with the student's class schedule. Students may not work during scheduled class time even if the class is cancelled.

12.3.9.8 Time Cards

After completion of the time sheet, the student's work hours are checked and signed by the department supervisor within TimesheetX.

Work-study payday is the tenth of the month with the first paychecks issued September 10. If the tenth of the month falls on a weekend or holiday, paychecks will be distributed the preceding business day.

12.3.9.9 New Placement and Resignation

In order to be considered for a new placement, a student must formally resign in writing from their current FWS position by notifying Office of Financial Aid and their supervisor. Students should offer to give reasonable notice (usually two weeks) to their present supervisor.

The student will need to seek additional placement opportunities within JobX. Should the student choose to resign, that does not guarantee additional availability for transfer to another department.

12.3.9.10 Discharges/Termination

If a student fails to meet the requirements of their position, the student's supervisor has the right to terminate the student's employment. If the student wishes to appeal the supervisor's request for termination, they must submit a letter of appeal documenting the extenuating circumstances surrounding their termination to be reviewed by the Office of Financial Aid. Upon review, the Office of Financial Aid reserves the right to uphold the termination resulting in the immediate removal of future FWS earnings. If appeal is approved, we will allow the student to continue to receive the FWS award and seek new placement through JobX.

12.3.9.11 Recordkeeping

Records concerning compensation for student employment are maintained in the Payroll Department. A report showing monthly earnings is sent to the Financial Aid Office. Earning records are reconciled between the Financial Aid Office, the Payroll Office, and the Business Office at the end of the academic year for the FISAP report.

12.3.9.12 Payment Procedures/Frequency

Students are issued a paycheck from the University monthly for work hours documented on the student time sheet. Non-cash contributions are not used to compensate students. All students are paid at least the federal minimum wage.

12.4 State Financial Aid Programs (Also See Section 5.1)

12.4.1 Tennessee Education Lottery Scholarship (TELS)

The Tennessee Education Lottery Scholarship program is established and funded from proceeds of the state lottery and awarded to students enrolled at an eligible postsecondary institution within sixteen (16) months after graduation from an eligible Tennessee High School.

12.4.1.1 Purpose of Program

The Tennessee HOPE Scholarship Program provides scholarship assistance to Tennesseans attending eligible Tennessee Colleges. This Scholarship program is managed and administered by the state agency known as TSAC (Tennessee Student Assistance Corporation). Up to date information about the TELS Program requirements can be found at the TSAC Lottery Scholarship website. **https://www.tn.gov/collegepays/money-for-college/tn-education-lottery-programs/tennessee-hope-scholarship.html**

Program Includes: Tennessee HOPE Scholarship, Aspire Award, General Assembly Merit Scholarship (GAMS), Tennessee HOPE Access Grant, Dual Enrollment Grant, and Tennessee HOPE Foster Child Tuition Grant

12.4.1.2 Institutional Policy Statement

Determining Eligibility

In order to determine eligibility for TELS awards, all Tennessee Education Lottery Scholarship Program recipients must 1) be a Tennessee resident one year prior to application deadlines; 2) complete a Free Application for Financial Aid (FAFSA) online before application deadlines; 3) enroll in an eligible postsecondary institution within 16 months following graduation from a Tennessee high school or completion of a Tennessee homeschool or GED program; 4) be enrolled in at least 6 hours; 5)be in good standing according to institutional SAP policy. For further detailed

information about eligibility requirements for each TELS program, this can be found at the TSAC Lottery Scholarship website. **https://www.tn.gov/collegepays/money-for-college/tn-education-lottery-programs/tennessee-hope-scholarship.html**

Payment

TELS awards are eligible to be disbursed to student accounts upon registration and once fees are live for each term. Before disbursement, student records are reviewed to ensure the student remains eligible for the award(s) and is registered for the required number of classes.

TELS Awards are disbursed through electronic transmission to the Business Office once certification is complete. After subtracting tuition and other appropriate outstanding charges, the Business Office staff releases the remaining proceeds, if any, on Regular Registration Day for the term or as soon after as the student processes are complete.

Overawards

In the event of an over-award due to eligibility or enrollment, the student's account is adjusted and funds are returned to TSAC. The Lottery Coordinator is responsible for the return of funds if adjustments are made.

Recordkeeping

Documentation received concerning Lottery awards is kept electronically, scanned and kept on computer, as well as certain specific documentation kept on hand in locked filing areas.

12.4.1.3 Continuous Eligibility

In addition to eligibility requirements in the application process, students are required to maintain a specific GPA at each benchmark, as well as maintain the same status throughout each term (ie: Full time must remain full time, part time must remain at least part time).

In the event that a student does not maintain the required GPA when they reach a benchmark, the student will lose those funds until the next benchmark, where they can regain it at that time if they are at the required GPA level. A student can only regain it one time if the loss is due to GPA. If a student does not maintain the same status throughout a term s/he may lose those funds forever for future terms. The student will be evaluated for necessary adjustments throughout the term through

official withdrawal reports as well as unofficial drop and withdrawal reports at the end of each term, as well as end of term Lottery processes.

In the event that a student withdraws during a term due to extenuating circumstances (medical reasons, etc.), the student may appeal the loss of their funds. When a student goes on co-op or military leave, their funds are put on hold.

12.4.1.4 Processing Procedures

Eligibility is determined through multiple processes as follows:

- Incoming freshman reports are ran beginning each February for the upcoming new aid year to begin determining eligibility for new first-time freshman.
- End of term processes are completed at the end of every term after grades are posted for continuing students. This process will verify many items such as income, GPA, benchmarks, max time frame for eligibility and changes in enrollment.
- Census processes are completed on the 15th day of each term to lock courses for that term. (this process follows the RSRENRL process that runs just after midnight of the 14th day to lock all courses at the top of ROAENRL)
- Official withdrawal processes are completed weekly to determine students who have withdrawn from all courses during a term, while unofficial withdrawal processes are completed at the end of each term to determine students who simply stopped attending but did not officially withdraw.
- Dual enrollment rosters are received just before the beginning of each term and students are manually verified for eligibility.
- Transfer processes begin before each term and will run until each transfer student has been determined for eligibility
- Non-Traditional HOPE processes begin after the start of each term.
- Certification processes are completed each term ensuring that Banner and the state FAST system balance.

12.4.1.5 Disbursement Procedures

Estimates are placed on a student's account for possible Lottery recipients. These estimates are turned into real aid once it is determined that students are eligible in all areas, final transcripts have been received, and students are on our Lottery Roster from TSAC.

TELS awards are eligible to be disbursed to student accounts upon registration and once fees are live for each term. Before disbursement, student records are reviewed to ensure the student remains eligible for the award(s) and is registered for the required number of hours.

TELS Awards are disbursed through electronic transmission to the Business Office once certification is complete. After subtracting tuition and other appropriate outstanding charges, the Business Office staff releases the remaining proceeds, if any, on Regular Registration Day for the term or as soon after as the student processes are complete.

12.4.2 Tennessee Student Assistance Award (TSAA)

The **TSAA** grant is a state award that does not have to be repaid. The Tennessee Student Assistance Corporation (TSAC) provides a need-based grant program for in-state undergraduate students attending eligible Tennessee institutions.

12.4.2.1 PURPOSE

The Tennessee Student Assistance Award Program (TSAA) was established to provide non-repayable financial assistance to financially-needy undergraduate students who are residents of Tennessee. Applicants must be enrolled at least half time, at a public or an eligible non-public postsecondary institution in Tennessee. The TSAA is a state-funded grant program and includes funds from the Tennessee Education Lottery.

12.4.2.2 Institutional Policy Statement (updated 04-21-2022)

Determining Eligibility

The TSAA does not require a separate application. Student must have a non-rejected FAFSA on file, have a valid Expected Contribution (EFC) of 5846 or less (was 2100 prior to September, 2020 and 4500 prior to October 11, 2021)) and must be enrolled at least half-time. Student must maintain satisfactory academic progress (SAP) according to the standards and practices of the institution. Must not be in default on a loan or owe a refund on any grant previously received at any institution and must not have received a baccalaureate degree. If awarded the TSAA, the first eligible Tennessee school listed on your FAFSA will be notified. You can update your school of choice by updating your TSAC profile via the TSAC Student Portal. Because available funding is insufficient to reach all eligible applicants, early filing of the FAFSA is strongly encouraged as soon as possible after October 1. Awards are made until funds are depleted. First priority is given to U.S. citizens.

Payment

TSAA awards are eligible to be disbursed to student accounts upon registration and once

fees are live for each term. Before disbursement, student records are reviewed to ensure the student remains eligible for the award(s) and is registered for the required number of hours. The initial award is based on full-time enrollment. The institution will certify each term of enrollment and if a student is enrolled less than full time, the institution must adjust the award accordingly.

TSAA Awards are disbursed through electronic transmission to the Business Office once certification is complete. After subtracting tuition and other appropriate outstanding charges, the Business Office staff releases the remaining proceeds, if any, on Regular Registration Day for the term or as soon after as the student processes are complete.

*Before we can actually give the credit for the TSAA Grant, we must have confirmation from TSAC that a student meets the eligibility requirements.

Overawards (updated March 2023)

TSAC policy requires the institution to certify that each recipient's aid, when combined with other resources, does not exceed the student's cost of attendance. If a situation arises in which a student's aid and resources exceed the cost of attendance, the financial aid office must reduce or cancel the award to prevent an over-award.In the event of an over-award due to eligibility or enrollment, the student's account is adjusted and funds are returned to TSAC. The Lottery Coordinator, or other financial aid administrator, is responsible for the return of funds if adjustments are made.

Recordkeeping

Documentation received concerning TSAA awards is kept electronically as well as certain specific documentation kept on hand in locked filing areas. The Lottery Coordinator creates a spreadsheet on her hard-drive to regularly compare with E-Grands and the Business Office. Funds are reconciled per term.

12.4.2.3 Eligibility

To be eligible, the applicant must:

- complete a (FAFSA), and have a valid Expected Family Contribution (EFC) of 5846 or less, and (updated 10-11-2021)
- be a Tennessee resident, if a dependent student, parents must also be a Tennessee resident, and
- be enrolled at least half time
- maintain institutional satisfactory academic progress according to the standards and practices of the institution, and
- not be in default on a loan or owe a refund on any grant previously received at any institution, and
- not have received a baccalaureate degree.

To receive priority consideration, students are strongly encouraged to submit a Free Application for Federal Student Aid (FAFSA) as soon as possible after October 1 each year.

Prior-year TSAA recipients (renewal awards) will receive the award if they meet all eligibility requirements and correctly complete the FAFSA on or before February 1. Remaining funds will be awarded to the neediest applicants who did not receive the award the prior year and correctly completed the FAFSA by February 1. Awards are based on the availability of funds and are made until those funds are depleted.

12.4.2.4 Max Award

The maximum award for an academic year is determined by the TSAC Board of Directors and is currently $2000 per year for full-time enrollment at a four-year public institution. TSAA funds will automatically pro-rate for three-quarter (9-11 hours) and half-time (6-8 hours) enrollment. No eligibility is available at less than 6 hours, and only eligible during the fall and spring terms. TSAA funds are not paid for summer enrollment.

12.4.2.5 Disbursement

TSAA Grant funds are disbursed to students only after an official EFC from the Department of Education has been received. See Chapter 18 for disbursement procedures for all aid funds.

12.5 Institutional Financial Aid Programs

12.5.1 Institutional Scholarship Programs

The University offers a large scholarship program. See Chapter 13 for additional information.

12.5.2 Institutional Loans

Tennessee Tech University administers the SGA and University Loans, two short-term loans which are due in full by end of semester for which they were borrowed. Recipients of each loan must sign a promissory note in the Business Office. Collection of the loans is administered by the Business Office.

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Chapter Thirteen

Scholarships and Grants

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13.1 University Scholarships

13.1.1 Academic Scholarships

Tennessee Tech's academic/merit scholarships are awarded solely by the Office of Scholarships to entering traditional students. A list of these scholarships can be found on ScholarWeb at www.tntech.edu/scholarships. Academic scholarships are the first component of any aid package for traditional students. (Updated 4/30/14)

Unless the Office of Scholarships determines that a student loses a merit scholarship because the student failed to meet eligibility requirements, the merit scholarship is not reduced or replaced unless the student exceeds the Cost of Attendance in which case would reduce only after all self-help aid is reduced. (Updated 4/30/14)

13.1.2 Need-Based Scholarships and Grants

13.1.2.1 General Scholarships and Grants

Tennessee Tech has a large amount of institutional scholarship and grant funding available to award eligible students. A listing of all institutional need-based scholarships is available on ScholarWeb at www.tntech.edu/scholarships. The scholarship list has each scholarship and the requirements as communicated from the Development Office and Business Office at Tennessee Tech University. (Updated 4/30/14)

13.2 Departmental Scholarships

There are a few departmental scholarships that students can apply for between August 15th and December 15th for the following award year. These scholarships are listed on ScholarWeb and are determined by each department. The Financial Aid Office is notified by each department of the amount of the scholarship and the name of each recipient through submission of awards on ScholarWeb via the Office of Scholarships.

13.3 Outside Scholarships

Students must report any outside scholarships received to the Financial Aid Office to determine if the student has an overaward. Any necessary adjustments to the student's award will be reported to the student immediately.

If it is determined that the student has been overawarded, we will reduce institutional need-based grants after institutional scholarships and self-help aid, if the student is over their institutional need as a result of the outside scholarship. Then if the student is over their

federal cost of attendance, we will reduce self-help aid. If the student is still over their need, we will reduce any other federal and state funds to ensure that the student is not over their need or the cost of attendance.

13.4 Tuition Waivers

Fee Waiver for TBR/UT System Employees Program

Full-time regular employees of the TBR and UT systems are eligible to enroll in one credit course per term at any state of Tennessee public postsecondary institution (TBR or UT), with fees waived for the employee. The enrollment is limited to available space with the intent that tuition-paying students shall not be denied enrollment by a student using a fee waiver. If applicable, the fee waiver should be used before other forms of educational assistance that may be offered by the institution.

Eligibility

All full-time employees (faculty, administrators, and support staff) of an institution are eligible to participate. The employment status of an employee on the published first day of classes for each term determines eligibility for participation in this program. Any change in employment status after the first day of classes shall not affect eligibility for that term or the amount of assistance received.

Fees Paid/Type Course Paid/Number of Hours

This waiver applies to one credit course, graduate or undergraduate, which includes maintenance fees, registration fees, tuition, debt service fees, technology access fees, online course fees, RODP fees, and service charges. There is a limit of one course per term with a maximum limit of four (4) terms per year. Term shall mean any period of time in which a student may receive a grade for the completion of a course. Employees are responsible for special course fees, books and supplies, application fees, applied music fees, lab fees, off-campus facility fees, parking fees, traffic fines and similar fees.

Employees are not eligible for fee waivers at more than one institution per term. This waiver applies to courses that are normally offered for-credit, although auditing a course is allowed. Employees must meet the regular academic rules and regulations of the institution offering the course. This program does not apply to continuing education or other non-credit courses.

Fees will not be waived for programs for which part-time or course-by-course enrollment is prohibited as determined by the institutions, or where costs exceed regular for-credit courses. Examples include, but are not limited to, programs of law, medicine, dentistry, pharmacy, and veterinary medicine.

Payback Provisions

Payback provisions do not exist.

When the Participant May Attend

Supervisors/Department Heads who approve Fee Waiver applications should keep in mind that job performance is paramount and must receive priority. Courses should be scheduled at times other than during regularly scheduled work hours unless the use of annual leave or an alternate work arrangement is documented and approved by the supervisor prior to enrolling in the course.

Accounting/Budgeting Provisions

An employee must complete the Fee Waiver section of the Request for Educational Assistance form and receive approval from his/her supervisor prior to registering for a course. If the employee is attending the employer institution, the expenditure is charged to employee benefits. If the employee is attending another institution, the institution attended charges the expenditure to scholarships and fellowships. The employer institution does not recognize an expenditure when an employee attends another institution.
The University of Tennessee and the Tennessee Board of Regents do not exchange funds for employees taking courses between the systems.

Faculty and Staff Tuition Reimbursement Program

This program's general goal is to encourage faculty and staff members to develop their skills and knowledge through participation in educational programs and is intended to serve as a means of job-related career development. The program is designed to provide assistance for an employee who takes credit courses in a degree program while continuing work responsibilities. The program should be used in the employee's pursuit of a degree that is judged by the employer in its sole discretion to be beneficial to the institution.

Eligibility

Any regular part-time or full-time employee who has been continuously employed by the institution for at least six months, may, upon verification of service, be eligible to participate. Regular part-time employees may receive a pro rata portion of assistance based on percentage of employment. Employees with prior temporary service immediately preceding regular employment shall receive credit for such service if they qualify for leave accrual and longevity adjustments. TBR employees who retire with at least 10 years of state service maintain eligibility under this program.

Fees Paid/Type Course Paid/Number of Hours

This program is designed to provide maintenance or tuition-related fees for a maximum of six (6) credit hours per term, as term is defined by the employing institution, with a maximum of four (4) terms per year.

An employee may enroll in more than one course during the summer as long as the summer terms in which the courses are to be taken do not overlap. Tuition-related fees may include

maintenance fees, registration fees, tuition, debt service fees, technology access fees, online course fees, RODP fees, service charges and incidental fees payable at the time of registration.

Employees are responsible for required deposits, special course fees, books and supplies, application fees, applied music fees, lab fees, off-campus facility fees, parking fees, traffic fines and similar fees. Employees must meet the requirements for admission and the regular academic rules and regulations of the institution offering the course.

Payback Provisions

Unless retired, the recipient shall be required, after completion of the course or courses, to be employed for not less than one (1) month of full-time employment for each month of the term of participation in the Staff Tuition Reimbursement Program. Early voluntary separation will, therefore require the employee to reimburse the institution for the remaining balance of this commitment.

In order to receive future reimbursement, participants must satisfactorily complete all course requirements as defined by the academic program in which they enrolled. A grade of Incomplete at the conclusion of the grading period or a withdrawal is not considered as satisfactory completion. The employee must pay for and satisfactorily complete the same number of hours before again being eligible for this program. Exceptions will be made only in cases (1) where a course is failed for health reasons or (2) where another substantial reason is recognized by the attending institution's academic guidelines.

For employees taking courses at other than the home institution, reimbursement applications shall be conditionally approved and held by the office designated by the institution to process these requests until the employee requests reimbursement and documents satisfactory course completion. At that time, the employee will be reimbursed for the prior course(s) and subsequent applications may be conditionally approved.

At the institution's discretion, fees may be waived for classes taken at the home institution, but employees will be subject to the provisions of this guideline regarding service time after the class and satisfactory course completion. Successful completion of courses must be documented before being granted approval to take subsequent classes under this program.

When the Participant May Attend

Courses should be scheduled at times other than during the regularly scheduled work hours unless the use of annual leave or an adjusted work schedule has been documented and approved by the supervisor prior to enrolling in the program.

Accounting/Budget Provisions

Requests for approval to participate in the Reimbursement Program shall be submitted via the form. If the employee is required to pay fees when due, fees may be paid in accordance with the

provisions of Deferred Payment Plan Guideline B-070, provided a Deferred Payment Plan has been implemented at the institution the employee is attending.

The employer institution shall account for the chargeback as an employee benefit to indicate the employer institution is paying the cost for the benefit of the employee. The charged institution shall remit the tuition fees to the institution providing instruction as maintenance income.

Limits on Tuition Reimbursement Rates

Requests for participants attending public institutions will be reimbursed at the current semester hour rate for that institution. For individuals who wish to attend other than a Tennessee public institution under this program, reimbursement will not exceed the highest current semester hour rate for a comparable program offered by a Tennessee public institution. Reimbursement for concentrated programs at public or private institutions will be limited to the prevailing graduate fee rate for a comparable program within a Tennessee public institution.

Employee Audit/Non-Credit Program

This program is designed to provide course or maintenance fees only for an employee who takes courses based on one of the following:

Audit;
Job-related non-credit basis;
Any wellness-related courses that are clearly designed to positively affect one's physical well-being as defined by the institution.

Such courses may be taken at the home institution or another Tennessee public institution while continuing work responsibilities at the home institution.

Eligibility

Any regular part-time or full-time employee who has been employed by the institution for at least six months may, upon verification of service, be eligible to participate. Employees with prior temporary service immediately preceding regular employment shall receive credit for such service if they qualify for leave accrual and longevity adjustments. Requests for approval to participate shall be submitted on the request form.

Regular part-time employees may receive a pro-rated portion of assistance based on percentage of employment. TBR employees who retire with at least 10 years of state service immediately preceding retirement maintain eligibility under this program. With the exception of retirees, as stated above, the employment status of an employee on the published first day of classes for each term determines eligibility for participation in this program.

Any change in employment status after the first day of classes shall not affect eligibility for that term or the amount of assistance received. Retired state employees with 30 or more years of service are eligible to audit courses at state institutions of higher education without charge.

Fees Paid/Type Course Paid/Number of Hours

This program is designated to pay maintenance or tuition-related fees for audit, job-related non-credit courses, or wellness courses to a maximum of six credit hours or two job-related non-credit or wellness courses per term.

Tuition-related fees may include maintenance fees, registration fees, tuition, debt service fees, technology access fees, online course fees, ROPD fees, service charges and incidental fees payable at the time of registration.

Job related courses designed to prepare an individual to sit for specific certification or licensure exams may be eligible for reimbursement under this program, subject to approval by the employing institution.

Payback Provisions

Payback provisions do not exist.

When the Participant May Attend

Supervisor/Department Heads who approve participation in this program should keep in mind that job performance is paramount and must receive priority.

Courses should be scheduled at times other than during regularly scheduled work hours unless the use of annual leave or and adjusted work schedule has been documented and approved by the supervisor prior to enrolling in the course.

Course enrollment will be permitted on a "space available" basis. The enrollment is limited to available space with the intent that tuition-paying students shall not be denied enrollment by a student using the Employee Audit/Non-Credit Program.

An employee may register only after the formal registration period ends as defined by the institution.

Accounting/Budgeting

Requests for TBR employees shall be submitted to Human Resources on a Request for Educational Assistance form at least two weeks prior to enrollment in the course or courses.

State retirees shall submit forms developed by the Tennessee Higher Education Commission available at https://www.tn.gov/thec/bureaus/legal-and-external-affairs/redirect-legal-and-external-affairs/fee-waiver-and-fee-discount-programs/fee-waiver.html

The institution where the person is an employee shall account for the chargeback as an employee benefit to indicate the employer is paying the cost for the benefit of the employee.

The charged institution shall remit the tuition fees to the institution providing instruction as maintenance income. Forms for state retirees shall be processed by the institution in the same manner as fee waivers for state employees.

Where the Participant May Attend

All such audit/non-credit courses must be accomplished at the institution where the person is/was employed or another Tennessee public institution.

Employees requesting the program must meet the requirements for admission and are subject to institutional regulations and academic procedures.

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13.5 Public Higher Fee Discounts for Children of Licensed Public School Teachers and State Employees

Children under the age of twenty-four (24): Dependent children, twenty-three (23) years of age or younger, of certified public school teachers or employees of the State of Tennessee who are:

(a) The natural children or legally adopted children of the teacher or state employee.

(b) The stepchildren of the teacher or state employee living with the teacher or state employee in a parent/children relationship.

(c) Otherwise eligible and living in a parent/children relationship with the teacher or state employee, such as children of deceased parents who are being raised by a grandparent who is employed as a teacher or state employee.

(d) Children, as described in (a) through (c) above, of a teacher who died while employed as a public school teacher, or of a retired teacher who died after entering retirement, and who are utilizing the benefit at the time of the parent/teacher's death.

Deceased state employee: Person who at the time of their death was a full-time employee of the State of Tennessee.

Deceased teacher: A person who at the time of their death was a teacher.

Full-time certified teacher in any public school in Tennessee or Teacher: Teacher, supervisor, principal, superintendent and other personnel who is licensed by the Tennessee Department of Education or by a branch of the U.S. Armed Forces to teach Reserve Officer Training Corps, and employed by any public school system or public charter school for service in public elementary and secondary schools in Tennessee supported in whole or in part by state funds whose position requires them to be on the job on school days throughout the school year at least the number of hours during which schools in the local board of education are in session. This term shall also include full-time technology coordinators employed by any public school system for service in public secondary schools in Tennessee supported in whole or in part by state funds.

Full-time supervisor, principal, superintendent, and other personnel: School employee who is licensed by the Tennessee Department of Education whose current assignments, regardless of their classification, requires his or her services each working day at least a number of hours equal to a regular working day.

Full-time employee of the State of Tennessee: Employee of the executive, judicial or legislative branches of Tennessee state government: Classified as "full-time" and scheduled to work one thousand nine hundred and fifty (1,950) hours or more per fiscal year; or Employees, regardless of classification, and scheduled to work one thousand six hundred (1600) hours per fiscal year and who receive employment benefits provided to all full-time employees.

ELIGIBILITY.

(1) The successful applicant for a student fee discount must meet all of the following:

> Be twenty-three (23) years of age or under; be a child of a teacher or state employee or deceased state employee in Tennessee as defined in this chapter; be eligible according to the regulations in this chapter; and be eligible for enrollment at the institution for which a student fee discount is sought according to the academic rules and regulations of the institution.

Eligible children may enroll in any number of courses up to and including full-time study.

Fee discounts are only available for courses classified as undergraduate as defined by the institutions.

Eligibility for the discount will be based on the employment status of the teacher or state employee and the age of the child on the first day of classes for the term as determined by the institution. A change in employment status or the child's age after the first day of classes will affect eligibility for the discount only for subsequent terms.

At the time of enrollment, the student must present a completed form for children of teachers or state employees certifying eligibility to receive a tuition discount. This form must be signed by the teacher or state employee, his or her employer, and the student. Forms are available at the public higher education institutions or at the Commission's website www.state.tn.us/thec. Children of retired state employees and retired teachers must have this form signed by a designated official of the State Treasury Department, Division of Retirement to verify that the identified state employee or teacher has retired with the required number of years of creditable service. For children of state employees killed on the job or in the line of duty, the form must be signed by a designated official of the state agency at which the employee was last employed.

LIMITATIONS.

Fee discounts will not be retroactive for prior terms. Fee discounts are available only by application and should be approved prior to the beginning of the term for which a discount is being sought. A change in employment status or the child's age after the first day of classes will affect eligibility for the discounts only for subsequent terms.

No eligible student shall receive a discount greater than twenty-five percent (25%) for any one (1) term using the fee discount described by this chapter. The fee discount described in this chapter may not be used in conjunction with the public higher education fee discount for children of public school teachers authorized by T.C.A. § 49-7-119.

The Higher Education Commission shall develop a methodology for allocating appropriations to reimburse institutions for actual fee discounts provided pursuant to this program.

Fee Discount Rules for Licensed Public School Teachers

Fee Discount Rules for Children of State Employees

Educational Assistance for Spouse and Dependents of Tennessee Tech Employees:

Effective Date: July 1, 2017

Policy No.: 631

Policy Name: Educational Assistance for Spouse and Dependents of Tennessee Tech Employees

I. Purpose

To establish the process and procedures regarding educational assistance for spouses and dependents of Tennessee Tech employees. This policy pertains only to undergraduate courses taken by spouses and dependent children at locally governed, Tennessee Board of Regents, and University of Tennessee institutions.

II. Review

This policy will be reviewed every four years or whenever circumstances require review, whichever is earlier, by the Associate Vice President for Human Resources in consultation with the Vice President for Planning and Finance, with recommendations for revision presented to the Administrative Council and University Assembly.

III. Definition

Dependent Children: biological child, adopted child, or stepchild under the age of 26 years

IV. Policy

A. Tennessee Tech is committed to the need for continued professional growth and development of employees. As such, Tennessee Tech provides support for educational assistance to employees.

B. All regular full-time and part-time employees' spouses and Dependent Children are eligible to receive fee discounts up to 50% of the undergraduate fee and all mandatory student fees payable at the time of registration to any Tennessee state public institution.

C. Spouses and Dependent Children of employees having ten (10) or more years of continuous full-time employment with Tennessee Tech immediately preceding retirement or death are eligible for the fee discount for five (5) years from the date of retirement or death of the employee.

D. Spouses and Dependent Children of employees having less than ten (10) years of continuous full-time employment with Tennessee Tech immediately preceding retirement or death are eligible for the fee discount for two (2) years from the date of retirement or death of the employee.

E. Spouses and Dependent Children of employees having ten (10) or more years of continuous part-time employment with Tennessee Tech immediately preceding retirement or death are eligible for the fee discount on a prorated basis for two (2) years from the date of retirement or death of the employee.

F. Dependent Children of employees having 25 years of full-time employment with the State of Tennessee are eligible for a 25% reduction in tuition at Tennessee Tech and any other state public institution.

G. Benefits provided by the Veterans' Dependents' Post-Secondary Education Program are greater than those provided by the fee discount for spouses and Dependent Children. As such, dependents receiving such benefits are not simultaneously eligible for benefits under this policy.

H. Employee status is determined on the first day of class for each term. Any change in employment after the first day of classes shall not affect eligibility for that term or the amount of assistance received.

V. Interpretation

The Associate Vice President for Human Resources or his/her designee has the final authority to interpret the terms of this policy.

VI. Citation of Authority for Policy

T. C. A. § 8-50-115

Approved by:

Administrative Council: April 5, 2017

University Assembly: April 19, 2017

Policy Central

Educational Assistance for Spouse and Dependents of TBR Employees:

Purpose

The purpose of this guideline is to establish the process and procedures regarding educational assistance for spouses and dependents of TBR System employees. *Pertains only to undergraduate courses taken by spouses and dependent children at Tennessee Board of Regents and University of Tennessee institutions.

Guideline

I. Support for Educational Assistance

A. The Tennessee Board of Regents is committed to the need for the continued professional growth and development of employees. Support for educational assistance of employees and their dependents is an important vehicle for addressing that need.

B. The programs described in this guideline provide benefits to spouses and dependents of employees at TBR institutions and the System Office to further their formal education.

C. The programs for TBR employees and dependents are available subject to funds being budgeted and available within the institution.

D. For-credit coursework attempted through one of the programs in this guideline must be through an institution accredited by one of the Regional Accrediting Organizations recognized by the Council for Higher Education (www.chea.org).

II. Fee Discount for Spouse and/or Dependent Children Program

A. The purpose of this guideline is to establish the provisions for such fee discounts up to 50% of the undergraduate fee and all mandatory student fees payable at the time of registration for spouses and dependent children of regular full-time and regular part-time employees, and to encourage qualified students to attend TBR and UT institutions.

B. These mandatory student fees include maintenance fees, registration fees, tuition, debt service fee, online course fees, TN eCampus (formerly RODP/ROCC) fees, service charges, student activity fee, general access fee, student government fee, and technology access fee.

C. The mandatory student fees do not include the application fee, off-campus facilities fee, or any special course fees.

1. Eligibility - The following groups will be eligible under this program:

a. Regular full-time employees are eligible for a student fee discount for their spouses and dependent children who have been admitted to any of the institutions in the TBR or UT

system as undergraduate students through regular admission procedures.

(1) Spouses and dependent children of regular part-time employees who have one or more years of continuous service within either system working a minimum of fifty percent (50%) time shall receive a pro rata discount based on the employee's percentage of employment.

(2) Part-time employees with temporary service immediately preceding regular service shall receive credit for such service if they are eligible for leave accrual adjustments.

b. Spouses of employees having 10 or more years of continuous full-time service within the Tennessee Board of Regents system immediately preceding retirement or death are eligible for the fee discount for 5 years from the date of death or retirement of the employee whichever shall occur first.

(1) Dependent children of employees having 10 or more years of continuous full-time service within the Tennessee Board of Regents system immediately preceding retirement or death that are age 26 and under are eligible for the fee discount.

c. Spouses of employees having less than 10 years of full-time continuous service within the Tennessee Board of Regents system immediately preceding retirement or death are eligible for the fee discount for two years from the date of death or retirement of the employee, whichever shall occur first.

(1) Dependent children of employees having less than 10 years of full-time continuous service immediately preceding retirement or death are eligible for the fee discount for 2 years from the date of death or retirement of the employee, whichever comes first.

(2) The fee discount is only available for dependent children age 26 and under.

(3) However, in accordance with T.C.A. § 8-50-115, dependents under age 24 at the end of the two-year period become eligible for a 25% discount if the parent:

(a) Died while employed full-time; (effective May 31, 1997) or

(b) Was killed on the job or in the line of duty while a full-time employee

(i) Example 1: A dependent is 24 years of age when an employee with less than 10 years of service retires/dies. The dependent is eligible for the 50% discount for 2 years or through age 26, whichever comes first. Since the dependent is 26 at the end of 2 years, no additional benefit is available under T.C.A.§ 8-50-115.

(ii) Example 2: A dependent is 18 years old when an employee dies with less than 10 years of service. The dependent is eligible for a 50% discount for 2 years. Since the dependent is 20 when the two-year period expires, the dependent is then eligible for a 25% discount through age 23.

d. Spouses of employees who had 10 or more years of continuous regular part-time service immediately preceding retirement or death are eligible for the fee discount on a pro rata basis for 2 years from the date of death or retirement of the employee.

(1) Dependent children of such employees are eligible for the fee discount for 2 years from the date of death or retirement of the employee.

(2) The pro rata discount will be based on the employee's percentage of employment at the time of retirement or death.

e. Spouses and dependent children must be admitted to the Tennessee Board of Regents or University of Tennessee institutions through standard admissions procedures.

f. For purposes of this program, dependent children shall be defined as:

(1) The employee's natural children 26 years of age or under;

(2) The employee's stepchildren, provided such children are 26 years of age or under;

(3) The employee's legally adopted children who are 26 years of age or under; or

(4) Any other individuals who are 26 years of age or under and living in a parent/child relationship with the employee, such as children of deceased parents who are being raised by a grandparent who is a TBR system employee. (a) The institution, at its discretion, may require satisfactory proof of the relationship or criteria qualifying an employee's dependent for eligibility under this program.

g. Benefits provided by the Veterans' Dependents' Post-Secondary Education Program are greater than those provided by the Student Fee Discount for Spouse and Dependent Children of Employees Program. Therefore, dependents receiving such benefits are not simultaneously eligible for benefits from this program.

(1) Example: A female employee has an eighteen (18) year old son whose father died while serving in the U.S. military during a qualifying period of armed conflict as defined in the Veterans' Dependents' Post-Secondary Education Program. The dependent has been approved for monetary benefits under that program. As a result, he is no longer eligible for benefits under the Student Fee Discount for Spouse and Dependent Children of Employees Program.

h. The employment status of the employee on the first day of classes for each term in which

the spouse and/or dependent enrolls shall be used to determine eligibility and the amount of the student fee discount for the spouse and/or dependent children; a change in employee status after the first day of classes shall not affect eligibility for the student fee discount for that term.

i. For employees who meet eligibility requirements after the first day of classes in which the spouse and/or dependent enrolls, the discount will be available at the beginning of the next term.

j. Each institution or the System Office shall be responsible for certifying employee eligibility for fee discounts under this policy.

k. Employees who are on leave of absence with pay will retain eligibility under this policy; the

employee's percentage of employment immediately prior to the effective date of the leave of absence shall determine the amount of the student fee discount.

l. Employees who are on leave of absence without pay are not eligible for the spouse/dependent discount under this policy unless the leave of absence

(a) is due to an on-the-job injury,

(b) complies with the provisions of the Family and Medical Leave Act of 1993, or

(c) is approved by the institution or the System Office to permit the employees to engage in teaching or other job-related activities intended to increase their efficiency as employees.

(1) Examples are activities such as student teaching or internships that are required parts of a degree program being sought.

m. If a regular employee also qualifies under this policy as an employee's spouse or dependent child, other fee waiver and staff development provisions for employees shall take precedence.

n. Employees are responsible for notifying the Office of Human Resources of any changes in eligibility.

2. Fees Paid/Type Course Paid/Number of Hours

a. This program is applicable to undergraduate courses at Tennessee Board of Regents and University of Tennessee institutions up to and including full-time study.

b. Correspondence or non-credit courses are not eligible, except at the Tennessee Colleges of Applied Technology.

c. If the spouse or dependent child is receiving Title IV Financial Aid, the employee must notify the Financial Aid Office.

d. The amount remaining after financial aid and the discount rendered under this program may be paid in accordance with the provisions of Deferred Payment Plan Guideline B-070, provided a Deferred Payment Plan has been implemented at the institution the employee's spouse/dependent is attending.

e. Auditing a course is allowed if the course is a credit course.

3. Payback Provisions

a. Payback provisions do not exist.

4. Accounting/Budgeting Provisions

a. Discounts of 50% of the undergraduate maintenance fee and mandatory student fees are

available for dependents of full-time employees; discounts for dependent children and spouses of eligible part-time employees are prorated based on percentage of time worked.

b. The discount shall not be applicable to other fees, i.e., application for admission fees, applied music fees, lab fees, books and supplies, parking fees, dormitory charges or meal plans. The amount of the discount shall be rounded to the nearest dollar.

c. The request needs to be submitted two weeks prior to enrollment on TBR Request for Fee Discount for Spouse and/or Dependent form. (Exhibit 1)

d. The institution or System Office where the person is an employee shall account for the chargeback as an employee benefit to indicate that the employer (institution or System Office) is paying the cost for the benefit of the employee. The charged institution or System Office shall remit the tuition fees to the institution providing instruction as maintenance income.

5. Where the Participant May Attend

a. Spouses and dependent children may enroll in undergraduate courses in either the Tennessee Board of Regents or the University of Tennessee Systems.

https://policies.tbr.edu/guidelines/educational-assistance-spouse-dependents-tbr-employees

Educational Assistance for Tennessee Tech Employees

Effective Date: July 1, 2014

Educational Assistance for Tennessee Tech Employees

Policy No.: 630

Policy Name: Educational Assistance for Tennessee Tech Employees

Date Revised: July 1, 2017; January 1, 2019; January 1, 2020; July 1, 2020

I. Purpose

The purpose of this policy is to establish the process and procedures regarding educational assistance for Tennessee Tech employees.

II. Review

This policy will be reviewed every four years or whenever circumstances require review, whichever is earlier, by the Associate Vice President for Human Resources in consultation with the Vice President for Planning and Finance, with recommendations for revision presented to the Administrative Council and University Assembly.

III. Definition

Fees: includes maintenance Fees, registration Fees, tuition, debt service Fees, technology access Fees, online course Fees, TN eCampus Fees, and service charges

IV. Policy

A. Tennessee Tech is committed to the need for continued professional growth and development of employees. As such, Tennessee Tech provides support for educational assistance to employees and their dependents.

B. Courses should be scheduled at times other than during regularly scheduled work hours unless the use of annual leave or an alternate work arrangement is documented and approved by the supervisor prior to enrolling in the course.

C. If an employee wishes to attend during regular work hours, the supervisor must review the request to ensure that the employee's job performance receives priority and that the requested flexible schedule is appropriate for business needs. Only upon approval of the request may the employee register for courses during regular work hours.

D. Undergraduate and graduate course tuition up to $5,250 per year paid by Tennessee Tech for their employees is excluded from the employees' gross annual income. Tuition and fees paid over $5,250 will be included in the employees' gross annual income.

E. The President may approve additional fee waivers or tuition aid for employees not enumerated in this policy.

F. With the exception of the fee waiver which is mandated by the State of Tennessee, the classes

and programs for TTU employees and dependents are available subject to funds being budgeted and available within the institution.

G. Fee waiver for Tennessee Tech employees

1. Full-time regular employees of Tennessee Tech are eligible to enroll in one credit course per term, undergraduate or graduate, at any state of Tennessee public school with Fees waived for the employee ("fee waiver or waiver").

2. Employee status is determined on the first day of class for each term. Any change in employment after the first day of classes shall not affect eligibility for that term or the amount of assistance received.

3. Employees are responsible for special course fees, books and supplies, application fees, applied music fees, lab fees, off-campus facility fees, parking fees, traffic fines, and similar fees.

4. The waiver is limited to one class, not to exceed 4 credits or 120 clock hours per term with a maximum of four (4) terms per year; however, it may apply for partial payment of classes of more than 4 credit hours or 120 clock hours.

5. Employees are not eligible for Fee waivers at more than one institution per term.

6. Employee enrollment is limited to available space with the intent that tuition paying students shall not be denied enrollment by a student using a Fee waiver. Employees may register only within four weeks prior to the start of the academic term.

7. If applicable, the Fee waiver should be used before other forms of educational assistance that may be offered by the institution.

8. Payback provisions do not exist.

H. Faculty and staff tuition reimbursement

1. This program's general goal is to encourage faculty and staff members to develop their skills and knowledge through participation in educational programs and is intended to serve as a means of job-related career development.

2. Tuition reimbursement should be used in the employee's pursuit of a degree that is judged by Tennessee Tech, in its sole discretion, to be beneficial to the institution and to provide assistance for an employee who takes credit courses in a degree program while continuing work responsibilities.

3. Tuition reimbursement is limited to courses/programs at Tennessee Tech, absent extraordinary circumstances. a. Employees who wish to pursue a program at another institution must:

i) Determine that the program is not available at Tennessee Tech and no similar program exists at Tennessee Tech; and

ii) Identify how the program is directly related to their job and is needed to enhance their skills in their current position; and iii) Acknowledge that the maximum reimbursement will be paid at the current in-state rate for Tennessee Tech or the actual charge, whichever is less; and

iv) Receive approval from their supervisor who certifies that the degree is needed for the employee's current field.

v) Reimbursement applications shall be conditionally approved and held until the employee requests reimbursement and provides evidence of satisfactory course completion.

4. Any regular part-time or full-time employee who has been continuously employed by Tennessee Tech for at least six (6) months is eligible to participate in Tuition Reimbursement.

5. Regular part-time employees receive a prorated portion of assistance based on their percentage of employment.

6. Tuition reimbursement allows for maintenance and tuition-related fees for a maximum of six (6) credit hours per term with a maximum of four (4) terms per year.

7. Tuition reimbursement will only pay tuition and Fees that are not covered by any other free aid (e.g. grants, scholarships). 8. Employees are responsible for required deposits, special course fees, books and supplies, application fees, applied music fees, lab fees, off-campus facility fees, parking fees, traffic fines, and similar fees.

9. Employees must meet the requirements for admission and the regular academic rules and regulations of the institution offering the course.

10. In order to receive future reimbursement, recipients must satisfactorily complete all course requirements as defined by the academic program in which they are enrolled. A grade of incomplete or withdrawal from the course is not considered satisfactory completion. a. An employee who does not satisfactorily complete all course requirements must satisfactorily complete an equivalent credit hour course before being eligible for future tuition reimbursement.

11. Employees who drop a course after the 100% refund deadline will be required to repay any outstanding student account balances that are not refunded according to TTU Policy 511.1 Fees, Charges, Refunds, and Adjustments.

12. For non-degree seeking recipients, after completion of the course(s), an employee must

be employed for not less than one (1) month of full-time employment for each month in the term of participation. Failure to do so may result in repayment of tuition reimbursement.

13. For degree-seeking recipients, an employee must be employed for not less than one (1) year of full-time employment upon the completion of the most recent course or conferral of the degree. Failure to complete at least one (1) year of full-time employment will result in repayment of tuition reimbursement based upon percentage of time employed.

I. Employee audit/non-credit program 1. Any regular part-time or full-time employee who has been employed by Tennessee Tech for at least six (6) months is eligible to participate provided that the audit/non-credit program is job-related or wellness-related.

2. The employee audit/non-credit program allows for maintenance and tuition related Fees for a maximum of six (6) credit hours per term with a maximum of four (4) terms per year.

3. Employee audit/non-credit enrollment is limited to courses at Tennessee Tech.

V. Interpretation

The Associate Vice President for Human Resources or his/her designee has the final authority to interpret the terms of this policy.

VI. Citation of Authority for Policy T.C.A. § 49-7-116; T.C.A. § 49-8-203(a)(1)(E)

Approved: Administrative Council: November 13, 2013; April 5, 2017; November 14, 2018; October 2, 2019; March 11, 2020 University Assembly: November 20, 2013; April 19, 2017; November 28, 2018; November 20, 2019; April 22,2020

Policy Central

Chapter Fourteen

Awarding Financial Aid

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The Financial Aid Office staff has developed an institutional packaging philosophy to ensure consistent, equitable, and fair distribution of financial aid funds.

14.1 Institutional Packaging Philosophy

14.1.1 Traditional Student Awarding (updated 04-21-2022)

Tennessee Tech University awards Federal, State, private and institutional aid on unmet need first. Some awards, such as federal PLUS, GRAD PLUS and alternative loans are not packaged with initial packaging but are available to be added upon student request.

The Director can use discretion in "overpackaging" traditional students since there is a gap between our awarding policy and the Federal COA.

14.2 Institutional Packaging Procedures

14.2.1 Traditional Students (Updated 5/8/14)

First, determine whether the student will be in-state or out-of-state. Use the tuition, fees, room, and board amount as the institutional cost-of- attendance (COA). From this number, subtract the student's EFC. The difference is financial need. Apply any academic scholarship funds to the need amount. If the student qualifies for the Federal Pell Grant, apply it to the remaining need. Award state, need-based, monies if applicable. If there is still remaining need, award Federal Work Study before loans while funds are available. If there is still unmet need or room in COA, the federal Subsidized and Unsubsidized Stafford Loan will be offered.

If the student does not demonstrate need nor has no need remaining after the academic scholarship and/or non-need-based grant funds are applied, the student still qualifies for Federal Unsubsidized Direct Loan only based on grade level. This can be awarded as long as the Federal COA is not exceeded. Federal Parent Loan for Undergraduate Students (PLUS) funds can also be used to offset EFC as well as the gap (not to exceed the COA), as can alternative private loans, outside scholarships, and other non-need-based aid. The Director and/or Associate Director should be made aware of packages that exceed the tuition, room, and board amount.

If a student withdraws during the fall semester or does not return, we cancel their spring aid at the time of notification of ceased attendance. If the student returns they may request spring aid to be reinstated.

Traditional undergraduate students who begin attendance with the spring semester will be packaged their annual loan subsidized eligibility if they have the full eligibility available. Students may request their additional unsubsidized loan eligibility based on their grade level for one semester only if room in cost of attendance.

If a student's parent is denied a PLUS, Tennessee Tech will first verify that the student's subsidized loan is at its maximum based on their grade level (because of benefits of subsidized). Then, Tennessee Tech will process additional unsubsidized loans up to cost of attendance based on student's request.

14.2.2 Graduate Student Awards (Updated 04-21-2022)

The Federal COA for these students is the basis of awards. The COA minus the EFC is the student's need. Because this population tends to change enrollment plans frequently, Tennessee Tech awards its graduate students at the ¾ time level. Our award email references the IMPORTANT INFORMATION link which tells the students to notify the Financial Aid Office if they enroll for less than ¾ time. The graduate level loan of $20,500 will be awarded up to the cost of attendance.

Students may also request a Grad PLUS loan or alternative loan amount to be awarded as long as the Federal COA is not exceeded.

If a student withdraws during the fall semester or does not return, we cancel their spring aid at the time of notification of ceased attendance. If the student returns they may request spring aid to be reinstated.

Graduate students, who begin attendance in the middle of the academic year, will be packaged with their full annual loan eligibility. Also, students who attend spring semester <u>only</u> will be packaged with their full annual loan eligibility for that one term up to the cost of attendance.

14.3 Determination of Total Funds to be Awarded

The Director determines the total aid to be awarded during an academic year. The Department of Education sends the Financial Aid Office information detailing annual fund allocations through the Federal Authorization Letter with the Official Notice of Funding. Determining the total funds available includes an evaluation and projection of available funds, required matching, and

administrative expense. A determination is made based on prior year history and an increase of projected funds to account for attrition.

14.4 Outside Resources

Students are encouraged to seek assistance from outside resources. It is required that all outside assistance be reported to the Financial Aid Office. Student aid including outside resources, may not exceed the student's cost of attendance. Therefore, if a student has been awarded by the aid office and receives an outside award, an adjustment to the original award email may be necessary.

14.5 Award Letter and Acceptance of Awards

Students receive notice of financial aid via an award email. Students are not required to accept or decline each award, but loans and work-study cannot be processed without the required acceptance. If a student declines an award and then requests that we reinstate it, it can be reinstated depending on availability of funds but is not a guarantee that the student will receive the same funding listed on the original award letter.

The Financial Aid Office cancels awards upon student request, non-enrollment, and/or ineligible student status.

14.6 Summer Aid

There are only a few financial aid programs for which students may apply during the summer. If a student has eligibility for a Pell Grant and has not used her entire allocation (150%) for the academic year, the appropriate remainder may be used during the summer enrollment period (i.e., for a 2021-22 Pell award, remaining monies may be used for Summer 2022 only). Exceptions must be approved by the Director or Associate Director. For all students,we review NSLDS and COD for remaining Pell Grant eligibility. To receive the “additional PELL eligibility”, the student must be enrolled at least half-time.

Tennessee Tech posts a Summer Aid Request Form online on or after March 15th. Students may apply for Direct (Subsidized and Unsubsidized) Loans, TEACH Grants and PLUS loans during summer terms. We review NSLDS and COD for remaining loan and Teach Grant eligibility.

Students who have remaining Federal Pell Grant eligibility; regulations stipulate that Tennessee Tech must pay these students regardless of our institutional application for summer. All financial aid is processed at the end of Census date of full summer session with the exception of students attending only the second summer session. Second session students will be processed at the end of census date of second summer session.

14.7 Consortium Agreements

Tennessee Tech University may enter into consortium agreements with other institutions, but does not export financial aid off campus.

The home institution will grant the student's degree and courses taken at the host institution must apply toward the degree at the home institution in order for the student to receive aid for those courses.

- Consortium Agreements for financial aid purposes are only granted to students with extenuating circumstances. Example: a student in their last semester prior to graduating needs a course which Tennessee Tech is not offering.
- Consortium Agreements for financial aid purposes will also be granted to students who take classes at institutions in their hometown during the summer. Example: a student from Memphis will be going home for the summer and wants to take courses at a Memphis institution.

Students must complete a course approval form, receiving approval from their academic advisor at Tennessee Tech and submit it to the Office of Financial Aid. Students must also include a copy of their Tennessee Tech Degree works and course schedule showing enrollment at the host institution.

Tennessee Tech will send agreements to the host institution as needed once the course approval form has been approved. Financial aid will not be disbursed until all documents are completed fully and with all required signatures. It is the responsibility of the student to ensure payment to the host institution regardless of whether financial aid has disbursed or not.

If a student withdraws from the class(es) or the class(es) has been cancelled after financial aid has disbursed to the student, funds may be owed back to Tennessee Tech.

Upon completion of the courses taken at the host institution, the student must have an official transcript from the host institution sent to Tennessee Tech University with the grade determinations. The transcript must include the course(s) indicated on the Course Approval form and additional consortium agreements will not be honored if an official transcript has not been received. A financial aid HOLD will be placed on the student's account and the student will not receive any financial aid until the official transcript has been received and processed.

This process must be completed each semester for students wishing to take courses at another institution and receive financial aid. Financial aid can only be disbursed with 6 or more hours during the summer term.

**Tennessee Tech will also willingly sign an agreement for a transient student allowing their home institution to process aid.

14.8 International Students

International students are not eligible for federal or state financial aid because they do not meet the citizenship requirement. International students may receive non-federal aid (such as institutional or private scholarships) and are encouraged to apply for such aid. Only eligible non-citizens of a permanent resident status (someone with a "green card") may qualify for financial aid at Tennessee Tech. These students must submit the FAFSA to qualify. There are many other categories which fall into this eligible non-citizen category, check at https://www.uscis.gov/green-card.

The estimated living cost for the Cookeville, Tennessee is relatively low compared to other regions. This is reflected when we issue the SEVIS I-20 for the student visa. The cost of living includes costs for your room and board, food, travel, textbooks, clothing, and other expenses as well. The I-20 is important as it is used for the student to apply for the necessary F-1 student visa at the US Embassy. Additional costs reflected on the I-20 are the tuition, general access fees, international fee, health insurance, and an additional $3500 for a student's spouse and $3000 for each dependent.

It is required for all international students to provide a bank statement to show they have the funds to cover the cost of attendance for a period of 1 year. If a student has a sponsor, his/her sponsor may be asked by the US Embassy to provide an Affidavit of Support. If the sponsor is a government agency, a letter from the agency will suffice. If the student cannot provide a bank statement in the required minimum amount, he/she will not be issued the I-20 for the student to apply for the visa application.

14.9 Retaking Coursework and Title IV Financial Aid

The University may count toward enrollment status and award Title IV funds to a student who is repeating, for the first time only (i.e., one repetition per class), a previously passed course in a term-based program, including when the student is retaking a passed class due to failing other associated coursework. For this purpose, passed means any grade higher than an "F," regardless of any school or program policy requiring a higher qualitative grade or measure to have been considered to have passed the course. This retaken class may be counted toward a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class as long as it is required in their program.

A student may be repeatedly paid for repeatedly failing the same course (normal SAP policy still applies to such cases). If a student withdraws before completing the course that they are being paid Title IV funds for retaking, then that is not counted as their one allowed retake for that course. However, if a student passed a class once and then is repaid for retaking it and fails the second time, that failure counts as their paid retake and the student may not be paid for retaking the class a third time. Even if Tennessee Tech has a policy that requires students to retake all of the coursework for a term in which a student fails a course, any courses retaken that were previously passed in this case will not be eligible for Title IV aid.

If a student who received an incomplete in a course in the prior term is completing the coursework in the subsequent term to erase the incomplete in the prior term, the student is not considered to be enrolled in the course for the subsequent term. Therefore, the hours in the course do not count toward the student's enrollment status for the subsequent term, and the student may not receive FSA funds for completing the course. However, if a student who received an incomplete in a course in the prior term is retaking the entire course for credit in the subsequent term, the hours in the course count toward the student's enrollment status, and the student may receive FSA funds for retaking the course.

In any case, remember that retaken classes may count against satisfactory academic progress, and the student's eligibility is still constrained by all the requirements of satisfactory academic progress, as discussed in *Chapter 1* of *Volume 1* of the FSA Handbook.

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Chapter Fifteen

Revision of Financial Aid Awards

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Once an award notification is sent to the student via Tennessee Tech email, there may be instances which warrant a change to the original notification. An Aid Administrator may review a student's circumstances, make an adjustment to an award, and release a revised award notification. This revised award invalidates the original award notice.

15.1 Revision Initiated by the Financial Aid Office

The Financial Aid Office will automatically consider a revision in a student's aid package when the following occurs:

1. There is conflicting information in the file
2. There are changes resulting from verification
3. There is a change in availability of funds
4. There is a Financial Aid Office staff member error
5. Certain situations and/or circumstances become aware to the FAO

The award notification directs the student to the IMPORTANT INFORMATION link that acknowledges the right of the Financial Aid Office to make a change to any award at any time before and during the academic year or term. Students are sent a revised award notification as soon as possible instructing them to review their award information. In the case of an office error, it is customary to contact the student personally or send a personalized letter or email.

15.2 Revisions Initiated by Request from Student

Students may decline any portion of their award. Lack of acceptance does not count as a revision. If a student wants to add an award, the request will be referred to an Aid Administrator.

It is the student's responsibility to notify the Financial Aid Office of changes in a student's resources. If the student makes an appointment with an Aid Administrator and reveals a change in circumstances which may affect the student's family contribution, the student should document the situation in writing, or write a letter reiterating the conversation and including supporting documentation. If a change to the award is allowable, the Aid Administrator will release a revised award notification.

15.3 Overawards

An overaward occurs any time a student's disbursed financial aid (federal, state, institutional, and outside aid) and other resources exceed unmet need or exceed the cost of attendance for the award period by more than an allowable tolerance.

15.3.1 Eliminating an Overaward

Before reducing a student's aid package because of an overaward, the Aid Administrator should always attempt to alleviate the situation by reducing or eliminating the overaward. The following possible allowances should be checked.

1. Increase budget using allowable expenses
2. Adjust EFC (ex. recalculation for one-term aid)
3. Adjust undisbursed funds (all necessary undisbursed financial aid funds must be withdrawn in the case of an overaward).

15.3.2 Causes of an Overaward and/or Overpayment

There are several causes of an overaward:

1. Student wages - the student earns more than the awarded FWS allocation
2. Change in the enrollment status - the student withdraws or drops below the projected enrollment status
3. Reduction in cost of attendance - the student changes budget categories
4. Additional resources - the student has resources greater than those used to calculate the award
5. Administrative error - the Aid Administrator inadvertently makes an error
6. Fraud - the student intentionally deceives or misrepresents information to obtain funds.

15.3.3 Treatment of an Overaward

If eliminating the overaward is not possible, the Aid Administrator must reduce the overaward using the following sequence:

1. An overaward greater that $300 based on surplus earnings must be counted as a resource for the next academic year
2. An overaward from an administrative error must first reduce or eliminate next semester's overpayment. The Aid Administrator must then bill the student for any remaining amount
3. Once a Direct loan has been disbursed, there is no overaward
   *Although a school isn't required to return Direct Loan or nonfederal education loan funds that were disbursed to the borrower (either directly of by applying them to the student account) before the overaward situation occurred, the law doesn't prevent the university from returning funds that were applied to the student account.
4. If an overaward occurs due to fraud, follow the procedures in Chapter 22.

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Chapter Sixteen

Processing Loans

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16.1 Federal Subsidized Direct Loan and Federal Unsubsidized Direct Loan

16.1.1 Loan Application

Per Federal regulation, Tennessee Tech requires that students complete online entrance counseling before disbursing a student's first Federal Direct Loan. Students must complete a Master Promissory Note (MPN) before the loan can be disbursed. If a student would like to reduce or decline their loan, they are asked to email the Financial Aid Office, submit a written request by letter or complete an in-office form.

Students may request a cancelled loan be reinstated or an increase to a partially accepted loan preferably by emailing the Financial Aid Office, submitting a written request by letter or completing an in-office form.

(Updated Sept.2021)

16.1.2 Origination Procedures

An origination record is created in Banner and sent electronically for processing. Loans are posted to student accounts and funds received through G5. Loans that are not originated within the enrollment/payment period cannot be processed as late disbursements

16.1.3 Reconciliation Procedures

1. Move all files sent from Loan Processor onto local hard drive.
    a. dsdfxxop.dat
    b. dslfxxop.dat
    c. dsdf and dslf.lis output file
2. Enter any new draw-downs by Tennessee Tech from G5 into RPACASH
3. RLRDLRC: The output is a Banner Cash Summary for the academic year.
4. Enter the information from RPIDLAS output into the monthly spreadsheet.
    a. This information is entered on the "Banner Amounts" side.
5. Enter the information from the "dsdf and dslf.lis" output file into the monthly spreadsheet.
    a. This information is entered on the "COD Amounts" side.
6. Compare the two sides of the spreadsheet and look for differences in the amount that COD is reporting versus what Banner is reporting.

7. Search the "dsdf and dslf.lis" output file to identify the transactions that do not match up on both sides of the spreadsheet.
    a. The most common difference is a timing difference
        i. Banner pays a loan on the last day of the month and COD books the loan on the first day of the following month (ex. Banner pays on May 31st and COD books on June 1st) – this makes it look like Banner has paid out too many funds
    b. Other common issues include:
        i. Rejected COD loans that made a payment in Banner
        ii. Loans that were modified in Banner but the changes were not received by COD
8. Find all discrepancies and balance the monthly reconciliation.
9. Print the following Documents to save a hard copy:
    a. Complete Excel spreadsheet
    b. RPIDLAS
    c. First 4 pages of "dsdf and dslf.lis" output file (file is too large to print all pages)
10. Keep this hard copy. Save as a digital and paper versions
    (Updated 2/11/19)

16.2 Federal Direct Parent Loan for Undergraduate Students

16.2.1 Loan Application

Tennessee Tech processes PLUS Loans only upon request by the parent. In order to apply for the loan, the parent must complete the Tennessee Tech PLUS Application available online at https://www.tntech.edu/financialaid/types/loans/plus.php .
(Updated 09/01/2020)

16.2.2 Origination Procedures

Once all materials have been received, the Loan Specialist screens them. Also creates an origination record in Banner and sends it electronically to COD for processing. If the loan record is approved, the award will be posted by the loan processor as accepted. Parents must complete the online MPN before the loan will be disbursed. If the loan is denied, the award will be cancelled and the parent and student will be notified of the credit decision from COD via email.

The email will include their options for alternate borrowing, appealing the denial with COD or getting an endorser.

16.3 Federal Direct GRAD PLUS Loan (Added 5/7/14)

16.3.1 Loan Application

Tennessee Tech University processes GRAD PLUS loans only upon request by the student. Students seeking GRAD PLUS loans are advised to email the Loan Specialist to request an application.

The student's application is then evaluated by the Loan Specialist for eligibility to apply and if determined to be eligible, a tracking requirement is posted (RRAAREQ) and the student can then retrieve an application via their Eagle Online account.

16.3.2 Origination Procedures

Once all materials have been received, the Loan Specialist screens them. Also creates an origination record in Banner and sends it electronically to COD for processing. If the loan record is approved, the award will be posted by the loan processor as accepted. Students must complete the online MPN before the loan will be disbursed. If the loan is denied, the award will be cancelled and the student will be notified of the credit decision from COD via email. The email will include their options for alternate borrowing.

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Chapter Seventeen

Processing Financial Transfer Monitoring

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Tennessee Tech University adds students entering during the Spring and/or Summer term to the NSLDS Transfer Monitoring list. (Updated 5/6/14)

The Transfer Monitoring Process is designed to provide schools with the most current, relevant data about the financial aid history of its transfer students – especially its mid-year transfers. The regulations that became effective on July 1, 2001 (34 CFR 668.19) as published in the Federal Register on November 1, 2000, require the school to:

- Inform NSLDS of its mid-year transfer students.
    - Run a PopSel to identify transfer and readmitted students during the terms mentioned above.
    - We run the Banner Transfer Monitoring Process
    - A 7-day hold is placed on ROAHOLD and data extracted to NSLDS
- Wait at least 7 days after informing NSLDS before disbursing Title IV aid to those students so that NSLDS can perform its monitoring function. An award can be made prior to the 7 days if the financial aid administrator reviews the student's information on the federal NSLDS database and determines the student's eligibility.
- Assess any Alerts sent to the school by NSLDS as a result of the monitoring function.
- Review the mid-year transfer student's revised financial aid history.
- Make any necessary adjustments to scheduled disbursements.
- Determine if the student is responsible for repaying any Title IV aid that was disbursed prior to the school's receipt of the revised history.

For questions about the Transfer Monitoring Process call the NSLDS Customer Service Center at 1-800-999-8219, from 8:00 A.M. to 8:00 P.M. Eastern time.

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Chapter Eighteen

Disbursement of Funds

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18.1 Responsibility for Disbursement of Funds

The Business Office has the responsibility for disbursement of loan, grant, and scholarship funds. The Human Resources Office has responsibility for disbursement of direct deposit of work study funds.

18.2 Separation of Functions

There is a clear and distinct separation of functions between the Financial Aid Office and the Business Office. The Financial Aid Office assures and maintains the accurate and appropriate awarding of financial aid funds. This information is electronically transmitted to the Business Office through the posting process to a financial aid sub-account. After this posting process, the Business Office uploads the disbursement information to the General Ledger. Any financial aid that is awarded in excess of charges is disbursed to the student and/or parent by the Business Office.

18.3 Procedures

The Financial Aid Office electronically awards during the Fall/Spring semester(s) for students enrolled (admitted) in an eligible program of study. Students enrolled for these semesters do not require that a student be registered before being awarded. However, when the disbursement process is run, as indicated below, registered hours and enrollment in an eligible program are verified. Students enrolling during the summer semester do require registration of hours and completion of a summer application prior to awarding.

The Financial Aid Office initiates the disbursement process and the Business Office receives information electronically in order to adhere to the three-day disbursement requirement. (Updated 5/6/2014).

18.3.1 Procedures for Direct Loan Disbursement Process

- Loan acknowledgement files from COD are loaded into Banner through the RERIM## process
- Associate Director, or other Financial Aid Administrator, has set up RPEDISB to run each evening through ITS
- ITS routes report of completeness to the SAMBA Directory for review by financial aid personnel.
- Undisbursed funds are reviewed for disbursement results

18.3.1.1 Procedures for Alternative Loans

- Loan certification requests are received via ScholarNet (Great Lakes software)
- Loan Specialist reviews for eligibility and certifies accordingly.
- Approved alternative loans are processed into banner via RPRELAP, which generates disbursement information entry.
- Disbursement rosters are received electronically via ScholarNet and posted via RPALDSB for crediting to student accounts.
- Disbursement details are reported to Business Office by placing electronic roster files into Business Office report repository and are notified via email that the new report exists. (Added 5/6/14)

18.3.2 Verification of Identity of Student

Students are required to complete an online verification of their identity and bank account information during the setup of direct deposit. If no direct deposit has been arranged, a student must present a valid identification to receive a financial aid refund check from the Business Office (i.e., valid student I.D. card, or a driver's license.)

18.3.3 Verification of Status

The student's eligibility status is checked by the Financial Aid Office. Edit checks are run to ensure current eligibility before transmission. If, after a transmission, the status changes and the student becomes ineligible, the Director, the Associate Director, or other appointed financial aid personnel will manually cancel a loan and return funds to the federal government. The loan cancellation will create a balance due to Tennessee Tech if direct deposit has been processed or cause the Business Office to cancel an excess aid check.

18.3.4 Student Endorsement

Because Tennessee Tech University uses electronic funds transfer (EFT) to receive student loan and parent loan funds, there will be no checks to sign. When a paper check is requested, students are required to endorse co-payable checks before funds can be released (i.e., student loan checks – alternative loans). The student is the only person who may endorse the check. There are no substitutions and no exceptions to this policy. If a student is not available for a signature, (i.e., on an internship out-of-state), the student must submit a letter to the Business Office requesting that the check be sent to the student. The student may then endorse and return the check. The funds may then be credited to the student's account and/or released to the student. (Updated 5/6/14)

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Chapter Nineteen

Refunds/Repayments

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(Updated 06/19/2020)

19.1 Institutional Refund Policy for Traditional Students

When a student withdraws, who is a non-financial aid recipient, on or after the first day of class during a semester, Tennessee Tech University will refund tuition to the student's account according to the chart listed below.

Notification Dates	Refund Rate (excludes deposit)
First Term - August 15	100%
Second Term - January 15	100%
Last day of drop/add period	75%
14 calendar days after drop/add period	25%

The refund policy reflects the standards of the school's accrediting agency and State law.

Room charges are 100% refundable up to August 15 (fall) or January 15 (spring). After that time, room charges are non-refundable. Meal charges are made on a per-day basis and are prorated for the direct daily meal costs incurred.

The date used to calculate the refund is determined as follows:

1. In the case of a student who officially withdraws, the date of the withdrawal

2. In the case of a student who unofficially withdraws, the date of withdrawal is the last day the student attended class or the date of 50% of enrollment. We will use the 25% of enrollment if we cannot determine the date the student withdrew from classes. The Registrar's Office is responsible for determining and documenting the last day of attendance.

In the case of a student who is expelled, the withdrawal date is the date of expulsion.

19.2 Steps in Return of Title IV Funds Process

See Return of Title IV FUNDS POLICY. Additional considerations follow:

19.2.a Students who receive all failing grades at the end of the term

Financial aid is awarded under the assumption that the student will attend Tennessee Tech for

the entire term for which federal assistance was disbursed. When the student has failed to earn a passing grade in at least one class for the term, federal regulations require the school to determine whether the student established eligibility for funds disbursed by attending at least one class or participating in any Tennessee Tech academic-related activity. If the school cannot verify that the student attended Tennessee Tech, all financial aid must be repaid to the federal and institutional programs. The student's bursar account will be charged and the student will be responsible for any balance due.

Students who are able to verify attendance beyond Tennessee Tech's records may submit supporting documentation to OFA. The student must submit supporting documentation within 30 days from the last date of the term. Recalculations for aid eligibility will not be performed for documentation received after that date.

Where a student who received all failing grades is determined to have withdrawn, OFA will proceed to perform a Return of Title IV Funds as provided in its Return of Title IV Funds Policy.

19.2.b Definition of an academically related activity

Examples of Tennessee Tech academically related activities include but are not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students.

Proof of participation: (through 05-09-2021)

- ☐ Exams or quizzes
- ☐ Tutorials
- ☐ Computer-assisted instruction
- ☐ Completion of an academic assignment, paper or project
- ☐ Participating in an online discussion about academic matters
- ☐ Initiating contact with a faculty member to ask a question about the academic subject studied in the course
- ☐ Tennessee Tech required study group where attendance is taken

Proof of participation: (updated 05-10-2021)

Academic engagement: Active participation by a student in an instructional activity related to the student's course of study that—

(1) Is defined by the institution in accordance with any applicable requirements of its State or accrediting agency;

(2) Includes, but is not limited to—

(i) Attending a synchronous class, lecture, recitation, or field or laboratory activity, physically or online, where there is an opportunity for interaction between the instructor and students;

(ii) Submitting an academic assignment;
(iii) Taking an assessment or an exam;
(iv) Participating in an interactive tutorial, webinar, or other interactive computer-assisted instruction;
(v) Participating in a study group, group project, or an online discussion that is assigned by the institution; or
(vi) Interacting with an instructor about academic matters

Documentation not acceptable as proof of participation:

- Student's self-certification of attendance that is not supported by school documentation
- Verification of Enrollment form issued by the Registrar's Office
- Living in Tennessee Tech housing
- Participating in the school's meal plan
- Participating in academic counseling or advising

19.2.c Overpayment of federal grant funds

Federal regulations provide that 50% of the unearned amount of all federal grants is protected by the federal calculation (see steps 9 and 10 of the federal government's repayment worksheet). Any grant amount subject to repayment will be billed to the student's bursar account as an overpayment. Upon receipt of payment from the student, Tennessee Tech will return the funds to the appropriate grant program(s).

19.2.d Additional loan information to consider when withdrawing

The federal repayment calculation also has additional loan amounts that the student and parent may be responsible to return directly to the U.S. Department of Education (see step 8 of the federal government's repayment worksheet).

Important: Anytime a student is enrolled less than half-time the grace period begins. The student's grace period for loan repayments for Federal Direct Unsubsidized and Subsidized Loans will begin on the day of the withdrawal from the school. If the student is not enrolled half-time for more than 6 months, the loans will go into repayment. The student must contact the U.S. Department of Education (ED) or his/ her lender(s) to make payment arrangements. Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student should contact the lender if he/she has questions regarding their grace period or repayment status.

19.2.e School and student responsibility for return of unearned federal funds

The student and the school are both responsible for returning unearned federal financial aid to the federal government. The student will be billed for any amount due as a result of the return of federal aid funds (R2T4) calculation.

Tennessee Tech will adhere to the following procedures when returning R2T4 funds:

- The Associate Director or Financial Aid Assistant (FAA) will run the Banner report RPRTIVC in simulation mode. The Associate Director or Director will review charges and, hours and start and end dates and make any necessary adjustments.
- The Associate Director or the Director of Financial Aid will run the RPRTIVC report in update mode and print the output file. Once completed the two reports will be compared, ensuring all students on the simulation report are on the update report. * One note ~ the update report will include those students that were offered federal aid but never accepted.
- After comparison, the Associate Director or Director will update the student records and return any funds identified as Institutional Required Return. Those funds will be fed to the student account via the ROAIMMP process.
- As an additional check to verify the correct return of funds, the list will be given to the FAA to review RSIAREV and ensure that the funds required to be returned match what was actually returned and notify the Associate Director or Director if any adjustment, correction or omission was made. This additional step was implemented at the conclusion of the AY2015 Audit as a result of a compliance issue.

Student's responsibilities in regard to the Return of Title IV funds

1. Becoming familiar with the Return of Title IV Funds (R2T4) policy and how withdrawing from all courses affects eligibility for Title IV aid;

2. Resolving any outstanding balance owed to the University resulting from a required return of unearned Title IV aid;

3. Resolving any repayment to the U.S. Department of Education as a result of an overpayment of Title IV grant funds.

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Chapter Twenty

Satisfactory Academic Progress

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Regulatory Citation 668.16 (e)

For purposes of determining student eligibility for assistance under a title IV, HEA program, establishes, publishes, and applies reasonable standards for measuring whether an otherwise eligible student is maintaining satisfactory academic progress in his or her educational program. The Secretary considers an institution's standards to be reasonable if the standards are in accordance with the provisions specified in §668.34.

I. Purpose

Federal regulations require institutions to establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose of awarding financial assistance under the Title IV programs authorized by the Higher Education Act of 1965 as amended (34 CFR 668.34).

Tennessee Tech University complies with this requirement by monitoring each student's inclusive combined cumulative grade point average (GPA), inclusive combined pass-rate (PACE= percentage of credit hours passed divided by credit hours attempted), and overall maximum time frame for completion of the student's program of study. Inclusive combined includes ALL college level and remedial/developmental coursework (Tennessee Tech and transfer credit).

II. Review

This policy is reviewed every four (4) years or as needed when Federal Policy updates are made.

III. Scope

This policy is applicable to Federal Title IV programs, State Programs (inclusive of the Tennessee Student Assistance Award and the Tennessee Education Lottery Scholarship), and various Tennessee Tech scholarship programs. References to financial aid within this policy apply to these programs. The following standards apply whether or not a student received financial aid during the period(s) being measured.

This policy is used to determine satisfactory academic progress for financial aid. Students should reference the Tennessee Tech undergraduate and graduate catalogs for academic regulations used to determine acceptable academic standing, whether or not the student is receiving financial aid.

IV. Policy

Federal, State and other regulations require the Office of Financial Aid at Tennessee Tech University establish and apply reasonable standards of satisfactory academic progress (SAP) for the purpose of awarding financial assistance under federal Title IV programs, Tennessee

Student Assistance Awards and various university scholarship programs. Federal law requires that the financial aid academic standard must be at least as strict as the institution's standard for students enrolled in the same educational program who are not receiving Federal Title IV assistance.

For SAP purposes, the Federal government requires that Tennessee Tech University use coursework completed at Tennessee Tech University in addition to transfer hours, which apply to your degree as outlined in your Academic Plan.

To be considered for financial aid students must maintain satisfactory academic progress in their selected course of study as set forth in this policy. There are three specific standards related to staying in good academic standing in order to receive financial aid.

1. Qualitative Standard (GPA): Students must maintain GPA criteria as follows:
   1.6 for 0-29 earned hours
   1.8 for 29.01-50 earned hours
   2.0 for > 50 earned hours

   Federal law requires that for programs longer than two (2) academic years, students must have a "C" average or its equivalent by the end of the second (2nd) year (regardless of how many credits they have accrued) or have an academic standing consistent with the requirement for graduation. Tennessee Tech University elects to use the same academic standard as stated in the academic regulations in the undergraduate and graduate on-line catalogs as appropriate.

   Graduate students must meet the academic requirements set forth in the graduate catalog as applied to their program.

2. Quantitative Standard (PACE): Students must complete and pass at least 67% of all attempted courses.

   Pace is progression toward completion of the student's program of study. Federal law requires that students must progress toward completion of the eligible program of study at a percentage rate that will allow the student to complete the program within the maximum timeframe allowed for the program. This limitation may also be applied toward state and institutional scholarship programs.

   Both undergraduate and graduate students must minimally pass sixty-seven percent (67%) of their cumulative inclusive combined credits attempted to remain in good standing for financial aid. Grades of "A", "B", "C", "D", "P", or "S" count as credit hours passed. All courses for credit will be counted as hours attempted including withdrawals ("W"), incompletes ("I"), repeated coursework, and coursework graded as "U", "AU", "X", "CU", "F", "IF" and "NF". Inclusive combined includes ALL college level coursework and remedial/developmental coursework (transfer coursework included).

The sixty-seven percent (67%) pass rate is determined by dividing the cumulative inclusive combined number of credit hours the student has passed by the inclusive combined cumulative number of hours the student has attempted.

Students who have not achieved an inclusive combined pace of sixty-seven percent (67%) will be terminated from financial aid for subsequent semesters. See Section VIII. Financial Aid Appeals. Students may still be eligible for emergency short-term loans, other University funds, and alternative loans during periods of suspension from financial aid.

***COVID-19**: Please note that Tennessee Tech will continue processing SAP following our normal policy, but we will allow leniency in quantitative only (PACE) as applicable to courses with PASS/FAIL due to COVID-19, Spring 2020.

3. Maximum Timeframe Standard: Students may only receive Title IV assistance up to 150% of the program's published length.

   Federal law allows students to receive Federal Title IV assistance up to one hundred fifty percent (150%) of the program's published length. At Tennessee Tech, this limitation is also applied toward State and specified University scholarship programs.

   Undergraduates: The maximum timeframe for the completion of a baccalaureate degree is limited to one hundred fifty percent (150%) of the program's published length. Most undergraduate baccalaureate programs at Tennessee Tech require one hundred twenty (120) credit hours. Therefore, the maximum attempted undergraduate college level credit hours allowed for most programs is one hundred eighty (180) credit hours. The one hundred eighty (180) credit hours include all transfer attempted undergraduate college level credit hours and all Tennessee Tech attempted undergraduate college level credit hours. See Section VIII. Financial Aid Appeals.

   Graduates: The maximum timeframe limitation for completion of a graduate degree is one hundred fifty percent (150%) of the program's published length as established by the Tennessee Tech Graduate Office in the graduate online catalog. The limitation by program includes all transfer attempted graduate level credit hours and all Tennessee Tech attempted graduate level credit hours. See Section VIII. Financial Aid Appeals.

   Additional Bachelor's Degree: Students who have already earned a bachelor's degree, but are working on another undergraduate degree, may be eligible to receive Federal Stafford Loans at the undergraduate limit. Students must submit a Financial Aid Appeal. See Section VIII. Financial Aid Appeals. With an approved appeal, the SAP Appeal Committee will allow one hundred fifty percent (150%) of the additional hours needed to complete an additional bachelor's degree to the existing overall credit hours previously attempted for the first (1st) bachelor's degree. This

new value will establish the new maximum timeframe that the student can receive financial aid.

Teacher Certification: Students working on teacher certification must provide a plan of the course requirements to complete the certification in lieu of submitting an appeal.

Students who have completed all undergraduate course requirements and are eligible to graduate, but do not graduate (for any reason), are ineligible for financial aid. Reasons not acceptable for further financial aid include, but are not limited to; raising GPA to meet graduation requirement, needed to pass writing proficiency exam, wanting to complete a minor or second major (double majors).

Please note that federal policy allows for 150% of the total hours in a program to complete the degree, so changes of major and students choosing to enroll concurrently for dual degrees may not be an acceptable reason for an appeal to be approved.

If at any time it is determined a student cannot complete their program within the 150% maximum allowable timeframe, they are no longer eligible for financial aid.

Students with an academic history showing patterns of enrollment with inability or unwillingness to progress, such as numerous Satisfactory Academic Progress appeals, changes of major, withdrawals, repeats, incomplete's, or enrollment inconsistent with the student's educational objective, may be regarded as ineligible for future financial aid.

V. Additional Information

Academic Fresh Start: For students who choose to participate in academic fresh start (refer to the undergraduate or graduate online catalogs for details), it should be noted that the related coursework must still be counted for financial aid SAP. Depending upon the student's academic history, the student might be ineligible for financial aid. In such cases, the student has a right to appeal. See Section VIII. Financial Aid Appeals.

Transfer and Repeat coursework: Accepted transfer credits must count as both attempted and completed hours. All attempted undergraduate and graduate college level credit hours are included in both the pace and maximum timeframe measurements, inclusive of credit hours associated with all repeated coursework. When determining a student's enrollment status for Federal Title IV purposes, Tennessee Tech cannot pay for more than one (1) completed repetition of a previously passed course. The Tennessee Education Lottery Scholarship Program has additional rules related to repeated coursework.
Remedial courses may be included. However, enrichment and ESL courses ARE NOT taken into consideration for SAP calculation.

Withdrawals: Withdrawing from courses may impact your financial aid awards. Before withdrawing from class, you should contact your academic advisor to determine the consequences. Students who totally withdraw and receive aid may owe the university

money. Withdrawing from all courses for two consecutive semesters may result in the loss of financial aid eligibility.

Incompletes: Incomplete courses are assigned a grade of "I" and are not considered to be complete. These courses will not be included in the total credits earned until the final grade has been submitted. For students on a Financial Aid Plan, no aid will be awarded.

Documented Disability: Students who are aware of learning or other disabilities should immediately contact the Accessible Education Center (AEC) so that appropriate accommodations can be made. A student with a documented disability and functional limitations is still held to the same satisfactory academic progress expectations as other students.

VI. Frequency of Review

The Office of Financial Aid at Tennessee Tech evaluates student academic progress at the end of each Spring semester for continuing and transfer students who have submitted a FAFSA for the New Year and weekly thereafter as new FAFSA's arrive. Students with an approved appeal will have progress evaluated at the end of the term in which the student has appealed, and each term thereafter in which they remain on a Financial Aid Plan.

Academic progress can be re-evaluated at any time throughout the year, as identified by a member of the Office of Financial Aid.

Students who have not received financial aid in previous years but are applying for financial assistance for the first time will also be held to the requirement of maintaining SAP. Progress is reviewed for all semesters of a student's enrollment regardless of whether the student was eligible for financial assistance during a term.

VII. Notification to Students

Students not maintaining any one or more SAP standard(s) will be placed on financial aid suspension and will receive a Missing Information Notice through their campus email directing them to their Eagle Online account for status updates. Financial aid suspension does not prohibit you from continuing your education at Tennessee Tech. It does prohibit you from receiving Federal, State and some institutional aid until you meet the required standards. Students who fail to meet the standards have the option to appeal this suspension if they had significant mitigating circumstances which seriously affected academic performance. When a student appeals, the decision of the appeal will be sent via email to the students Tennessee Tech email account.

Processing for completed appeals is approximately two (2) weeks. Once an appeal is processed, the decision notification is sent to the student's campus email account. If the appeal is approved, the student will be directed to the conditions of the approval for reinstatement of aid eligibility. Once the student reviews and agrees to the terms and conditions of the approved appeal, financial aid may be received for that term if otherwise

eligible. The terms and conditions are binding. Additional information about specific Financial Aid Plans may be found in "ACTIVE MESSAGES" through the students Eagle Online account under "Financial Aid Status". See section VIII for additional information on Financial Aid Appeals.

VIII. Financial Aid Appeals

There are limited options for appealing the status of financial aid suspension based on lack of satisfactory academic progress. Please be aware that depending on the timing of when the appeal is submitted, the appeal may not be reviewed prior to when registration fees are due for the upcoming semester. Students may need to be prepared to pay registration fees. If the appeal is approved after the semester begins, the student will be considered for financial aid, if otherwise eligible. If the student pays registration fees out-of-pocket, there is no guarantee that the appeal will be approved. In-person appeals are not permitted, and retro-active appeals will not be considered.

A student who fails to meet any federal student aid Satisfactory Academic Progress standard, singularly or in any combination, and has mitigating circumstances can appeal by submitting a completed and signed SAP Appeal Form, along with all required documentation. Failure to provide any required documentation can result in the denial of your appeal. The outcome of your appeal will depend on the nature of your circumstance(s) and the quality of documentation that you provide. All appeals must be submitted for the term indicated on the appeal form no later than the published last day to drop a full-term course with a "W".

LINK TO SAP APPEAL FORM HERE

Completed appeal packets may be sent to:
Tennessee Tech University / Office of Financial Aid
Attn. SAP Appeal Committee
Campus Box 5076
Cookeville, TN 38505

A. Approved SAP Appeals

Students who are successful in their appeal and can reach good standing in one term will be placed on *Financial Aid Probation* and their aid will be reinstated for that payment period/term. The Office of Financial Aid will review the student's record at the end of the semester to determine the outcome for future semesters. At the conclusion of the term, the student must be meeting the school's SAP standard in order to qualify for further financial aid. At the conclusion of the term, the student must be meeting the school's SAP standard in order to qualify for further financial aid.

Students who are successful in their appeal and cannot reach good standing in one term will be placed on a Financial Aid Plan developed by the Office of Financial Aid, and monitored each term. If the student fails to meet the standards outlined in the plan, the

student will no longer be eligible for financial aid until the student re-establishes eligibility on their own. Students who fail to meet the conditions outlined in the plan during the specified, allowable timeframe will not be eligible to receive future federal aid unless a subsequent appeal is submitted and approved. Students who are on a Financial Aid Plan are required to successfully complete a minimum of 75% of all attempted courses EACH semester, as well as receiving a grade of "C" or better in EACH course completed. Failure to complete these requirements will result in a loss of financial aid.

B. Denied SAP Appeals

If the SAP Appeal Committee denies the appeal, you will remain on financial aid suspension. In a small number of cases, the finding of the SAP Appeal Committee may be that the appeal, as presented, has merit but lacks sufficient documentation. In those limited cases, you will be afforded the opportunity to re-appeal by presenting new documentation not previously submitted for consideration. Re-appealing does not imply a guarantee of a positive outcome.

If your appeal is denied, this does not keep you from continuing your education. Denial of an appeal simply means you cannot receive federal, state and some institutional aid. Students may utilize alternative student loans through a private lender as an alternate source of funding.

IX. Reinstatement of Eligibility

Students may re-establish eligibility for financial aid by achieving the satisfactory academic progress standards. Once eligibility has been re-established, the student must contact the Tennessee Tech Office of Financial Aid to request reinstatement of their financial aid.

Updated: May 18, 2020
Last Reviewed: May 2020.
References: Higher Education Act of 1965 (34 CFR 668.34).

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Chapter Twenty-One

Fund Management and Reconciliation

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21.1 Fund Management and Reconciliation

21.1.1 Federal Pell Grant

The Director of Financial Aid works in conjunction with the Business Office to ensure that funds are managed properly. The Financial Aid Office reports Federal Pell Grant awards to the Common Origination and Disbursement (COD) program. In turn, Federal funding levels for the Pell Grant are increased, and the Business Office draws down funds. The Financial Aid Office and the Business Office reconcile drawn down amounts with awards.

Pell Grant payment information must be reported to the Department of Education within 30 days of funds being applied to a student's account.

21.1.2 Campus-Based Federal Funds

The Federal Supplemental Educational Opportunity Grant (FSEOG) and the Federal Work Study Program (FWSP) funds are known as Campus-based Federal Funds. The Financial Aid Office awards these funds to qualifying students, and the Business Office draws down funds. Both offices work together to ensure reconciliation of these funds.

21.1.3 State Funds

The Financial Aid Office makes awards for state programs, and the Business Office posts funds and makes requests for funding. Both offices work together to ensure reconciliation of these funds.

21.1.4 Institutional Grants, Scholarships, and Work-Study

The Financial Aid Office makes awards for all institutional grants, scholarships, and work-study. The Business Office posts funds. Both offices work together to ensure reconciliation of these funds.

The Administrative Staff work throughout the year to redistribute institutional grant and scholarship funds as they become available. This process is called *reallocation* and is necessary because when financial aid awarding begins in February, actual funding levels for the academic year to be awarded are not yet known...

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Chapter Twenty-Two

Fraud

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There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

22.1 Policy for Fraud

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

22.2 Procedures for Fraud

If, in an Aid Administrator's judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director for possible disciplinary action. After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of the Inspector General of the Department of Education or the local law enforcement agency.

The Director reviews the student's aid file with the appropriate Aid Administrator and if the decision is made by the Director to pursue the possibility of denying or canceling financial aid, a written request to make an appointment is sent to the student. If the student does not make an appointment, the Director may:

1. Not process a financial aid application until the situation is resolved satisfactorily
2. Not award financial aid
3. Cancel financial aid
4. Determine that financial aid will not be processed for future years.

All processing of the application or disbursement of funds shall be suspended until the Director has made a determination as to whether the student shall be required to make an appointment.

Fraudulent situations should be reported to the hotline of the Department of Education Inspector General at (202) 755-2270 or 1-800-MIS-USED.

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Chapter Twenty-Three

Audits and Program Reviews

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Federal regulations require the Financial Aid Office to have its records and student files audited at least once every two years. Each audit must cover the time period since the last audit.

Tennessee Tech University is audited annually.

Auditors review a sample of student aid files to ensure the Financial Aid Office is in compliance with Federal, State, and University polices. The auditors submit a preliminary memorandum of findings to the Director of Financial Aid who conducts research and prepares a response addressing resolution of the specific discrepancy and appropriate procedures to correct faulty processing. Items which are resolved are deleted from the report and the final document is submitted to the United States Department of Education. The Chief Financial Officer (CFO) distributes findings concerning each department to the President. The President relays a copy of the findings for the Financial Aid Office to the Director. The Director has one week to submit a response to errors discovered by the Auditors. If the Financial Aid Office submits a valid response to the Auditors, the discrepancy is removed from the citation report.

An audit exit meeting is held at the University with the auditors and selected University personnel (i.e., Director of Financial Aid, Chief Financial Officer, President, etc.) to discuss findings and allow the Institution an opportunity to clarify a response. The President submits a final report with the responses from the institution to the U.S. Department of Education.

23.1 Preparation

The only preparation for the audit is to cooperate with the Auditors' requests. Typically, the Auditors will randomly select a specific number of students from each of the Title IV programs. The files are pulled and given to the Auditors. Any additional assistance requested is responded to promptly.

23.2 Guidelines

A complete listing of financial aid audit guidelines is listed in the Audit Guide published by the U.S. Department of Education. See this reference document for additional information.

23.3 Liaison

The Director is the liaison between the Financial Aid Office and the Auditor. Specific questions regarding Direct Loan procedures are addressed by the Associate Director or Loan Specialist. Questions regarding disbursements, accounts receivable and Pell Grant reports are initially addressed by the Business Office and then, if needed, by the Director.

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Administrative Capability	Page	**Policy and Procedure Regulatory Citation**
		668.16 (b) (Adequate number of qualified persons to administer the Title IV Programs)
		668.16 (c) (Adequate checks and balances)
		668.16 (e) (Satisfactory Academic Progress)
		668.16 (f) (Conflicting Data)
		668.16 (d); 668.24 (b); 668.164 (Fiscal Reports and Financial Statements)
		668.16 (h) (Financial Aid Counseling)
Institutional Eligibility		**Policy and Procedure Regulatory Citation**
		600.20; 600.21 (General Requirements)
		600.20; 600.21 (Updating Application Information)
		600.4 (a)(2); 600.5 (a)(3); 600.6 (a)(2) (Admission Policy for Public or Private Nonprofit educational institution, Proprietary Institution of higher education, and Postsecondary Vocational Institution)
General Provisions		**Policy and Procedure Regulatory Citation**
		668.13 (Certification)
		668.22 (Title IV Refunds)
		668.23 (Compliance Audits and Audited Financial Statements)
		668.41, 668.42, 668.43, 668.45, 668.46, 668.47, 668.48, 668.49 HEOA (Consumer Information)
		668.53 (Verification)
		479 A (Professional Judgment)
		668.75 (Misrepresentation)
		668.134 (Documentation)
		668.135 (Secondary Confirmation)
		34 CFR 668, Subpart J (Ability to Benefit)

Federal Perkins Loan Program		**Policy and Procedure Regulatory Citation**
		674.10 (Selection and Awarding of Students)
		674.31 (Perkins Master Promissory Note)
		674.16 (Perkins Loan Disclosure)
		674.19 (Fiscal Procedures and Records)
		674.33(d) (Forbearance)
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Federal Work-Study Program and Job Location and Development Program		**Policy and Procedure Regulatory Citation**
		675.10 (Selection and Awarding of students)
		675.20; 675.21; 675.2(b); 675.18(g) (Assigning FWS Jobs)
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Federal Supplemental Educational Opportunity Grant (FSEOG)		**Policy and Procedure Regulatory Citation**
		676.10 (Selection and Awarding of students)
		676.19 (FSEOG Fiscal procedures and records)
Federal Pell Grant		**Policy and Procedure Regulatory Citation**
		690.63 (Calculating Federal Pell Grant Awards)
		690.80 (Federal Pell Grant required and optional recalculations)
		690.81 (Fiscal Records and Disbursement requirements for Federal Pell Grants)

Academic Competitiveness Grant (ACG) and National SMART Grant		**Policy and Procedure Regulatory Citation**
		691.15; 691.16; 691.17 (ACG and National SMART Eligibility Requirements)
		668.3; 691.62; 691.2(d); 691.6 (Calculating ACG and National SMART Grants)
		691.81 (Fiscal Control and fund accounting)
Federal Family Education Loan (FFEL)		**Policy and Procedure Regulatory Citation**
		682.200(b); 682.201(a) (Packaging Policies for Federal Stafford/PLUS Loans)
		682.604 (Processing Loan Proceeds and Counseling Borrowers)
		682.607 (Refund policy)
		682.610 (Administrative and Fiscal Requirements)
Federal Direct Loan Program	Section 10	**Policy and Procedure Regulatory Citation**
		685.102(b) (Packaging Policies for Federal Direct Loans/PLUS)
		685.304 (Counseling Borrowers)
		685.306 (Payment of a Refund or Return of Title IV)
		685.309 (Administrative and Fiscal Control)
TEACH Grant	Section 11	**Policy and Procedure Regulatory Citation**
		686.10; 686.11 (Eligibility Determination)
		686.32 (Counseling)
		686.36 (Fiscal Control and Funds Accounting)

Regulatory Citation	Description
668.16 b	Adequate Number of Persons to administer Title IV Programs