

Fees, Expenses, Financial Assistance and Scholarships



THE UNIVERSITY OF TENNESSEE AT MARTIN

Financial Information

Fees and tuition are established in June by the Board of Trustees in conjunction with legislative action which determines the annual appropriation to the institution. Any changes from the fees and expenses detailed here will be available prior to registration for the semester to which they apply. The general fees in effect for 2008-2009, are as follows, and are subject to change.

Fees and Expenses*

Maintenance Fee (In-state Fee) – Undergraduate Fee Per Semester	\$2,200
Programs & Services Fee – Undergraduate Fee Per Semester	\$294
Technology Fee – Undergraduate Fee Per Semester	\$100
Facility Fee – Undergraduate Fee Per Semester	\$25
Yearbook Fee Per Semester (Fall and Spring Only)	\$8.50
Total In-State Undergraduate Full-Time Fees Per Semester	\$2,627.50
Additional Tuition For Out-of-State Students Per Semester	\$5,321

(See Residency Regulations in the section of university catalog titled Undergraduate Admission Procedures and Requirements.)

*All fees and expenses listed are current as of Academic Year 2008-2009. Check the Web at www.utm.edu/bursar for revisions to fees and expenses.

Part-Time Student

Any regular student who enrolls for fewer than 12 academic hours including developmental courses is a part-time student.

Optional Hourly Rate

In lieu of the above charges for Maintenance Fee (In-state Fee), Programs and Facilities Fee and Technology Fee (and tuition for out-of-state students), part-time students pay fees computed by the semester hour credit (or audit) as follows:

Maintenance Fee (In-state Fee) Per Hour	\$184.00 per semester hour
Programs & Services Fee Per Hour	\$25.00 per semester hour
Technology Fee Per Hour	\$9.00 per semester hour
Facility Fee Per Hour	\$3.00 per semester hour
Total In-State Undergraduate Hourly Fee	\$221.00 per semester hour
Additional Tuition for Out-of-State Students Per Hour	\$444.00 per semester hour

Students who are enrolled for online undergraduate courses administered through UT Online are assessed additional fees as outlined at www.utm.edu/utonline.

Music Fee (For Individual Instruction in Music)

Per Semester:

One-half hour lesson weekly.....	\$80
One hour lesson weekly.....	\$150

Undergraduate Application Fee \$30

Each initial application for admission must be accompanied by a fee of \$30 before it will be processed. This fee is not refundable.

Audit Fee

Fees for courses being audited are the same as those taken for credit. For information concerning the special fee policy for totally disabled and persons 60 years old or older who wish to enroll in courses for non-credit or credit, contact the Office of Academic Records (731-881-7050).

Late Registration Service Fee \$50

Students who register for classes after the first official day of classes for the semester will be assessed the late registration fee. Such a charge also applies to late payment of other charges past due. This fee is not refundable.

E-Bills

Current students will be billed electronically by e-mail unless they sign an election for paper bill form in the Office of Business Affairs (116 Administration Building).

Delayed Payment Policy and Fee \$25

Although fees, rent and other university expenses are due and payable at the beginning of each semester (prior to the next semester if the student has advance registered), eligible students may request a deferment of fees. Current maintenance fee (in-state fee), out-of-state tuition, programs and services, facility, technology, yearbook, residence hall rent and meal plan fees are the only charges that can be deferred.

Apartment rent for Grove, University Courts and University Village are NOT deferrable. After applying all types of financial aid, up to one-half of the remaining balance of these charges may be deferred.

Prior term charges are not deferrable. Current financial aid funds may NOT be used to pay prior charges unless special arrangements are made in the Office of Business Affairs and there are adequate funds remaining for the current semester.

Accounts due the university in addition to fees, rent, etc., may be paid at registration time. Students are responsible for advising cashiers at the time of registration of any charges levied in error and of any omissions such as residence hall rent. Failure to notify the cashier and make payment constitutes a delayed payment subject to the service fee.

For spring and fall semesters, the deferred charge is due no later than 45 days after the start of classes. The service charge for a deferment is \$25 and is not refundable.

Since summer school is shorter than fall or spring, it is divided into two sessions. Therefore, the deferred charge is due no later than June 20. The service charge for deferment is \$10 for students attending one session only and \$20 for students attending both sessions. The service charge for summer deferment is not refundable.

In order to qualify for summer deferments, students must set up the deferment with the Business Office (116 Administration Building) by May 1.

Late Fee on Apartment Rentals \$25

Apartment rent is due on the first day of each month. Rent not paid by the 20th day of each month will be assessed a \$25 late fee.

Monthly Payment of Room Charges \$10

Semester residence hall rent may be paid in four monthly installments as follows: The \$10 service fee, a \$100 deposit and the first of four monthly installments must be paid at registration. The second, third and fourth payments will be due and payable at four-week intervals with the fourth payment due and payable no later than the last day of classes. A \$25 late payment charge will be assessed on each monthly installment which is not paid on or before the due date for that installment. Further details are available upon request from the Office of Business Affairs (116 Administration Building).

Monthly Payment of Food Meal Plan or Declining Balance Plan

Monthly payment options are available for this program with guidelines similar to those for monthly payments of room charges. Further details are available upon request from the Office of Business Affairs (116 Administration Building).

Student Identification CardNo Charge

Each student at his/her first registration is issued a plastic identification card. The student is expected to retain this ID card during his/her entire enrollment at UT Martin and to have it with him/her at all times for purposes of identification. The card is property of the university and may be reclaimed if used by any person other than the one whose signature it bears. The card is acceptable only when validated for the current semester.

Lost ID Card Replacement \$15

Loss of an ID card should be reported promptly to the Skyhawk Card Office. Upon payment of this charge, a replacement may be obtained from the university.

Diploma FeeNo Charge

The student is not charged for the first copy of his/her diploma. Additional copies are \$15 plus a mailing fee per copy, including diplomas that must be relettered.

Telephone Service

Telephone connections are in each residence hall room. Charges for basic telephone service are included in the residence hall fee. Long-distance telephone service is available upon application each semester in the Helpdesk Office (212 Boling University Center). Students must provide their own telephone instruments.

Refunds

Refunds

Excess Financial Aid (loans, scholarships, Vocational Rehab, any other awards)

When a student's total financial aid exceeds total charges, the excess will be disbursed to the student. The excess aid amount is calculated based on money received, not money expected. Students can now have their refund deposited directly to their bank account by signing up for e-refunds as detailed at www.utm.edu/bursar.

Refunds

Dropping Hours (Continue with a reduced class load)

When a student decreases the number of hours attempted during a term to less than a full course load (12 hours), charges for these hours will be calculated based upon the official drop day as presented to Business Affairs from the Office of Academic Records. Charges for the dropped hours will be calculated as follows:

Calendar days of Term	% Charged	% Refund
Day 1-7.....	no charge.....	100%
Day 8-14.....	20%.....	80%
Day 15-21.....	40%.....	60%
Day 22-28.....	60%.....	40%
Day 29-end of term.....	100%.....	0%

Refunds are based on the fees charged, not the amount paid. If the student is receiving financial aid, refunds will be returned to the financial aid accounts, including lenders of student loans, before any money is returned to the student. Credit balances from all sources of the university, with the possible exception of Title IV funds, will be applied to outstanding charges before a refund is issued.

Refunds

Financial Aid Recipients

Financial aid recipients must successfully complete two-thirds of their attempted hours in order to maintain satisfactory academic progress toward their degree. Students who do not successfully complete two-thirds of their attempted hours may request an appeal to have their financial aid reinstated. UT Martin's full satisfactory academic progress policy as well as the appeal form can be located on the Web at www.utm.edu/admin/finaid.

Refunds

Withdrawing (Dropping all classes)

Withdrawals from school for any reason during any term must be made by official notification to the Division of Student Affairs. Failure to attend classes does not cancel enrollment. The date of the withdrawal is one factor used to determine the amount of fees to be refunded. Other factors include whether a student is receiving Title IV financial aid and whether unpaid charges (total institutional costs minus the sum of total aid paid to institutional costs and cash paid by the student) remain on the student's account. The institutional refund policy will be used for students who do not receive Title IV financial aid. The following percentages will be used to calculate charges on hours dropped (tuition, fees and room):

Calendar days of Term	% Charged	% Refund
Day 1-7.....	no charge.....	100%
Day 8-14.....	20%.....	80%
Day 15-21.....	40%.....	60%
Day 22-28.....	60%.....	40%
Day 29-end of term.....	100%.....	0%

Refunds are based on the fees charged, not the amount paid. If the student is receiving financial aid, refunds will be returned to the financial aid accounts, including lenders of student loans, before any money is returned to the student. Credit balances from all sources of the university, with the possible exception of Title IV funds, will be applied to outstanding charges before a refund is issued.

Summer school term is shorter than fall and spring and the summer term is divided into sessions. Therefore, charges for hours dropped (or withdrawals) will be calculated on the following basis:

	1st Session	2nd Session	Full Term	% Charged	% Refund
Day	1-4	1-4	1-7	no charge	100%
Day	5-7	5-7	8-14	20%	80%
Day	8-11	8-11	15-21	40%	60%
Day	12-14	12-14	22-28	60%	40%
Day	14- end of term	14- end of term	29- end of term	100%	0%

Refunds may not be made until two weeks after the close of registration during the regular school year and two weeks after the close of second session summer semester registration.

Example:

The student's institutional charges for the semester total \$2,502.50, which was paid by a personal check. The student withdrew on the ninth calendar day following regular registration. The refund would be \$1,998.50.

Calculation: Semester rate - [(# of hours) x (% Charged) x (per hour rate)] = Refund

$$\$2,502.50 - [(12) \times (20\%) \times (\$210)] = \$1,998.50$$

The federal refund calculation policy will be used for students who have attended classes at UT Martin and are receiving Title IV financial aid. Under this refund policy, withdrawals on the first day of classes will permit a

100% refund of institutional charges (fees, tuition, room and board, with no allowance for deposit or consumption on room and board). Withdrawals after the first day of classes will be calculated based on the number of days the student completes in the enrollment period.

Example:

The student has enrolled at UT Martin and is receiving a federal Pell Grant and loan of \$3,025. The institutional charges are \$2,502.50. The student withdrew on the 15th day of the enrollment period. The enrollment period is 105 days in length ($15/105=14.3\%$ completed days). The refund percent will be 85.7% ($100\%-14.3\%$). Therefore, $\$2,502.50 \times 85.7\% = \$2,145$ will be returned to the federal Pell account.

All students must settle accounts with the Office of Business Affairs and complete the registration for courses before attending classes. A confirmation of enrollment is required to complete the registration procedure. This applies to anyone whose fees are billed, prepaid, or waived. All charges are subject to subsequent audit. Errors will be corrected by refund or additional charge. Personal checks (see “Bad Check Charges”), Master Card, Visa and Discover credit cards are accepted only for the amount owed. (Discover cards are accepted on campus only by the Office of Business Affairs.)

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 (116 Administration Building). 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)

All returned checks\$30

The charge applies to all checks returned to the university by the appropriate bank for insufficient funds, stop payments, 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 fifteen days of the 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 need and academic achievement. 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.

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 be admitted as a regular student, seeking a degree and maintaining satisfactory academic progress. Students are strongly encouraged to visit the financial aid homepage at utm.edu/departments/financialaid/ to review the Satisfactory Academic Progress policy and other rules and regulations regarding financial aid.

Application for financial assistance, except for Army ROTC Scholarships, should be made by March 1 preceding the academic year in which the student plans to enter, by completing an Application for Admission and a FAFSA. The FAFSA is either completed online at www.fafsa.ed.gov or by downloading a PDF paper version at http://federalstudentaid.ed.gov/fafsa/fafsa_options.html. The school code for UT Martin is 003531. To receive priority consideration for the coming year, the FAFSA should be processed by March 1.

The Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG) program is reserved for undergraduate students seeking their first bachelor degree. Students who have completed undergraduate degree requirements must not accept Pell Grant and/or FSEOG funds. 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 – \$5,000 per year for four years if student maintains 3.3 GPA. Minimum 28 ACT and 3.5 GPA for consideration; 15 students selected each year for participation (see the section on UT Martin's Honors Programs in this catalog); must apply for admission by February 1.

Chancellor's Award – \$3,000 per year for four years if student maintains 3.2 GPA. Minimum 28 ACT and 3.5 GPA; must apply for admission by February 1; will participate in the Honors Program.

Merit Awards

Deans Scholarship – \$1,500 per year for four years if student maintains 3.0 GPA. Minimum 25 ACT and 3.5 GPA; must apply for admission 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 Scholarship – Minimum 21 ACT composite and 3.25 GPA; must apply for admission by February 1. Preference is given to students with financial need, from underrepresented groups and first-generation college students. Scholarship amount varies.

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 \$1,200 per year), related mandatory academic expenses and a tiered allowance from \$300-500 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 \$2,000 annually towards residence hall rooms, as available, for all Army ROTC scholarship winners. Assignment of rooms is recommended by the professor of military science.

Application for the four-year scholarship must be submitted by December 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 online at www.goarmy.com or by visiting the professor of military science at The University of Tennessee at Martin, Martin, TN 38238, phone 731-881-7682, 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 \$1,200 towards books are available for qualified guard or reserve members.

Leadership Awards

Leaders-in-Residence – Presidents of student councils, presidents of senior class, Honor Society and Beta Club presidents and/or state officers in any student organization are eligible for a \$1,000 freshman year award. 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 have a minimum of 20 ACT and 3.00 GPA and live in approved university housing.

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 have a 20 ACT and 3.0 GPA and live in approved university housing.

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 approved university housing.

UTM McWhorter Scholarship/Workshop – \$500 to \$1,000 freshman year scholarship followed by \$1,500 workshop for sophomore, junior and senior years. Must have minimum 20 ACT and 3.0 GPA for consideration. (Selective)

The University of Tennessee National Alumni Association

Scholarship award amounts and selection criteria may change without notice.

Andrew D. Holt Alumni Scholars – \$5,000 per year

Alumni Valedictorian Recognition Award – \$1,000 for first year

Transfer Scholarship – \$1,000 to \$2,000 per year

State Lottery Scholarship

Tennessee Education Lottery HOPE Scholarship (TLS) – The Hope Lottery scholarship is available to Tennessee residents graduating from an eligible Tennessee high school. Students must be admitted to and enroll at least half-time in an eligible Tennessee postsecondary institution no later than 16 months following graduation from high school, home school, or GED program. Students must have a minimum weighted 3.0 high school GPA or a 21 ACT, home school students must have a minimum 21 ACT and GED students must have a minimum 525 GED score and a 21 ACT. ACT scores are from National Test dates and must be attained before the student enrolls in postsecondary education. The FAFSA is required each year for the lottery scholarship and must be completed by September 1. Students are encouraged to apply by March 1 of each year. Currently, the awards range to \$3,800. In addition to the Hope Scholarship those students who have a minimum 3.75 weighted GPA and a 29 ACT can qualify for the General Assembly Merit Scholarship (TLSM). This is a supplement to the Hope Scholarship and students must meet the regular Hope requirements to be eligible. The awards range to \$1,000. Those students who meet certain income requirements as determined by the FAFSA may qualify for the Aspire Award (TLSN). Awards range up to \$1,500. Students can receive either the Merit Award or the Aspire but not both. For additional information regarding Tennessee Lottery Scholarship requirements, visit www.collegepaysTN.com.

Grants

Federal PELL Grant (PELL) – The Federal Pell Grant Program is available to undergraduate students seeking their first bachelor's degree. The grants are based on a federal formula which measures the ability of the students and his/her family to meet educational expenses. The form used to determine eligibility for all aid programs is the FAFSA. The FAFSA is either completed online at www.fafsa.ed.gov or by downloading a PDF paper version at http://federalstudentaid.ed.gov/fafsa/fafsa_options.html. Students are encouraged to apply online. Grants range up to \$4,731.

Academic Competitiveness Grant (ACG) – The Academic Competitiveness Grant is available to undergraduate students who complete a rigorous high school program of study, are U.S. citizens and enroll full-time. To be eligible, students must have graduated after June 2006 and be a Pell grant recipient. Interested students must complete the FAFSA. ACG awards range to \$750. To be awarded the second year, students must maintain a 3.0 GPA.

National Science and Mathematics Access to Retain Talent Grant (SMART) – The SMART Grant is available to college juniors and seniors who are pursuing degrees in specific programs in Computer Science, Engineering, Life Sciences, Mathematics, Physical Sciences, Technology and Foreign Languages deemed necessary for National Security. Recipients must be U.S. citizens, enrolled full-time, receiving Pell Grant and maintaining a 3.0 GPA. Awards range to \$4,000 for those meeting the eligibility requirements. Interested students must complete the FAFSA.

Tennessee Student Assistance Award Program (TSAA) – A Tennessee Student Assistance Award is a 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. The TSAA award can never exceed 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, listing Tennessee for state residency and listing a Tennessee college or university as a school choice.

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

The amount of financial assistance a student may receive is determined by the criteria established in the Federal Supplemental Educational Opportunity Grant Program. 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 is available to students who complete the FAFSA by the March 1 priority date and demonstrate financial need.

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 Family Educational Loan Program – The Tennessee Student Assistance Corporation and other guaranty agencies, through participation agreements with banks and other lending institutions, offers long-term educational loans to students and parents to assist with meeting educational expenses.

Federal Stafford Loan Program – Students are eligible to borrow under the Federal Stafford Loan Program. There are two types of Federal Stafford loans, the Subsidized Stafford loan and the Unsubsidized Stafford loan. With the Subsidized Stafford Loan the interest is paid by the federal government while the student is enrolled at least half-time. With the Unsubsidized Stafford loan the student is responsible for paying the interest while enrolled in school. Students have the option to allow the interest to accrue; however, at the end of the year the interest is rolled into the principle of the loan. For both loans, repayment begins six months after graduation, withdrawal, or when the student is no longer enrolled at least half-time.

To determine eligibility, a student must apply for financial aid through the FAFSA and be admitted to or enrolled at least half-time as a degree seeking student in good standing at the university.

Parents are eligible to borrow for dependent undergraduate students under the Federal PLUS program. The Federal PLUS Loan is available to help parents meet the cost of their student's college education. These loans are made to parents of full or half-time dependent undergraduate students. Parents may borrow up to the full cost of the student's education for expenses including tuition and fees, room and board, books and supplies, transportation and living allowance, less any other financial aid the student receives. Repayment typically begins

60 days after the loan is fully disbursed and is paid in full within ten to twenty-five years. The Free Application for Federal Student Aid (FAFSA) must be completed in order to process a PLUS loan.

Graduate students are eligible to borrow a Federal GradPLUS loan to assist with meeting educational expenses. The student must be enrolled at least half-time and be seeking a degree. Interest accrues while the student is in school; however, the principle can be deferred until graduation, withdrawal, or when the student is no longer enrolled at least half-time. Students must complete the FAFSA to be considered for this program.

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 (205 Administration Building) 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.