

Financial Aid Handbook

PLEASE KEEP THE FOLLOWING PAGES FOR YOUR RECORDS

IT IS VERY IMPORTANT THAT YOU READ THIS HANDBOOK COMPLETELY! The information regarding academic progress is applicable to all Federal Programs (grants, work-study, and loans) and the Tennessee Student Assistance Award (TSAC). It is also applicable to a number of scholarships and is inclusive of the Tennessee Education Lottery Scholarship Program. Some scholarships are measured by a different criteria based on the guidelines applicable to the scholarships.

Your AWARD posting is only for informational purposes.

- If awarded grants/scholarships, we assume that you accept these awards. If you register for classes and if the combined amount of grants/scholarships is equal to or greater than the amount you owe for fees, you will still have to confirm your classes as long as you are making satisfactory academic progress and meeting eligibility requirements.
- If you have pre-registered and decide not to attend Motlow, it is your responsibility to officially withdraw from classes with the Admissions & Records office before the first day of class to receive a 100% refund and to notify the Financial Aid Office to cancel your awards or you may be held responsible for these charges.
- **REQUIRED STEP: Students must "actively confirm" they will be attending classes.** Paying fees or enrolling in the deferred payment plan does not automatically confirm the student's attendance. Financial aid students must confirm attendance by utilizing their MyMotlow student account. Students who fail to pay their fees and "actively confirm" will be deleted from classes. To confirm, log into your MyMotlow account, click on Student, click on Student Account, click on Confirm Enrollment.

BOOKS & SUPPLIES: You must be prepared to purchase books and supplies without relying on financial aid funds.

Your initial Federal Pell Grant Award, if applicable, Tennessee Student Assistance Corporation Award (TSAC), if applicable, and Tennessee Education Lottery Scholarship (TELS), if applicable, are based on your registration status at the point we completed your financial aid file. If you were not enrolled in any classes, we assumed an award based on full-time enrollment status. As needed, these awards will be adjusted based on your enrollment status at the point that checks are released and again on the 14th calendar day (census date). If your hours change between the times you pick up a financial aid check and the 14th calendar day you **will** have to repay any difference. You cannot receive financial aid (such as the Federal Pell Grant) simultaneously at two colleges.

If you are interested in applying for the Federal Work-Study (FWS) program, please refer to the section in this guide for instructions.

If you were awarded one of these scholarships: Academic Service, GED, or TELS (Hope, Merit, Aspire, or Access), please refer to the section in this guide for scholarship criteria.

Community Education/Professional Development Courses, CEU's, EMT, and Real Estate courses **do not** qualify for financial aid purposes. Audit courses, CLEP, and credit-by-exam courses **do not** qualify for TELS eligibility. You must notify the Financial Aid Office if you enroll in one or more of these courses or programs so that your financial aid package can be adjusted.

Based on the low cost of registration fees at Motlow, we discourage the use of federal student loans. But if you still want to complete a loan request form, you will find it on our website. If you have already submitted a Loan Request Form, it has been given to the Loan Processor at the point your financial aid file was completed. If you are eligible for a student loan, the Loan Processor will certify your loan(s) for approval. After we receive an approval on your student loan and you sign a Promissory Note electronically, we will disburse loan funds to your account.

REFUND CHECKS (the balance of grants, loans, and/or scholarships beyond what is necessary to cover registration fees) should be available at the Business Office approximately one to two weeks after classes begin.

- For grants, most scholarships, and Direct Loan funds, our office reviews your enrollment and other eligibility criteria and authorizes payment to your student account.
- Your awards may increase, decrease, or be cancelled depending on these eligibility reviews. **If your aid is cancelled for any reason, you are responsible for paying all tuition and fees you have incurred.** Credited funds are applied to your unpaid balance for tuition and fees.
- For grants, scholarships, and processed loans for repeat borrowers, funds are credited to the student's account **approximately** the day of official registration.
- If your aid exceeds your charges, a refund check will be available within 7 - 14 days after your aid is credited. **If your charges exceed your aid, you must pay the balance.**
- Refund checks may be picked up at the Business Office on main campus or at the off-campus location that you attend by showing a Photo ID. The Business Office will in turn verify that your instructors have confirmed your attendance in class before releasing your refund check. Refund checks for students that are enrolled entirely in online classes can be picked up at the main campus unless the Business Office is instructed by the student to forward the check to a particular off-campus location for them to pick up.
- As applicable, Pell and TELS awards will be adjusted based on your enrollment status at the point that checks are released and again on the 14th calendar day (census date). If your hours change between the time you pick up a financial aid check and the 14th calendar day you will have to repay any difference.
- If you do not pick up the check within 20 days of its print date, the check may be voided and funds will be returned to the appropriate financial aid program(s).
- Since refund checks will not be released until after classes begin, the **student is responsible for purchasing books and supplies** without relying on financial aid funds.

YOU MAY BE LIABLE FOR FEDERAL OR STATE FUNDS YOU RECEIVE

Student attendance is verified prior to financial aid residual checks being released for federal and state funds. Enrollment will be verified at the 14th day of classes (census date). If you do not attend some/all of your classes, we will adjust/cancel your award(s) and you may be responsible for payment of registration fees. Even though you may have attended at least one session of your classes, if we later learn that you were not attending classes at the point we disbursed your Title IV and/or State funds, such funds will be credited back to the appropriate programs(s) and you will be billed for any related adjustments.

If you receive a student loan and are not attending at least six eligible credit hours at the point you receive your check, the Financial Aid Office will cancel your loan and you may be billed for any balance due on your account.

You should make the Financial Aid Office aware of all changes made to your class schedule so that we can adjust your award(s) in a timely manner. If you decide not to attend Motlow, you should officially withdraw from your classes with the Admissions & Records Office. Please remember that your classes are being "held" based on anticipated Federal/State Grants if you qualify for these funds and if the amount for which you qualify is equal to or greater than the amount you owe for registration fees. If you begin classes but then decide to no longer attend, you should officially withdraw from your classes. Otherwise, you may receive a Title IV overpayment and not be eligible for any additional funds until the overpayment is repaid. **If you simply quit attending and do not officially withdraw, your instructor may assess a "FA" as your grade.** This is a punitive grade that will lower your GPA and may place you in an overpayment situation. Furthermore, the instructor will make us aware of your last date of attendance from which we will determine if you received an overpayment.

If it is suspected that you have misrepresented information and/or altered documentation to increase your student aid eligibility or to fraudulently obtain federal funds, you will be reported to the Office of the Inspector General and/or to local law enforcement officials.

RETURN OF TITLE IV FUNDS

Federal Title IV regulations and TELS regulations require Motlow College to recalculate the federal financial aid eligibility for each student who withdraws from the institution at or before the 60% point of the term. Eligibility is based on the number of calendar days completed in the term at the point of withdrawal. Students who stop attending class without officially withdrawing at the Admissions & Records office will be assigned a withdrawal date based on their documented last date of attendance in their classes.

Example: A student withdraws on the 30th day of the term, which is 120 days in length. The student has completed 25% of the term, thus, is only eligible for 25% of the federal financial aid awarded for that term. Therefore, Motlow College must return 75% of the federal aid originally retained by the college to satisfy the student's institutional fees. As a result, the student will receive a billing statement from the Motlow Business Office for that portion of the fees no longer covered by federal financial aid.

In addition, the student is required to repay a portion of the federal financial aid received for personal and living expenses for the term. The initial amount to be returned in this example is based on a 75% calculation. However, to ease the repayment burden on the student, the following guidelines apply:

1. The student is required to repay only 50% of the portion of the initial repayment amount that is attributable to Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (SEOG) funds disbursed directly to the student. The student will be billed for the required amount and must make repayment arrangements with Motlow College. Failure to make repayment within 30 days of notification will result in the matter being referred to the U.S. Department of Education Debt Collection Service, and the student will be unable to receive future federal financial aid funds from any educational institution until repayment has been satisfied.
2. The student is required to repay 100% of the portion of the initial repayment amount that is attributable to Federal Direct Loan funds disbursed directly to the student. However, payment of this amount will be made in accordance with the original terms of the promissory note associated with the loan.

All required repayments to Federal Title IV programs will be distributed in the following order: (1) Direct Unsubsidized Loan, (2) Direct Subsidized Loan, (3) Pell Grant, (4) Supplemental Educational Opportunity Grant (SEOG), and (5) any other state and/or local programs that may apply. Any refunds calculated for students who received financial assistance from sources other than Federal Title IV funds will be refunded according to each source's policy.

SATISFACTORY ACADEMIC PROGRESS

All students at Motlow College who receive federal financial aid must make satisfactory academic progress toward completion of their degree/certificate within a reasonable period of time. The College's standing committee on financial aid has approved the following standards defining satisfactory progress, in accordance with regulations issued by the U.S. Department of Education. Satisfactory academic progress is measured at the end of each term of enrollment utilizing the standards stated below. Other federal, state, private, and institutional assistance programs may have the same or other satisfactory progress requirements not shown.

A student is considered to be making satisfactory progress if he or she:

- Is admitted and enrolled as a degree/certificate student;
- Meets the minimum scholastic measures required for financial aid recipients;
- Maintains measurable progress toward the completion of the degree/certificate; and
- Completes degree/certificate requirements within a reasonable length of time.

MINIMUM SCHOLASTIC REQUIREMENTS

In order to meet the minimum scholastic requirements, the student must maintain a minimum GPA as outlined in the following table (including transfer credit and remedial/developmental credit).

Associate Degree Program		Approved Certificate Programs	
<u>Semester Hours Attempted</u>	<u>Minimum Cumulative GPA</u>	<u>Semester Hours Attempted</u>	<u>Minimum Cumulative GPA</u>
00.1 – 14.0	1.0	00.1 – 08.0	1.0
14.1 – 26.0	1.4	08.1 – 14.0	1.3
26.1 – 40.0	1.7	14.1 – 18.0	1.7
40.1 – 48.0	1.8	18.1 and above	2.0
48.1 – 56.0	1.9		
56.1 and above	2.0		

MEASURABLE PROGRESS REQUIREMENTS

In order to maintain measurable progress toward the completion of their degree/certificate, students must successfully complete 67% of all hours attempted. (Hours attempted include completed hours, repeated courses, dropped courses, withdrawals, incomplete courses, and all transfer courses).

REASONABLE LENGTH OF TIME REQUIREMENT

At Motlow College, a reasonable length of time for completion of a degree program is defined as no more than 90 hours of college-level work to complete a degree program. The reasonable length of time for completion of a certificate program is defined as no more than 40 hours of college-level work to complete a certificate program. Students who are required to take remedial/developmental courses for their degree/certificate may receive federal financial aid for a maximum of 30 hours of remedial/developmental in addition to the allowable college course hours.

NON-APPEALABLE

GPA below 2.0 and attempted hours over 56 are non-appealable and will be automatically denied until the cumulative GPA of 2.0 or higher has been reached. There is no need to submit an appeal form at this time.

PROCESS TO APPEAL FINANCIAL AID

Students who are ineligible for financial aid because they did not maintain satisfactory academic progress may reapply for financial aid when they have cleared the deficiency and are again progressing satisfactorily according to the requirements outlined above. When special circumstances are involved, students may appeal this decision. It is the student's responsibility to initiate any appeal for financial aid eligibility. To appeal, the student must:

Print and complete a [Financial Aid Appeal](#) form. In addition, follow these criteria:

- Draft a letter requesting reinstatement. The letter must include 1) the reason(s) why satisfactory progress is not being made; and 2) documentation that supports the special circumstances that led to unsatisfactory academic progress.
- Submit the letter with supporting documentation to the Financial Aid Office within one week after notification of financial aid suspension, and no later than thirty (30) calendar days from the first day of the fall/spring terms and fifteen (15) calendar days from the first day of full term classes for the summer term.

Appeals may be approved or denied. A denied appeal is final in all respects, with no options for a re-appeal during the related term. Appeals for academic reinstatement granted by the Admissions Office do not constitute reinstatement of financial aid eligibility.

TENNESSEE EDUCATION LOTTERY SCHOLARSHIP (TELS) PROGRAM

The TELS Program is administered by the Tennessee Student Assistance Corporation (TSAC). Please review the [guidelines](#). You may contact a TSAC TELS representative by calling 800-342-1663 or (615) 741-1346. The Motlow Financial Aid Office locally awards the TELS Program. You may contact our office if you have specific questions.

Motlow determines eligibility based on information received from TSAC in combination with information that is locally verified. Students cannot simultaneously receive more than two of the TELS Program Scholarships/Grants. In cases where the student is eligible for both the General Assembly Merit Scholarship (GAMS) and the Aspire Award, GAMS takes precedence.

To receive a TELS award at Motlow, you must be pursuing an associates degree program (AA, AS, or AAS) and must be enrolled at least half-time (6 credit hours per semester). Awards may be adjusted if necessary to avoid an over-award in relationship to other financial aid being received. Award determination is based on enrollment at the close of the census date (14th calendar day) of each semester.

The lottery scholarships/grants that a financial aid student may qualify for are: Hope, Aspire, General Assembly Merit, Access Grant, Foster Care Grant, and Non-Traditional. The awards will be prorated for less than full time (12 credit hours or more) as ¾ time enrollment (9 to 11 credit hours) and ½ time enrollment (6 to 8 credit hours).

Reapplying for the TELS Program:

The Free Application for Federal Student Aid (FAFSA) is the application for the TELS Program. The FAFSA must be completed each award year. The cut-off date to receive a TELS award is based on a FAFSA processed no later than September 1st for fall enrollment or February 1st for spring and summer enrollment.

Maintaining Eligibility for the TELS Program:

- Students must continue to meet the general eligibility requirements associated with the TELS Program.
- TELS eligibility will be reviewed at the end of the semester in which the student has attempted (from all postsecondary institutions combined) a total of 24, 48, 72, 96 or 120 credit hours. At the completion of 24 and 48 attempted credit hours, students must have a minimum cumulative TELS GPA of 2.75. At the completion of 72, 96 or 120 credit hours, the student must have a minimum cumulative TELS GPA of 3.0. Failure to meet the TELS GPA requirement cannot be appealed. Additionally, students must maintain “satisfactory academic progress” as measured for Federal Title IV Programs, which is measured at the end of each semester. Please refer to the section in this guide for satisfactory academic progress standards.
- If GPA, as listed, is met at the next benchmark then the student can reestablish TELS eligibility.
- Except for approved medical or personal leaves of absence, **students must maintain continuous enrollment by attending at least half-time fall and spring semesters each academic year.** Enrollment during summer sessions is not required. Students must enroll within 16 months of high school graduation or completion of a home school or GED program. Refer to information below regarding the appeal process.
- Students may continue to receive a TELS award until the first of the following events occur: The student receives a baccalaureate degree (or) has attempted 120 credit hours at all postsecondary institutions combined (or) five years from the date of the student’s initial enrollment at any postsecondary institution has passed.
- If, at the census date (14th calendar day), a TELS recipient is enrolled full-time and then subsequently drops below full-time, the student **will lose future eligibility** for the TELS Program. If, at the census date, a TELS recipient is enrolled part-time (6 to 11 credit hours) and subsequently drops below part-time, the student **will lose future eligibility** for the TELS Program. In addition, the student may lose current semester eligibility and may have to repay the TELS award received for the current semester. Refer to information below regarding the appeal process.

• Options for Reinstatement and Appeals Process:

When a student loses the TELS award, there are 3 options for reinstatement:

Regain: If the award is lost due to GPA, and then at the next benchmark, the GPA is improved to the required level, the student can request to use the regain option. This can only be used 1 time during the college years.

Repeat: If the award is lost due to GPA, but a course has been repeated, the student may request to use the repeat option and have the GPA recalculated. This can only be used 1 time during the college years.

Appeal: If the award is lost due to withdrawing from any or all classes, a written appeal with documentation attached can be made. Acceptable reasons to appeal are:

- Illness of the student
- Illness or death of an immediate family member of the student
- Extreme financial hardship of the student or his/her immediate family
- Fulfillment of religious commitment of all students in a specific faith
- Military obligations of student or immediate family member
- Other extraordinary circumstances that can be documented

Incompletes or Grade Changes

Incompletes and other grade changes may make a student eligible or ineligible for the TELS and their award status will be adjusted accordingly for the semester in which the grade change occurred as well as subsequent semesters. It is the student’s responsibility to complete and appeals form.

Leave of Absence

Students may request to take a leave of absence for academically acceptable reasons. These reasons include:

- All options previously listed (illness, death, military, etc.)
- Internships
- Co-op programs that have been approved by an academic department

Submit an appeal form with supporting documentation at least one month before the leave is to begin.

Failure to Timely Enroll: Students must enroll within 16 months of high school graduation or completion of a home school or GED program. An exception may be granted only for medical or personal reasons. Students must appeal prior to the start of enrollment to the Institutional Review Panel (IRP) and provide supporting documentation. Refer to information below in regards to the IRP.

Change of Enrollment Status: As of the census date (14th calendar day), students enrolled full-time who subsequently drop below full-time **or** students enrolled part-time (6 to 11 credit hours) that subsequently drop below part-time lose future eligibility to participate in the TELS Program. Students with extenuating circumstances are encouraged to seek **pre-approval** from the IRP to change enrollment status. If pre-approval is granted, students may continue to receive a TELS award for future semesters (if other eligibility requirements are met). Even so, the TELS award

may be adjusted for the current semester and the student may owe a repayment. Students who fail to receive pre-approval must appeal. Appeals must be submitted prior to the subsequent semester. Students who do not maintain continuous enrollment (as defined above) must also appeal to the IRP. Please contact the financial aid office if you have any questions.

Appeals Process: The student must submit the appropriate appeals form and a written request, with supporting documentation, to the Financial Aid Office. The Institutional Review Panel (IRP) will review all requests and if approved the student will receive a confirmation letter reinstating the TELS award. If denied by the IRP, the student will receive a notification letter as well. He/she may re-appeal to the Tennessee Student Assistance Corporation (TSAC) within 45 days from the IRP denial. TSAC's decision must be made within 14 days of recipient's appeal.

[Lottery Appeal Forms](#) are located on the financial aid forms page.

FEDERAL WORK-STUDY INSTRUCTIONS (available during fall and spring semesters only)

If interested in the work-study program, please complete the online [Federal Work Study Application](#). After we receive your application, it will be reviewed for eligibility into this program. You may call 931-393-1554 with additional questions concerning this matter. There is additional paperwork to complete and you **cannot** begin work until you have completed the required paperwork and received approval from our office.

FWS students will be paid \$7.50/hour and may work up to 15 hours per week. A typical FWS award is \$1,688 per semester. Awards are adjusted to preclude an over-award in relationship to other financial aid assistance. As a FWS student, you are asked to honor your work obligation throughout the entire semester.

Please note that your Federal Work-Study position is contingent upon funding. We reserve the right to reduce or cancel your award if we do not receive expected funding.

ACADEMIC SERVICE or GED SCHOLARSHIP CRITERIA

Priority deadline for filing your scholarship application for each academic year is January 15th. You will find the application for the academic service scholarship on our website and the GED scholarship application is available in the Counseling and Testing office. If you have not received your work assignment by the second week of class, you should **schedule an appointment** by calling 931-393-1554 in regard to your Academic Service or GED Scholarship award. You **cannot** begin work until you have completed the required paperwork and received approval from our office.

To maintain eligibility for the scholarship, please remember the following guidelines:

- You must be enrolled full-time, 12 credit hours in an associates degree program.
- To remain eligible for subsequent semesters, you must work your assigned 75 hours on-campus and complete at least twelve credit hours and earn a 2.5 GPA during the semester in which you receive the scholarship.
- You may receive the Academic Service or GED Scholarship at Motlow for a maximum of four semesters.

Please note that your Academic Service or GED Scholarship is contingent upon funding. We reserve the right to reduce or cancel your award if we do not receive expected funding.