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 and most state programs. 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 need 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. If your aid exceeds your charges, a refund check will be available within 7 - 14 days after classes begin and your aid is credited. If your charges exceed your aid, you must pay the balance.
- For grants, and most scholarships, our office reviews your 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 and scholarships, funds are credited to the student’s account approximately the 2nd day of when full-term classes begin.
- If your aid exceeds your charges, a refund check will be available within 7 - 14 days after classes begin and 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 the main campus or at the off-campus location that you attend by showing a Motlow Photo ID. The Business Office will in turn verify that your instructors have confirmed your engagement 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, TSAA, SEOG, TN Promise, 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 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.

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.

Motlow does not participate in the Federal Work Study (FWS) or Federal Direct Loan Programs.

If you were awarded one of these scholarships: Academic Service, HSE, or TELS (Hope, Merit, Aspire, Access) or TN Promise, please refer to their section in this guide for additional information.

Community Education/Professional Development Courses, CEU’s, Basic/Advanced 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. Currently, Motlow College has no certificate program approved to receive financial aid. 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.

Refund Checks (the balance of grants and/or scholarships beyond what is necessary to cover registration fees) should be available at the Business Office within 7 days after full-term classes begin if there is a credit balance.

- 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 need 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. If your aid exceeds your charges, a refund check will be available within 7 - 14 days after classes begin and your aid is credited. If your charges exceed your aid, you must pay the balance.
- For grants, and most scholarships, our office reviews your 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 and scholarships, funds are credited to the student’s account approximately the 2nd day of when full-term classes begin.
- If your aid exceeds your charges, a refund check will be available within 7 - 14 days after classes begin and 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 the main campus or at the off-campus location that you attend by showing a Motlow Photo ID. The Business Office will in turn verify that your instructors have confirmed your engagement 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, TSAA, SEOG, TN Promise, 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 times 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 class engagement is verified prior to financial aid residual checks being released for federal and state funds. Class engagement will be verified at the 14th day of classes (census date). If you do not attend some/all of your classes, Motlow 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 program(s) and you will be billed for any related adjustments.

Student class engagement is verified prior to financial aid residual checks being released for federal and state funds. Class engagement will be verified at the 14th day of classes (census date). If you do not attend some/all of your classes, Motlow 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 program(s) and you will be billed for any related adjustments.
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 "F" or "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:

- 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 may 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.

All required repayments to Federal Title IV programs will be distributed in the following order: (1) Pell Grant, (2) Supplemental Educational Opportunity Grant (SEOG), and (3) 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. 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.
- Does not already have a certificate and/or degree

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).

<table>
<thead>
<tr>
<th>Semester Hours Attempted</th>
<th>Associate Degree Program Minimum Cumulative GPA</th>
<th>Approved Certificate Programs Minimum Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>00.1 — 14.0</td>
<td>1.0</td>
<td>00.1 — 08.0</td>
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<tr>
<td>14.1 — 24.0</td>
<td>1.4</td>
<td>08.1 — 14.0</td>
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<tr>
<td>24.1 — 40.0</td>
<td>1.7</td>
<td>14.1 — 18.0</td>
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<tr>
<td>40.1 — 48.0</td>
<td>1.8</td>
<td>18.1 and above</td>
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<tr>
<td>48.1 — 56.0</td>
<td>1.9</td>
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</tr>
<tr>
<td>56.1 and above</td>
<td>2.0</td>
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</tbody>
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MEASURABLE PROGRESS REQUIREMENTS (PACE): In order to maintain measurable progress toward the completion of their degree/certificate, students must successfully complete 67% of all hours attempted (inclusive Hours). (Hours attempted include completed hours, repeated courses, dropped courses, withdrawals, incomplete courses, and all transfer courses).

REASONABLE LENGTH OF TIME REQUIREMENT (Max Time): 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 24 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/learning support 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 if you are in this situation. Federal guidelines will not allow a review to be considered until the student has obtained an overall GPA of 2.0.

**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:

- Draft a letter requesting reinstatement. The letter must include 1) the reason(s) why satisfactory progress is not being made; 2) what has changed; and 3) 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 term 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 at [http://www.tn.gov/CollegePays/mon_college/lottery_scholars.htm](http://www.tn.gov/CollegePays/mon_college/lottery_scholars.htm). 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, AST, or AAS) and must be enrolled at least half-time (6 credit hours per semester) and be on the Motlow Lottery Roster. 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.

Please visit [http://www.tn.gov/CollegePays/mon_college/lottery_scholars.htm](http://www.tn.gov/CollegePays/mon_college/lottery_scholars.htm) for the most updated information on the TELS program.

**Academic or HSE Service Scholarship**

Priority deadline for filing your scholarship application for each academic year is March 15th. You will find the application for the academic service scholarship on our website and the HSE service 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 associate's 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 HSE Service Scholarship at Motlow for a maximum of four semesters.

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


**Tennessee Promise**

Tennessee Promise is both a scholarship and mentoring program focused on increasing the number of students that attend college in our state. It provides students a last-dollar scholarship, meaning the scholarship will cover tuition and fees not covered by the Pell grant, the HOPE scholarship, or state student assistance funds. In addition, Tennessee Promise participants must complete eight hours of community service per term enrolled, as well as maintain satisfactory academic progress (2.0 GPA) at their institution.

Please visit [http://tennesseepromise.gov/index.shtml](http://tennesseepromise.gov/index.shtml) for the most updated information.