

owed. (Discover cards are only accepted on campus by the Office of Business Affairs.) Banks now require that their own printed checks with identifying account numbers be used.

The university is authorized by statute to withhold diplomas, grades, transcripts, and registration privileges from any student until debts and obligations owed to the university are satisfied. This does not include student loans being repaid in accordance with the repayment agreements.

Any question regarding a student’s financial account due the university should be directed to the bursar in the Office of Business Affairs. In the event a student does not feel that the amount in question is correct, he/she may appeal the matter to university officials in the following order: (1) director of business affairs, (2) vice chancellor for finance and administration, and (3) chancellor. As circumstances warrant, other officials may be contacted for assistance and information.

Financial Aid Repayment — Withdrawals

Any financial aid recipient who withdraws from the university prior to completing 60% of the term may have to repay to the appropriate financial aid account(s) a portion of financial aid funds received.

Bad Check Charges (not refundable)

Returned check in payment of fees, including deferred fee payments, redeemed within 10 days of first notice.....	\$35
Returned check in payment of fees, including deferred fee payments, redeemed after 10 days of first notice.....	\$70
Returned check for items other than fees, redeemed within 10 days of first notice	\$15
Returned check for items other than fees, redeemed after 10 days of first notice	\$30

The appropriate charge applies to all checks returned to the university by the appropriate bank for insufficient funds or other legitimate reasons. The writer of the check will be notified immediately at the address that appears on the check. Failure to respond within five days of a second notice will result in withdrawal from school. If withdrawal occurs, the appropriate refund percentage will be used to determine the balance due on fees for that term. Returned checks must be picked up with cash or a money order. Students with more than one returned check per school year will be required to pay fees and university accounts with cash or a money order for the balance of that school year. Students with more than two returned checks in consecutive school years will be required to pay fees and university accounts with cash or a money order for the balance of their enrollment.

Student Financial Assistance

The University of Tennessee at Martin offers financial assistance to students based on academic achievement and need. To determine student need, the university utilizes the Free Application for Federal Student Aid (FAFSA), which takes into consideration certain factors relating to family financial status. Students who have completed degree requirements must not accept any Pell Grant or Supplemental Education Opportunity Grant (SEOG) funds.

Three basic types of financial aid are made available by the university: (1) scholarships/grants, (2) loans, and (3) part-time employment. Some funds for grants and loans are provided through programs sponsored by the federal and state governments. To receive federal and/or state financial assistance, students must achieve academic standards consistent with the university’s academic continuation policy. If a student is academically suspended and does not attend the university the following semester (summer semester excluded), or does not bring the cumulative GPA up to 2.00 after attending another

college, he/she must attend full-time for one semester without federal or state aid before he/she may be eligible for additional financial assistance from federal or state sources.

Application for financial assistance, except for Army ROTC Scholarships, should be made prior to March 1 preceding the academic year in which the student plans to enter, by completing an Application for Admission and a FAFSA. The FAFSA may be obtained from Tennessee high school counselors or by request from the Office of Student Financial Assistance. Students may also apply online at www.fafsa.ed.gov. The school code for UT Martin is 003531. To receive priority consideration for the coming year, the FAFSA should be processed by March 1.

To receive financial aid from the federal financial aid programs, a student must be enrolled as a regular student, must be working toward a degree or certificate, and not have attempted in excess of 150 percent of hours earned. Failure to begin attendance in one or more classes may cause a reduction in financial aid. Students who have completed the requirements for a bachelor's degree are no longer eligible to receive federal or state grants.

Scholarships

High scholastic achievement in most instances is the primary basis for awarding scholarships. However, factors such as need, character and leadership ability are also given consideration by the Committee on Scholarships. Scholarships are available in most major areas of study but some are restricted to certain localities, others to certain curricula. Scholarships vary in amounts ranging up to \$5,000. One-half of the amount is paid each semester at registration.

Honors Programs Scholarships

University Scholars – Minimum 28 ACT and 3.5 GPA for consideration; \$5,000 award per year; 15 students selected each year for participation (see the section on UT Martin's Honors Programs in this catalog); must apply by February 1.

Chancellor's Award – \$3,000 per year to students with minimum 28 ACT and 3.5 GPA; must apply by February 1.

Merit Awards

Deans Scholarship – Minimum 25 ACT and 3.5 GPA; \$1,500 scholarship per year if student maintains a 3.0 GPA; must apply by February 1.

Students awarded the Deans Scholarship have the option of participating in the Honors Seminar Program but are not required to do so. For more information about the Honors Seminar Program, please refer to the Honors Programs section of this catalog.

Harold Conner African-American Scholarship – Consideration is given to students with a minimum 21 ACT composite and a minimum 3.25 high school grade point average. Recipients can receive \$3,000 per year for four years if continuation requirements are met. Recipients must be African-American students who reside in Tennessee.

Salutatorian Award – This is a \$1,000 freshman year award. Recipients are not required to live on campus or participate in the Leaders Program.

Army ROTC Scholarships – The United States Army offers financial assistance in the form of four-, three-, and two-year scholarships to qualified men and women on a merit basis. Each scholarship pays

full tuition, books (up to \$900), related mandatory academic expenses, and a tiered allowance from \$250-400 per month during spring and fall semesters. To qualify, the student must:

1. Complete all requirements for a commission and a college degree and be under 30 years of age on June 30 of the year in which they become eligible for commissioning.
2. Meet and maintain the required medical standards and height and weight requirements of Army Regulation 40-501.
3. Agree to complete the requirements for a commission, to accept either a Regular Army or Reserve commission, and to serve on Army active duty, in the Army Reserve or in the Army National Guard, for a period specified.
4. Be continually enrolled for 45 days after the academic start date of the fall semester at UT Martin and take and pass the Army Physical Fitness Test (APFT), in accordance with Army Field Manual 21-20.

UT Martin provides free residence hall rooms, as available, for all Army ROTC three- and two-year scholarship winners. Assignment of rooms is recommended by the professor of military science.

Application for the four-year scholarship must be submitted by November 15 to ensure full consideration. ROTC scholarship winners are awarded room scholarships by UT Martin. Winners must maintain a CGPA of 2.0 on campus, an ROTC GPA of 3.0, and remain enrolled in ROTC. All application forms may be obtained by writing, or visiting, the professor of military science at The University of Tennessee at Martin, Martin, Tennessee 38238, phone 731-881-7682, or 1-800-829-UTM1/ROTC, or applicants may write directly to Army ROTC Scholarship, Fort Monroe, Va. 23651.

Veterans may be eligible to compete for ROTC scholarships and, if eligible, may also receive any VA benefits to which they would normally be entitled. Veterans who return to active duty as officers may count their prior active duty enlisted time toward longevity pay and retirement.

Students who attend the Leader's Training Course of the Two-Year Program may compete for two-year scholarships before camp.

Four-year scholarships are awarded to students who will be entering college as freshmen. Three- and two-year scholarships are awarded to students already enrolled in college. Applications for the two- and three-year scholarships are submitted year-round. Students enrolled in an advanced education program beyond the baccalaureate degree may also apply, providing the applicant is a full-time student with a minimum of two years remaining before advance-degree completion and meets the age requirement. Additionally the Department of Military Science and Leadership annually awards three \$200 Weems, one-year scholarships. The Col. Tom Elam ROTC Alumni endowment scholarship is awarded annually by recommendation of the ROTC Alumni Associates. The Elam scholarship is a one-year scholarship with the amount varying over \$750. JROTC Battalion Commanders and four selected freshmen entering ROTC are eligible for UT Martin's Leaders-in-Residence \$1,000 scholarships. Dedicated National Guard, or Army Reserve, scholarships of full tuition, fees, and \$600 towards books are available for qualified guard or reserve members.

Leadership Awards

Leaders-in-Residence – Presidents of student councils, Honor Society and Beta Club presidents, and/or state officers in any student organization are eligible for \$1,000. Recipients participate in a special leadership development program and may apply for residence hall staff positions worth approximately \$6,000 per year. A student must be a regularly admitted student to UT Martin and live in the residence hall.

Hugh O'Brien Youth Leadership (HOBY) – Students who participate in HOBY may be considered for a \$1,000 leadership award. Recipients participate in a special leadership development program and must be regularly admitted students and live in the residence halls.

Girl Scout Gold Award – Recipients of the Gold Award may be eligible for an \$800-per-year scholarship if they have a 21 ACT and a 3.0 GPA. Recipients must live in residence halls.

College Cheerleader and Training Scholarship – To receive this \$400 freshman year award, a student must be a senior cheerleader or pom squad member and must meet regular admission requirements.

The University of Tennessee National Alumni Association

Andrew D. Holt Scholarship – \$4,000 per year

National Merit Scholarship – \$1,000 to \$2,000 per year

Alumni Valedictorian Scholarship – \$1,500 per year for two years

Alumni Achievement Scholarship – \$1,500 per year for two years

The University of Tennessee at Martin expresses gratitude to the following donors who help fund our scholarships:

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 Award
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 Fulton, Harriet
 Fulton, Harriet, Sigma Alpha Iota
 Gallien, Glenn S., Education Student and Faculty
 Leadership Award
 Gault, Stan, Goodyear
 Geography Award
 Geology
 Gibson County Farm Bureau
 Gibson Electric
 Giles/Gearin Women's Athletic
 Girl Scout Gold Award
 Glover, Joshua Stone
 Golightly Foundation
 Gooch Freshman Award
 Gooch Honor
 Goodrich, Billie Grace
 Goodyear Tire & Rubber Company of Union City
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 Gower, Michael and Diane
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 Grantham, H. K.
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 Gregory, Dr. Barbara Akers
 Guess, Wilbur, Sr.
 Guy, Frederick, "Young Deek" Memorial
 Haley, Alex, Scholarship Fund
 Hall, Wilson, Memorial News Writing Award
 Hamilton, Arthur, Educational
 Hamilton-Ryker
 Hammond, Eddie, Jr.
 Harrison, Madge M. and David
 Haury and Smith Contractors
 Hayes, Jim, Management Info.
 Headden, Damon Rivers, Memorial
 Health and Human Performance
 Hedgcock, Ernest Duvall and Fannie Glass
 Henderson County Merit
 Henson, James C., Tennis
 Hickman County Achievement
 Hillman-Moody, Clarence, Memorial
 History Department Award
 History Lower
 History Upper
 Hogan, David C.
 Holloman, Ray, Memorial
 Holt, Martha and Andy
 Honors Music Award
 Horton, George and Ruth, Prehealth/Humanities
 Howard, Kay, Memorial
 Hoyer, Virgil W., Memorial

Hoy, Bill
 Ingram, Dr. Larry Charles
 International Student Scholarship
 Irwin, Beatrice and Buford, Ag and HES
 Irwin, Buford/Beatrice Business
 Isbell, John E.
 Ivey, Chris
 James, E. W., Memorial
 Jones, Kellie, English
 Jones, Robert and Pauline Sigma Alpha Iota
 Kahle, M. Sue, Excellence in Leadership
 Kefauver, Estes, Memorial
 Kellwood Company
 Kilgore, Mary Alice, Memorial
 Knepp, Earl
 Knifley, Louise, Memorial
 Laird, O. F. and Mildred
 Larsen, Lewis
 Larsen, Mary Jo, FCS
 Lashlee, T. O.
 Latimer, Bill
 Latimer, Gail, Non-traditional
 Latimer, Robert G. and Elizabeth
 LEAD Academy Travel Study
 Leeth, Ken Family
 Legislative Intern
 Leland Powell Fasteners
 Literary Award in English
 Literary Award in Essay
 Literary Award in Short Story
 Loebbaka, David S.
 Lovelace, McKinney
 Lower Division Chemistry
 Mahootchi, Feri
 Maintenance Center Family
 Maness, Michael, Memorial
 Martin Kiwanis Club
 Martin Rotary Club/Norman P. Campbell
 Martin Rotary Club Presidents
 Math & Computer Science Student Award
 Mathematics Award
 Maxedon, H. J.
 McCabe/UT Martin
 McCadams, Judge Hansel J.
 McCartney, Don and Sue
 McCluskey, John, Literary Award/Critical
 McCollum, Jean Cheatham
 McConnell, Russell, Memorial
 McCutchen, Tom, Memorial
 McCutchen, William T./Geology
 McElvain, Carol, Memorial
 McGraw, Joan Matheny
 McWerther, Lucille, Memorial
 Medallion of Merit
 Meek, Paul and Martha
 Meek, Paul and Martha, Leadership
 Milligan, Ivy and Mancil
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 Mohler, Stephen and Bea
 Mosch, Ted
 Nelson/Neal Scholarship
 New Salem Community
 Newby, Ernest and Wilma, Memorial
 Noble, Tom, Management
 Nunamaker, Julian, Memorial
 Obion Co. Union City Retired Teachers Association
 Odom, Mindy
 Oliver, Patsy Campbell, Memorial
 Outstanding Engineering Graduate Award
 Outstanding Engineering Sophomore Award
 Parker Ag
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 Parker Food and Fiber Scholars
 Parker Hannifin Greenfield High School
 Parker Leadership
 Parker Minority
 Parker FFA State Scholarship
 Parrish, Jessie (Mutt)
 Parrish, Laura Ann and William, Memorial
 Pentecost, Cayce, University Scholar
 Pentecost, Elizabeth Dilday, Memorial, Education
 Perkins, J.T., Memorial
 Perry, Margaret N., Health Sciences
 Perry, Margaret and Randy, University Scholars
 Phi Mu Alpha Sinfonia
 Phillips, J. Paul and Myrtle, Memorial
 Pipkin, Cheyenne, Rodeo
 Physical Education
 Pitt, Don, Memorial/Greenfield Rotary Club
 Plough, Abe/Andy Holt
 Preprofessional Grad
 Political Science Award
 Pritchett, E.B./Martin Rotary Club
 Pritchett, Dee Fields, Business
 Proctor-Forbes
 PRSA, Memphis Chapter
 Rawles, Lillian/Educational First Citizens Nation
 Reagan, Hal and Alma, Rodeo
 Rehabilitation Corporation
 Retired Faculty Accounting
 Rezabek, Ernest, Memorial
 Rising Senior/Henry County High School
 Roach, Gary and Laurine
 Robertson, G.P.

Robinson, Matthew, Memorial
 Robinson, Niels W. "Doc", Rodeo
 Rodeo Booster Club
 Rodeo Booster Club Book
 Rodeo Grant In Aid
 Rogers, King, Jr.
 Roseman Family
 Ross, Betsy, FFA
 Ross, Betsy, Rodeo
 ROTC Alumni
 ROTC Camp Challenge
 ROTC Leader-In-Residence
 Scott, Katherine
 Seale, Carl, Memorial Student Teaching Award
 Sewell, Fairene
 Sharon Presbyterian
 Sharon United Methodist Church
 Shatz, Dave
 Shelton, Rebecca
 Siegel, Sam and Gladys, Agriculture
 Sigma Alpha Iota
 Simmons, Milton/Psi Chi
 Sims, Scott, Memorial
 Skyhawk Women's Athletics
 Smith, H.B., Memorial
 Smith-Priestley-Cammock
 Snyder, William
 Sparks, Arthur L. and Nelle L., Math
 Spears, Paul Cheerleading
 Spectrum/McNairy County
 Spinks, H.C. Clay Company
 Stanfill, Mary, 4-H
 Stanford, Gene & Verletta, Business
 Stanford, Jessa Coe
 Staulcup, James Augustus, Nursing Memorial
 Stoker, Virginia Wright, Memorial, Nursing
 Suiter, Mark, Agriculture
 Sullivan, Jennifer Dowdy Memorial
 Swafford/Goodyear Public Relations
 TAB Scholarship
 Tansil, Wayne, Journalism
 Taylor, Patrick R., Award
 TDS Telecom
 Teague, Harvey R.
 Tennessee Council of Cooperatives, Agriculture
 Tennessee Council of Cooperatives, Chemical
 Tennessee Farmers Co-op
 Tennessee Farmers Co-op Chemical
 Tennessee Road Builders Association
 Tennessee Historical Commission Award
 The Gentleman's Scholarship
 Thompson, Henry Earl/TLM Associates
 Thurmond, Dr. E.C., Memorial
 Tice, William Hall
 Tice 4-H Award
 Tipton County Young Farmers and Ranchers
 TN Association of College and University Security
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 Todd, Robert, Memorial
 Tolley, William
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 Travis, Jim and Virginia, Rodeo
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 Union Planters Bank/Hal Ramer Memorial
 Upper Division History
 U.S. Tobacco Company Agriculture
 UT National Alumni Association
 UT Martin Music Founders
 Vanguard Theatre
 Vaughn, Charlie Jr., University Scholar
 Vawter, "Pete", Memorial, Accounting
 Vestal, Billy and Carol, FFA
 Vick, Henry Oscar, Jr.
 Vincent Implements
 W.S. Wormser Company of Sharon
 Wade, Tom and Patti
 Walker, Mary Ann, Memorial
 Walton, Carol Agriculture
 Watson, Larry
 Weakley County Medical Association
 Weakley County Teaching Association
 Wechsler, David
 Weems, G.H., ROTC
 Welch, Ted
 Wells, Evelyn
 West Tenn Young Farmers and Homemakers
 White and Associates
 Whittington Family Scholarship
 Wilder, Gordon
 Williams, Bill, Theatre
 Williams, Hall, Memorial News Writing competition
 Williams, Journalism
 Wilson, Charles P.
 Wilson UTJC Scholarship
 WLJT Broadcast
 Women's Athletic Team
 Wright, Stephen T. and Karen Y.
 Yates, Mary Lee and Cecil

Grants

Federal PELL Grant (PELL) – The Pell Grant Program, a federal student aid program, is available to students who will be attending school as degree-seeking students. The grants are based on a federal formula which measures the ability of the student and his/her family to meet educational expenses. Application forms (FAFSA) may be obtained from high school counselors or by contacting the UT Martin Office of Student Financial Assistance. Grants may range up to \$4,050. There are no application costs, and the grants do not have to be repaid.

Tennessee Student Assistance Award Program (TSAA) – A Tennessee Student Assistance Award is a non-repayable grant to assist undergraduate students in financing a postsecondary education. Any Tennessee resident who is enrolled or who has been accepted for admission as an undergraduate student by an eligible Tennessee college or university and can establish that he/she needs financial assistance in order to complete his/her education is eligible to apply. Assistance awards range from a minimum of \$402 to a maximum of \$1,986, dependent upon the need of the student. In no case, however, may an award be greater than the amount of tuition and mandatory fees. The number of students assisted is dependent upon the amount of funds appropriated annually by the Tennessee General Assembly. Application for a Tennessee Student Assistance Award grant is made by completing the FAFSA and listing Tennessee for state residency.

Federal Supplemental Educational Opportunity Grant Program (SEOG) – This program of direct gift awards is available to entering freshmen, transfer, and enrolled undergraduate students with exceptional financial need.

The amount of financial assistance a student may receive is determined by the criteria established in the Federal Supplemental Educational Opportunity Grant Program. Basically, these criteria take into account the gross income of the student's parents and the number of children dependent upon this income in relation to the cost of attending the university. Students who apply for financial aid through the FAFSA are automatically evaluated for a Supplemental Educational Opportunity Grant. Funds are limited each year and will be available based on the March 1 priority date.

Loans

Federal Perkins Loan Program – The Perkins Loan, previously named the National Direct Student Loan, is available to students who meet the qualifications of academic achievement and proven financial need. Need is the major factor in determining the amount of financial aid after academic qualifications have been established. Each student is expected to make a reasonable contribution toward the cost of his/her education, and his/her parents are expected to contribute in proportion to their resources before assistance can be extended by the university. Funds are limited each year. Students who apply for Financial Aid through the FAFSA, and meet the March 1 priority date, will be considered for a Perkins Loan.

An eligible undergraduate student may borrow up to a maximum of \$4,000 each academic year and up to a maximum total loan of \$20,000 in undergraduate school. Interest on Perkins Loans is five percent annually on the unpaid balance, beginning nine months after graduation or withdrawal from school. The maximum repayment period is 10 years.

Repayment may be deferred while the borrower is enrolled as at least a half-time student at an accredited institution of higher learning or for a period of three years if he/she is serving as a member of the Armed Forces of the United States, Peace Corps or Vista. Borrowers who teach full time after graduation in a school designated as having a high concentration of students from low-income families, or who teach the handicapped, may apply for partial cancellation of their loan for each year of teaching service.

Federal Stafford Loans – The Tennessee Student Assistance Corporation, through participation agreements with banks and other lending institutions, offers long-term personal loans to students to help pay educational expenses. To determine eligibility, a student must apply for financial aid through the FAFSA and be admitted to or enrolled at least half-time and in good standing at the university. The repayment period begins six months after graduation or withdrawal from the university. Prior to the repayment period, interest is paid by the federal government.

Federal Unsubsidized Stafford Loans – This program offers an alternative to those students who have no eligibility, or only partial eligibility for the regular Stafford Loan. The major difference is that, with the Unsubsidized Stafford, the student is responsible for the accrued interest. This interest will usually be capitalized (added to the amount borrowed until repayment begins after graduation), but may be paid monthly or quarterly while the student is enrolled.

Federal Work-Study Program – The university participates in the Federal Work-Study Program, a federal government project to make part-time employment opportunities available to students. To be eligible, a student must be accepted for full-time enrollment or be in good standing if currently enrolled, must be making satisfactory academic progress, and prove financial need as a result of completing the FAFSA. The Office of Student Financial Assistance recommends that students not work more than 20 hours per week while attending classes. Students are required to successfully interview for positions posted through student employment. Payroll periods are biweekly and students are paid through direct deposit. In addition to providing financial assistance, the work-study program is designed to help the student develop a sense of responsibility and accomplishment as well as certain mechanical skills.