



Financial Aid Handbook

2019-2020 ACADEMIC YEAR

Financial Aid Office

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2019-2020 ACADEMIC YEAR

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What Should I Expect When I Accept Financial Aid?

- ▶ A student must be enrolled in a program (Associate Degree, certificate, or Technical College certificate or diploma) that is approved by the U.S. Department of Education to receive federal or state aid. Some programs are only eligible for state aid.
- ▶ You may not receive federal/state aid at multiple institutions simultaneously. If you are concurrently enrolled at two institutions, notify Enrollment Services immediately.
- ▶ A student accepts responsibility for meeting Satisfactory Academic Progress (SAP) policies every semester to remain eligible for aid.
- ▶ All financial aid awards are estimated and subject to change based on enrollment status, financial information, eligibility, and other financial assistance. The total amount of financial assistance cannot exceed the estimated cost of attendance.
- ▶ You may be required to provide additional verification documentation at any point during the academic year.
- ▶ All award amounts are based on full-time enrollment: the actual amount disbursed will be pro-rated (except loans) based on the number of hours enrolled and attending on the 14th day (census date) of the semester.

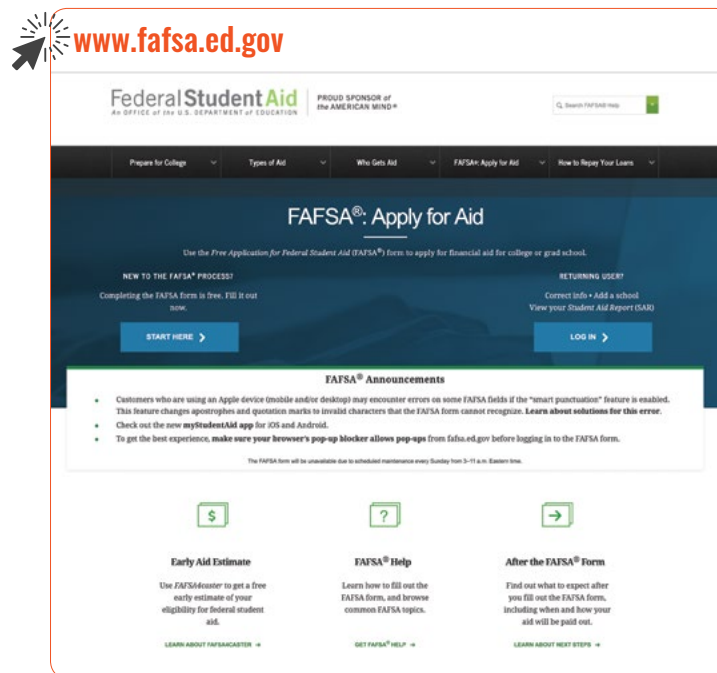
NOTE: federal aid will only pay for up to 30 attempted hours of remedial (developmental, learning support) courses AND only one repeat attempt of a course in which you have already earned a passing grade.

- ▶ **LOANS:** you must be enrolled in at least six credit hours (half-time) to receive loans. Determine your expenses and resources before accepting any loans—do not borrow more than you need. Federal loans that have NOT been accepted within 45 days are subject to cancellation. Grants and scholarships are automatically accepted for you and pay towards the appropriate tuition, fees, and other charges based on enrollment. First-time loan borrowers will have a 30-day delay of their first loan disbursement.
- ▶ If you anticipate receiving outside resources (i.e., V.A. benefits, WIOA, outside scholarships) OR received aid at another institution during this academic year, you must notify the Office of Financial Aid. Failure to do so may result in you owing back a portion of your aid.
- ▶ All eligible fees and bookstore charges will be deducted from your financial aid awards.
- ▶ Withdrawing from all classes will result in a re-calculation of federal aid. Students may be required to return a portion of their funds to Chattanooga State.
- ▶ Your enrollment and all financial aid is based on attendance: if you do not attend classes, your aid won't pay and your class schedule may be dropped for non-payment.
- ▶ **The student is responsible for monitoring their financial aid history, academic history, account information, academic progress, eligibility information, TigerWeb portal, and Tiger Mail email account.**

Applying for Aid

Federal

Complete the 2019-2020 Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov.



- ▶ Use the **2017** tax and income information for you and your parent(s). (See instructions on pages 2-3.)
- ▶ Information about you or your parents' marital status, number in household, and number in college should be **stated on the date that you complete the FAFSA**.
- ▶ Complete the FAFSA every year as soon as you can after October 1 of the preceding year for federal aid and most state aid.

Everyone who completes the FAFSA must have an **FSA ID and password** in order to electronically sign the application—this is also your username and password. You can create and manage your FSA ID and password at www.fsaaid.ed.gov.

You only have to create your FSA ID once, and it can be used to log back into the FAFSA, access your federal aid history at www.nsls.ed.gov, or complete federal loan requirements at www.studentloans.gov.

**If you or a parent are unable to use your FSA ID and password to sign the FAFSA, you will have to mail in a signature page, which could delay processing.*

Who Can Complete the FAFSA?

- ✓ To qualify for federal aid (and most state aid), you must be a U.S. citizen or eligible non-citizen with a valid Social Security Number (SSN) or Alien Registration Number (ARN).
- ✓ Parents of eligible applicants who do not have a valid SSN can still complete their section of the FAFSA, using "000000000" as their SSN.
- ✓ Deferred Action for Childhood Arrivals (DACA) students who have been issued an SSN are able to complete the FAFSA but are still not eligible for federal aid.

Who Must Put Their Information on the FAFSA?

Dependent or Independent Student?

- ✓ If you are applying for federal aid and are **under 24-years-old**, you are considered “dependent” and must include information for your parent(s) or step-parent(s) on the FAFSA.
- ✓ If you will turn 24 before **December 31** of the aid year, you will probably be considered “independent” by age and be allowed to skip questions about your parent(s)/step-parent(s).
- ✓ Certain circumstances could make you “independent” on the FAFSA under the age of 24 based on your answers to certain questions (see graphic). If you are a graduate student, you are automatically considered “independent.”

RESOURCES

Federal Student Aid Support:
1.800.4FED.AID (1.800.433.3243)

Federal Student Aid Website:
studentaid.ed/gov/sa/

Internal Revenue Service:
www.irs.gov
1.800.829.1040



You may be a Dependent Student

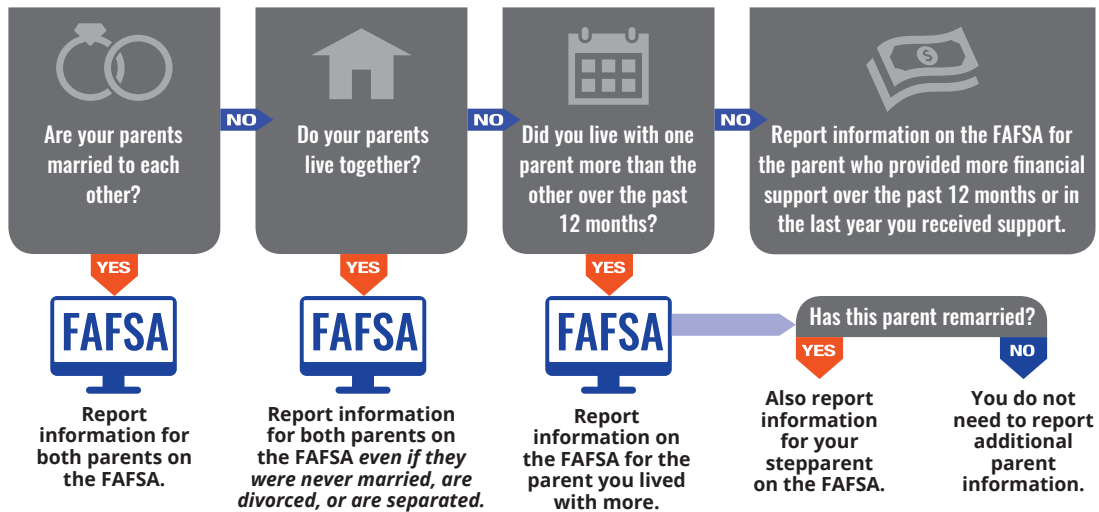
If none of the criteria listed above apply to you, you may be considered a dependent student and may be required to provide your parents’ financial information when completing the FAFSA.

You may be an Independent Student

If you answered yes to any of these questions, then you may be an independent student. You may not be required to provide parental information on your FAFSA.

Who's My Parent When I Fill Out My FAFSA?

Dependent students are required to report parent information on the FAFSA form. For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

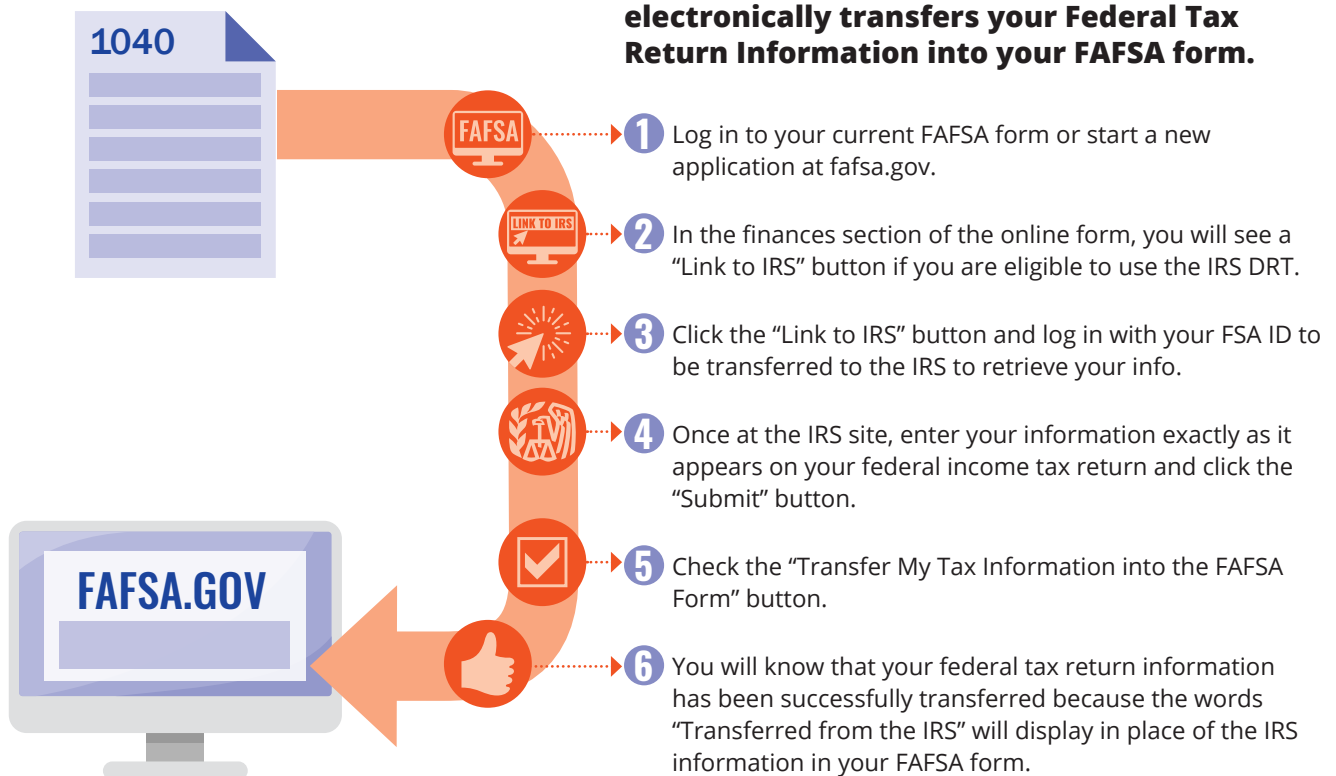


The following people are **NOT** your parents unless they have legally adopted you: **Widowed Stepparent; Grandparents; Foster Parents; Legal Guardians; Older Brothers or Sisters; Aunts or Uncles.**

If you're not sure whom to report as a parent, visit StudentAid.ed.gov/filing-out/parent-info.

Simple Steps to Transfer Tax Information into Your FAFSA Form

The IRS Data Retrieval Tool (IRS DRT) electronically transfers your Federal Tax Return Information into your FAFSA form.



Eligibility for Federal Student Aid



Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a home school setting approved under state law.

AND



Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.

AND



Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

AND



Have a valid Social Security Number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.

AND



Sign certifying statements on the Free Application for Federal Student Aid (FAFSA) stating that:

- you are not in default on a federal student loan and do not owe a refund on a federal grant; and
- you will use federal student aid only for educational purposes.

AND



Maintain satisfactory academic progress in college or career school.

PLUS

BE A U.S. CITIZEN OR U.S. NATIONAL

You are a U.S. citizen if you were born in the United States or certain U.S. territories, abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island then you are a U.S. national.

OR

HAVE A GREEN CARD

You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.

OR

BE A U.S. CITIZEN OR U.S. NATIONAL

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee

OR

HAVE BATTERED IMMIGRANT STATUS

You are designated as a "battered immigrant-qualified alien" if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.

OR

HAVE A T-VISA

You are eligible if you have a T-visa or a parent with a T-1 visa.

Verification

- 1 The Department of Education selects approximately 30 percent of all FAFSAs (one of every three applications) for specific information to be verified before aid eligibility can be determined. This may require you to submit additional documentation, along with the FAFSA.
- 2 The Office of Financial Aid may also find conflicting information that needs to be resolved, requiring you to submit additional documentation.
- 3 While going through the verification process, you may be asked to submit other types of documentation or provide clarification to resolve conflicting information or determine your aid eligibility accurately.
- 4 Your FAFSA can be selected for verification at any time during the aid year, even if you have already been awarded financial aid.
- 5 The verification process must be completed before you can be awarded federal financial aid, or before you can receive any further federal aid.
- 6 Many state aid programs require verification to be completed before state aid can be awarded, or before you can receive any further state aid.
- 7 Your aid eligibility could change after verification is completed.
- 8 The verification can take two-to-three weeks once all requested documentation is submitted, so pay special attention to priority deadlines and fee payment deadlines, and monitor your TigerWeb account and Tiger Mail to see if additional information is needed, the status of any documents you have submitted, and for award notifications.

Other Eligibility Information

- 1 You are ineligible for federal financial aid if you have any federal loans in default, which usually means you are ineligible for certain types of state aid. Check www.nslds.ed.gov or contact the Financial Aid Office to get in touch with your loan servicers to resolve any defaulted loans.
- 2 You are also ineligible for any federal aid if you have received any over-payment of federal grants or loans. Work with the Financial Aid Office to find out more about how to clear these issues.
- 3 The Financial Aid Office can also work with you to resolve any issues having to do with citizenship, name, birth date, or SSN conflicts for you or a parent/step-parent on the FAFSA, Selective Service registration, unusual enrollment history, or a rejected FAFSA.
- 4 You will have to work with the Admissions Office to resolve any issues about state residency, transcripts, or any requirements to be admitted to the college.
- 5 You may need to contact the Tennessee Student Assistance Corporation (TSAC) if there are issues with your eligibility for certain state aid programs.

Financial Aid Eligibility for Classes

- 1 You must be enrolled in a degree-seeking, certificate, or diploma program that is eligible for Title IV (federal) aid to receive federal grants or loans.
- 2 You are not eligible for aid if enrolled as a transient or non-degree seeking student (if not pursuing a certificate or diploma).
- 3 You are not eligible for Tennessee Educational Lottery Scholarship (TELS) programs if you are not in a degree-seeking program (except Wilder-Naifeh for Technical Colleges).
- 4 Federal financial aid will only pay for up to 30 attempted hours of remedial, or developmental or learning support, classes. This includes any courses transferred in from other schools.
- 5 Federal financial aid will only pay for one repeat attempt at a course in which you have already earned a passing grade of "D" or better, including courses transferred in from other schools.
- 6 Federal financial aid will only pay for courses within your program of study, so credit hours for classes that don't lead to your current degree won't be counted in the eligible hours for federal grants or loans.

Continuing Eligibility

- 1 There are annual and lifetime limits for almost every type of aid.
- 2 Federal financial aid, and many other types of aid, require you make **Satisfactory Academic Progress (SAP)** towards successful completion of your degree, certificate, or diploma.

Find out more information at www.chattanoogastate.edu/keeping-your-aid

Continuing Eligibility is not the same as Academic Standing

Types of Aid—Federal

AWARD	INITIAL ELIGIBILITY	PAYMENT OF AID	CONTINUING ELIGIBILITY
Pell Grant	<ul style="list-style-type: none"> • FAFSA required • Based on financial need • Maximum annual award • Awarded at full-time 	<ul style="list-style-type: none"> • Pro-rates based on actual enrollment • Maximum of 50% of annual award in a single semester • Limitations for remedial courses, repeated classes, and courses not in program of study 	<ul style="list-style-type: none"> • Must meet Satisfactory Academic Progress (SAP) guidelines • Lifetime limit of the equivalent of 6 years, or 12 semesters, of the full grant award • Eligibility ends with first bachelor's degree
Supplemental Educational Opportunity Grant	<ul style="list-style-type: none"> • FAFSA required • Based on financial need and availability of funds • Awarded at full-time 	<ul style="list-style-type: none"> • Requires at least half-time enrollment • Limitations for remedial courses, repeated classes, and courses not in program of study 	<ul style="list-style-type: none"> • Must meet SAP guidelines • Eligibility ends with first bachelor's degree
Federal Work Study	<ul style="list-style-type: none"> • FAFSA required • Based on financial need and availability of funds • Maximum annual award 	<ul style="list-style-type: none"> • Doesn't pay tuition and fees up front; pays as hourly wage based on hours worked • Included as income for taxes • Limitations on work hours; Enrollment restrictions 	<ul style="list-style-type: none"> • Must meet SAP guidelines
Direct Loans (subsidized)	<ul style="list-style-type: none"> • FAFSA required • Based on financial need • Maximum annual award • Entrance Counseling and Master Promissory Note (MPN) required • 30-day delay of first payment for first-time borrowers • Awarded at full-time • <i>*may be reduced to stay within cost of attendance</i> 	<ul style="list-style-type: none"> • Requires at least half-time enrollment • Loan payments deferred while enrolled at least half-time—government pays interest, too, while enrolled • Single semester loans must be paid in 2 disbursements • Limitations for remedial courses, repeated classes, and courses not in program of study 	<ul style="list-style-type: none"> • Must meet SAP guidelines • Maximum lifetime undergraduate limit • Eligibility only for undergraduate study • Eligibility limited to 150% of program length (in years)
Direct Loans (unsubsidized)	<ul style="list-style-type: none"> • FAFSA required • Not based on financial need • Maximum annual award • Entrance Counseling and Master Promissory Note (MPN) required • 30 day delay of first payment for first-time borrowers • Awarded at full-time • <i>*may be reduced to stay within cost of attendance</i> 	<ul style="list-style-type: none"> • Requires at least half-time enrollment • Loan payments deferred while enrolled at least half-time—interest accrues immediately and continues to accrue • Single semester loans must be paid in 2 disbursements • Limitations for remedial courses, repeated classes, and courses not in program of study 	<ul style="list-style-type: none"> • Must meet SAP guidelines • Maximum lifetime undergraduate limit

State

Apply for state aid by the posted deadlines



Types of Aid—State

AWARD	INITIAL ELIGIBILITY	PAYMENT OF AID	CONTINUING ELIGIBILITY
TN Student Assistance Award	<ul style="list-style-type: none"> • FAFSA required • Based on financial need and availability of funds • Maximum annual award • Must be TN resident • Awarded at full-time 	<ul style="list-style-type: none"> • Pro-rates based on actual enrollment • Requires at least half-time enrollment • Limitations on remedial courses, repeated classes, and courses not in program of study 	<ul style="list-style-type: none"> • Must meet SAP guidelines • Limit of 4 academic years or 8 semesters • Eligibility ends with first bachelor's degree
HOPE and other TN Educational Lottery Scholarship (TELS) Programs	<ul style="list-style-type: none"> • FAFSA required • Must be TN resident and graduate of TN high school • Must enroll within 16 months of high school graduation • Academic and/or financial requirements • Awarded at full-time 	<ul style="list-style-type: none"> • Pro-rates based on actual enrollment • Requires at least half-time enrollment 	<ul style="list-style-type: none"> • Must meet GPA requirement at certain benchmarks • Must maintain continuous enrollment, and enrollment changes in a semester can impact eligibility • Eligibility ends 5 years from first college enrollment or first Bachelor's degree
TN Promise Scholarship	<ul style="list-style-type: none"> • FAFSA required by deadline • Separate application required by deadline • Must be TN resident and graduate of TN high school • Must enroll the semester after high school graduation • Must attend mandatory meetings and complete community service hours • Only available for 2-year degrees and certificates or diplomas 	<ul style="list-style-type: none"> • Requires full-time enrollment • Last dollar scholarship: pays up to maximum amount of tuition and mandatory fees (charged to all students) after all other gift aid has paid • Limitations on courses not in program of study 	<ul style="list-style-type: none"> • Maintain overall 2.0 GPA each year • Maintain continuous enrollment—enrollment changes in a semester can impact eligibility • Must complete community service hours each semester by deadline • Eligibility ends with first Associate degree, terminal certificate, technical diploma, or 5 semesters
TN Reconnect Grant	<ul style="list-style-type: none"> • FAFSA required • Separate application • Must be TN Resident • Must be "independent" per FAFSA • No previous degree • Only for 2-year degrees, certificates, and diplomas 	<ul style="list-style-type: none"> • Requires at least half-time enrollment • Last dollar scholarship: pays up to maximum amount of tuition and mandatory fees (charged to all students) after all other gift aid has paid • Limitations on courses not in program of study 	<ul style="list-style-type: none"> • Maintain overall 2.0 GPA each year • Maintain continuous enrollment—enrollment changes in a semester could impact eligibility • Eligibility ends with first Associate degree, terminal certificate, diploma, or after 5 years
Wilder Naifeh Grant	<ul style="list-style-type: none"> • FAFSA required by deadline • Must be TN resident • Cannot be prior recipient of award • Only for Technical Colleges 	<ul style="list-style-type: none"> • Maximum annual award, based on length of program • Maintain continuous enrollment 	<ul style="list-style-type: none"> • Must meet SAP guidelines • Eligibility ends with first terminal certificate or diploma

Institutional

www.chattanoogastate.edu/scholarships

CHATTANOOGA STATE
COMMUNITY COLLEGE

Scholarships

Scholarships are available to students based upon their academic performance, community service, residency and other criteria as defined by the founder or donor of the award. Both the State of Tennessee and the Chattanooga State Foundation provide scholarships for qualified

The Chattanooga State scholarship application is available November 1 of each year for the upcoming year—priority deadline is March 1—apply early!

www.chattanoogastate.edu/scholarships

Types of Aid—Other

AWARD	INITIAL ELIGIBILITY	PAYMENT OF AID	CONTINUING ELIGIBILITY
Institutional Scholarships	<ul style="list-style-type: none"> • Separate application • May or may not require FAFSA • Eligibility depends on specific scholarship, determined by committee 	Specific to scholarship	Specific to scholarship
Outside Scholarships	<ul style="list-style-type: none"> • Criteria and application process specific to scholarship 	Specific to scholarship	Specific to scholarship

Apply for other scholarship and grant opportunities on the Web:

www.collegenet.com

www.fastweb.com

www.tn.gov/collegepays.html

www.collegescholarships.org/financial-aid

After You Apply

- ✓ Check regular mail, your personal email, and Tiger Mail (your Chattanooga State email account) regularly for important notifications.
- ✓ Check your TigerWeb account (student portal) regularly for requirements, important information, and awards.
- ✓ Apply for admission at www.chattanoogastate.edu, meet with an Academic Advisor or Success Coach, register for classes, and GO TO CLASS!
- ✓ Be on the lookout for payment deadlines: if your aid isn't ready, you will need to pay your tuition & fees.
- ✓ Read and accept your Terms and Conditions in TigerWeb each year, so you know what to expect.

How Aid is Calculated

Financial aid is often classified into two categories:

1 **Gift aid** is “free” money that does not have to be repaid and usually consists of:

- ▶ **Grants:** typically based on financial need
- ▶ **Scholarships:** usually merit (academic) based

2 **Self-help** aid is funding that requires something on the part of the student, either earning the aid or eventually paying it back. The most common types are:

- ▶ **Work study:** money that pays directly to the student as wages, or directly to the school to offset tuition, fees, and other expenses, based on work completed. Federal Work Study requires the FAFSA and has financial need requirements, and it pays to the student like a regular job, depending on the hours worked.
- ▶ **Loans:** may or may not require a separate application and/or credit check, or a co-signer for younger applicants. Some loans earn interest, but most have specific rules about repayment.

FAFSA: Information is used by the Department of Education to calculate the **Expected Family Contribution (EFC)**, which is based on several factors—including tax and income information, untaxed income, number in household, and number in college. The higher the EFC, the less likely an applicant is to qualify for aid based on financial need, such as grants or subsidized loans.

Each school sets up a **Cost of Attendance (COA)**, which is the student’s “budget” based on estimated costs: *full-time* tuition and fees, books, housing or transportation costs, and other personal or miscellaneous expenses. The total amount of financial assistance a student receives can never exceed the COA—this includes grants, scholarships, loans, fee waivers, discounts, outside scholarships, military benefits, and other types of tuition reimbursement. *Your cost of attendance can change* from semester to semester, if your enrollment or program changes, which can affect your eligibility for different types of aid.

Financial need is calculated using a simple formula: **COA - EFC = need**

- ▶ The amount of need can determine how much need-based financial aid a student can receive, such as federal Pell Grant, TN Student Assistance Award, or federal subsidized Direct Loans. For example, if other gift aid, such as grants or scholarships, meets all unmet need, your eligibility for subsidized loans may be reduced or eliminated.
- ▶ If the total amount of financial assistance, from all sources, is going to exceed your COA—for the semester or for the year—then awards may be reduced or eliminated, usually starting with federal student loans.

Receiving Your Aid

To receive federal aid... eligibility and enrollment requirements must be met, FAFSA verification must be completed (if selected), there can be no financial aid holds, and you must be meeting Satisfactory Academic Progress (SAP) guidelines. Loan requirements must be completed for federal Direct Loans.

To receive state aid... eligibility and enrollment requirements must be met, FAFSA verification must be completed (if required), and SAP guidelines must be met (if required)

To receive other aid... eligibility and enrollment requirements must be met, and all other requirements must be completed (contracts, service hours, etc.)

Attendance

You must attend classes to receive your scholarships, grants, and loans.

- 1 Most scholarships, grants, and loans do not pay towards your tuition, fees, and other charges until after the census date (day 14) of the full semester.
 - ▶ Until the census date, aid will authorize—show as pending—based on your course registration
 - ▶ Bookstore charges: if you have accepted the Title IV Fee Authorization and have excess aid (more than your tuition, fees, and other charges), you may be able to charge books and supplies at the campus bookstore towards a portion of your excess aid during specific bookstore charge periods. If you have aid available for bookstore charges, then you will have a message posted to your “Financial Aid Status” page in TigerWeb Self-Service. If you have bookstore charges, and your enrollment or amount of aid changes, you may still owe for bookstore charges.
- 2 After the census date, your aid pays toward your eligible credit hours **for which attendance has been confirmed by your instructors.**
 - ▶ Hours for classes that haven’t started yet won’t be counted for financial aid until you begin attending and your instructor confirms your attendance.

Example: You register for four classes that total 12 credit hours, which is considered full-time. Three of your classes start in August, but the fourth class doesn’t start until October. *Up until the census date, your aid has **authorized** for 12 hours of enrollment. As of the census date, however, only three of your four instructors have confirmed your attendance, so aid will pay for up to that number of eligible credit hours—the rest will pay after the instructor for the fourth class confirms that you are attending. *If your aid requires full-time attendance, it won’t pay until attendance in all classes has been confirmed.**
- 3 **Drop for non-payment:** there are scheduled dates each semester when your class schedule could be deleted if you don’t have enough authorized (or paid) financial aid—from all sources—to pay your full balance of tuition, fees, and other charges. **Pay attention to your account information and notifications about your account to avoid having your classes dropped.** You can always pay your account balance in full or set up a deferred tuition payment plan if there is a delay in payment of your scholarships, grants, loans, or other types of financial assistance.
 - ▶ If your schedule gets deleted for non-payment, you may have to take special steps to re-register for classes and have attendance confirmed by instructors.
 - ▶ If you have enough authorized or pending aid, including loan payments in two disbursements or delayed by 30 days, to pay for tuition and fees during the semester for which you are being billed, then your classes will most likely not be dropped: all of your aid might not pay; however, until you are attending all classes, and you may not receive any refunds of excess aid until all aid has paid.

Attendance *continued*

NOTE: if you never attend classes, or your instructors mark you as “not attending” or “stopped attending,” your class schedule will be deleted if:

- ▶ Your aid never pays or does not pay all of your tuition, fees, and other charges
- ▶ You don't have confirmed attendance in any classes

Important Note about Federal Financial Aid

- ▶ Federal aid will only pay towards up to 30 attempted hours of remedial classes (developmental, learning support)—including co-requisite classes taken along with college-level courses, as well as credits transferred in from other schools.
- ▶ Federal aid will only pay for one repeat attempt of a class in which you have already earned a passing grade of “D” or better—this includes credits transferred in from other schools.
- ▶ Federal aid will only pay for classes within your program of study (that count towards your current degree, certificate, or diploma).

Currently, these guidelines only affect Title IV (federal) aid such as Pell Grant, Supplemental Educational Opportunity Grant, and Direct Loans, along with the state TN Student Assistance Award.

Other Aid

- ▶ TN Promise and TN Reconnect pay towards tuition and mandatory fees: there may be other charges and fees, along with the cost of books, which you are responsible for paying.
- ▶ Aid will not pay if you owe a balance from a previous semester.

Refunds

- ▶ If your total of scholarships, grants, loans, and other types of financial assistance is more than your total of tuition, fees, and other charges, then you could end up with a credit (negative) balance that will be issued as a refund.
- ▶ Remember that bookstore charges are deducted from your excess aid, which reduces your refund amount.
- ▶ You can set up a Direct Deposit account (through TigerWeb Self-Service) for any school refunds to be deposited automatically whenever you end up with a credit balance.
- ▶ If you do not have Direct Deposit set up, any refunds will be mailed as a paper check to the home address we have on file.
- ▶ Enrollment changes, bookstore charges, and changes to your aid amounts can impact your account balance and your refund amount: if you withdraw from or stop attending all classes during the semester, you could owe a balance to the school—especially if you received a refund during the semester.
- ▶ Contact the Bursar's Office by phone at 423.697.4732, by email at bursar@chattanoogastate.edu, or in person in the Student Center at the main campus with any questions about fee payment, account balance, or refunds.

Keeping Your Aid

Satisfactory Academic Progress (SAP)

For more information, visit the Chattanooga State Web page: www.chattanoogastate.edu/keeping-your-aid

The U.S. Department of Education requires that all schools have guidelines to monitor Satisfactory Academic Progress towards completion of a student’s program of study. These guidelines apply to anyone receiving Title IV (federal) financial aid, but some state and institutional aid programs require students to meet federal SAP guidelines. The guidelines are different for credit hour and clock hour programs, and your SAP status is not the same as academic standing.

SAP Standards for Credit Hour Programs

Quantitative – minimum GPA:

NUMBER OF ATTEMPTED HOURS	MINIMUM CUMULATIVE, OVERALL GPA
0.0 - 12.0	1.00
12.1 - 24.0	1.50
24.1 - 36.0	1.70
36.1 - 48.0	1.90
48.1 - above	2.00

**Your cumulative, overall GPA is based on all classes taken while at ChattState, including Dual Enrollment, Middle College, or Collegiate High. The GPA is not transferred in from other schools except for TN Educational Lottery Scholarship (TELS) programs.*

Quantitative – completion rate: All students in credit hour programs are required to complete (pass) at least 67 percent of all attempted hours. Simply take your cumulative, overall number of **earned** hours and divide by the cumulative, overall number of **attempted** hours to get your percentage, or completion rate.

**Your cumulative, overall hours include any credits taken while at ChattState (including Dual Enrollment and remedial), as well as any credits transferred in from other schools.*

Maximum timeframe

You are allowed up to 150 percent (in credit hours) of the length of time it should take to complete your program (number of credit hours required to earn a certificate or degree)

IF YOUR DEGREE OR CERTIFICATE REQUIRES...	THEN YOUR MAXIMUM TIMEFRAME IS...
16 credit hours (15 weeks, 1 semester)	24 attempted hours
18 credit hours (30 weeks, 2 semesters)	27 attempted hours
21 credit hours (30 weeks, 2 semesters)	32 attempted hours
32 credit hours (43 weeks, 3 semesters)	48 attempted hours
40-48 credit hours (43+ weeks, 3+ semesters)	60 attempted hours
60+ credit hours (AA, AS, AAS, or AFA degrees)	90 attempted hours

Satisfactory Academic Progress (SAP) *continued*

SAP Standards for Clock Hour Programs

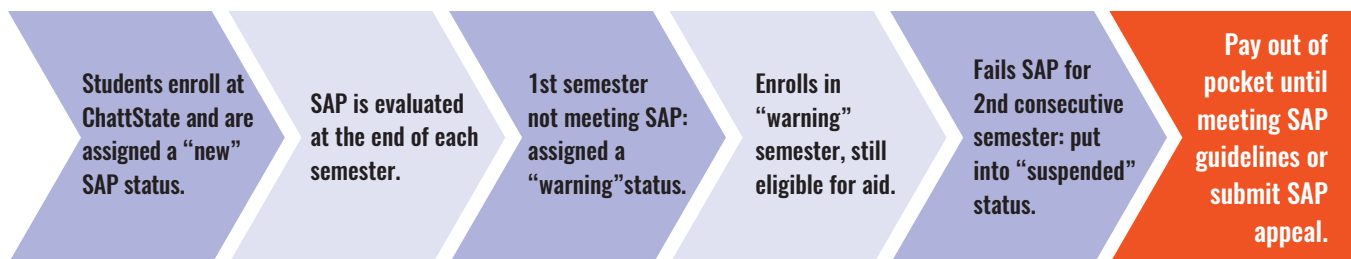
Qualitative—minimum GPA/grade: Technical College students are required to maintain a cumulative grade of “C” (2.0 GPA) unless otherwise specified by the program, for programs where letter grades are given. They must also receive passing grades in classes (no I’s, F’s, or W’s) to be eligible to continue the program.

Quantitative—completion rate: Students enrolled in clock hour programs must complete at least 91 percent of their scheduled clock hours each payment period (quarter or semester) to remain eligible for subsequent payment periods. Failure to complete 91 percent of the scheduled clock hours in any payment period could cause a student to become ineligible, and payments for upcoming payment periods may not be made until deficit hours from the previous payment period are completed.

Maximum Timeframe: The maximum timeframe for any clock hour program is the scheduled length of time to complete the program – students cannot receive aid for a program beyond its program length:

IF YOUR PROGRAM LENGTH IS...	THEN YOUR MAXIMUM TIMEFRAME IS...
780 clock hours	30 weeks
1125 clock hours	43 weeks
1290 clock hours	43 weeks
1357 clock hours	43 weeks
1500 clock hours	57 weeks

How SAP Works



Exceptions: transfer students, students taking classes at ChattState while enrolled in high school, and readmitted students may immediately start in a “warning” status due to previous classes or transfer credits, or may be immediately suspended from receiving aid and need to submit an appeal.

NOTE: there is no SAP appeal process for Technical College (vocational) programs. Students must pay out of pocket until meeting SAP guidelines or sit out for 180 days to restart the program in a new payment period.

Satisfactory Academic Progress (SAP) *continued*

The SAP Appeal Process (Credit Hour Programs Only)

- 1 **Student is notified upon enrolling or after SAP is evaluated of the need to appeal:** emails are sent via Tiger Mail, status is updated on the “Academic Progress” tab in TigerWeb Self-Service.
- 2 **Student completes the Satisfactory Academic Progress Appeal form in TigerWeb:** the appeal must have a completed appeal form, appropriate explanation for appeal and steps taken to improve, and supporting documentation
*The Academic Advisor contact information is the 1st part of the appeal to be completed (not your name and email address)
- 3 **The complete, signed appeal is emailed to the Academic Advisor listed when starting the appeal form:** make sure the Advisor name and email address is correct before signing.
- 4 **The Advisor completes their part of the appeal, attaches an Academic Plan, makes advising notes, signs and submits the appeal:** the Academic Plan must have a list of courses that count towards the program of study needed to reach SAP goals, and, for maximum timeframe, the remaining courses must be listed through the completion of program at a specified graduation date (semester & year).
- 5 **The appeal is emailed to the Financial Aid Office for review by the appeals committee:** allow three to four weeks from the time the complete appeal is received for it to be reviewed.
- 6 **The SAP appeals committee reviews each appeal, in the order they were received, and updates the “Academic Progress” status in TigerWeb Self-Service after a decision is reached:** notification is posted under “Active Messages,” and students may also be emailed about SAP appeal decisions.

Possible reasons for appeal denial: lack of academic progress, insufficient supporting documentation, inappropriate reason for appeal, too many previous appeals, mathematically impossible to reach GPA or completion rate within maximum timeframe, or unable to complete program before running out of aid.

Enrollment... How Enrollment Changes Affect Your Money

- ▶ Financial aid pays based on your enrollment as of the census date of the semester—adding or dropping classes later may or may not affect your aid.
- ▶ The federal Pell Grant is locked as of the census date: if you register for more eligible hours later, your Pell Grant won't increase.
- ▶ Classes added after the census date may increase your state aid, such as the HOPE or TN Promise scholarships—or may allow them to pay at a higher number of credit hours.
- ▶ Grades of “W”, “I”, and “F” count as attempted hours, but not earned, so they can affect your SAP status and future aid eligibility.
- ▶ Enrollment changes during a semester can permanently impact your eligibility for state aid:
 - ▶ Example 1: you are still currently eligible for the HOPE scholarship at nine credit hours (3/4 time), but if you drop a class during the semester, you could permanently lose the scholarship for future semesters.
 - ▶ Example 2: you receive TN Promise at the start of a semester while enrolled in 15 hours, but you drop two classes—you could permanently lose the scholarship in future semesters.

Enrollment *continued*

If you do not complete all your classes in a payment period (semester, quarter), then your financial aid could be affected:

- ▶ If you officially withdraw from all classes before the end of the semester, either by dropping classes online or completing the proper paperwork in Enrollment Services (Student Services for TCAT), then the Office of Financial Aid has to calculate how much federal aid you have earned, and how much has to be returned to the U.S. Department of Education. This is called a Return of Title IV Funds Calculation.
- ▶ If you never attend or stop attending all your classes in a semester, you could be considered an unofficial withdrawal, and the Financial Aid Office may have to calculate how much federal aid you have earned and how much has to be returned.
- ▶ The Return of Title IV Funds Calculation is only done for Title IV (federal) aid—currently, state funds are not returned unless you never attend classes during the semester.
- ▶ If you attend all classes past the 60 percent mark of the semester and/or parts of term, then you have earned all of your financial aid.

The Return of Title IV Funds Calculation

The calculation, based on your official or unofficial withdrawal date, determines the percentage of Title IV (federal) aid that you have earned based on attendance in classes, and the percentage that must be returned to the federal government. The calculation can be done at any point in the semester that it is determined a student is an official or unofficial withdrawal. The calculation can result in two amounts:

- ▶ **Institutional Required Return:** this is the amount that the school must return, based on the aid that paid toward your tuition, fees, and other charges. This amount is billed directly to the student, and you will be notified by email and U.S. mail if you owe a balance.
- ▶ **Student Required Return:** this is the over-payment amount that the student owes directly to the Department of Education, and there are guidelines about paying it back. If you owe this portion of the return, you will be notified by email and U.S. mail.


If you owe a balance to the school... a hold will be placed on your account, and you will be unable to register for classes or request a college transcript until the balance is paid. If it is not paid within a certain amount of time, your account could be referred to collections, which could result in collections activity and a negative impact to your credit rating.

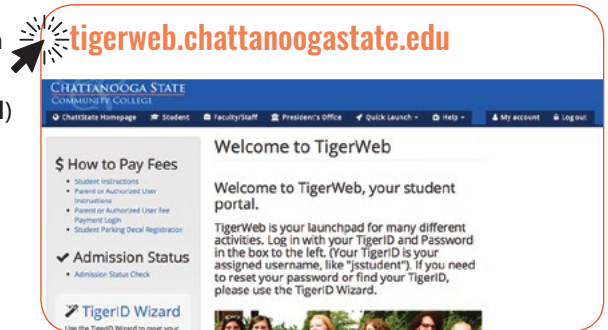
If you owe a balance to the Department of Education... a financial aid hold will be placed on your ChattState account, and you have 45 days before the debt is referred to the Department of Education as an **overpayment**. This will impact your future aid eligibility at any school you attend.

www.chattanoogastate.edu/withdrawalrepayment-policy

Financial Aid How To's

Check Your Financial Aid Status

- 1 Log into **TigerWeb** at tigerweb.chattanoogastate.edu or by clicking on the "tiger paw"  at the top of the Chattanooga State homepage at www.chattanoogastate.edu (you'll use your **Tiger ID and password**)
- 2 Log into TigerWeb Self-Service using your Student ID (A-number) and 6-digit PIN (not your registration PIN)
- 3 From the Main Menu in TigerWeb Self-Service, you can select the "Financial Aid" link or "Financial Aid" tab
- 4 The "Financial Aid Status" link will allow you to review all your important financial aid information, including unsatisfied requirements and "Active Messages." The "Eligibility" link will allow you to only view holds, requirements, and "Academic Progress."
 - ▶ Unsatisfied student requirements can keep you from being awarded or prevent aid from paying
 - ▶ Financial aid holds prevent aid from paying, but they sometimes prevent awards from posting
 - ▶ Your Satisfactory Academic Progress status can prevent aid from paying or being awarded
 - ▶ Active Messages give you more details about incomplete requirements or missing information
- 5 Check your **Tiger Mail** campus email account daily.



Complete Financial Aid Requirements

For FAFSA Verification

- 1 To complete the **Dependent Verification Worksheet**: log into TigerWeb, then TigerWeb Self-Service. You'll find a link to the online form listed under your "unsatisfied student requirements." You will first enter the name and email address of a parent listed on the FAFSA, then complete the student/spouse sections of the worksheet (you must fill in all required fields). Once you sign the worksheet electronically, it will then be sent to the parent email address you entered at the start of the worksheet. Once the parent completes their sections and signs the worksheet electronically, it will be sent to the Financial Aid Office.

When the parent receives the email with the link to complete the verification worksheet, they will have to select the "Create New Account" option to set up the parent's User Name and Password the first time they access a form. If the parent tries to use the student's login information, they won't be able to access the parent sections of the worksheet.

- 2 To complete the **Independent Verification Worksheet**: log into TigerWeb, then TigerWeb Self-Service. You'll find a link to the online form listed under your "unsatisfied student requirements." You will complete the student/spouse sections of the worksheet (you must fill in all required fields), then sign the worksheet electronically. It will then be emailed directly to the Financial Aid Office.
- 3 If you need a **Tax Return Transcript or Statement of Non-Filing** from the IRS, you can usually request tax documentation at www.irs.gov/individuals/get-transcript. There are also instructions on how to request forms by phone or by U.S. mail if you have trouble requesting the forms online. You can also request most types of documentation at your local branch of the IRS (locations are also listed on the IRS website).

Complete Financial Aid Requirements *continued*

- 4 Any required documentation can be submitted to the Financial Aid Office by the following methods:
 - ▶ Email: finaid@chattanoogastate.edu
 - ▶ Fax: 423.697.3126
 - ▶ In person at the Student Services Office (TCAT) or Enrollment Services in the Student Center (credit hour students). You may also submit documentation in person at the Kimball or Dayton branch sites.
 - ▶ **Make sure to put your student ID (A-number) on each page of any documentation you submit.**

- 5 Check the **status** of your requirements in TigerWeb Self-Service (or check Tiger Mail for more information).
 - ▶ If the status of any requirement is needed, it has not been received or filed by the Financial Aid Office (please allow 24-48 hours from when you submit any documents during busy times).
 - ▶ If the status of any requirement is received, pending review, it has been received and filed by the Financial Aid Office (it can take 2-3 weeks from the time you submit ALL required documents for them to be reviewed during busy times).
 - ▶ If requirements are marked as missing/incomplete, check your "Active Messages" or Tiger Mail for more information.
 - ▶ If a requirement is waived, it is no longer needed at this time—if a requirement has been waived temporarily, check your "Active Messages" or Tiger Mail for more information.
 - ▶ Check for payment deadlines: if requirements are needed, missing/incomplete, or received, pending review, they are not yet satisfied and may not allow aid to be awarded or to pay by scheduled deadlines.
 - ▶ If requirements are satisfied, waived, or received, pending review, there is nothing further you need to do unless notified by phone, email, "Active Messages," or a change in requirement status.

Title IV Fee Authorization

- 1 Log into TigerWeb, then TigerWeb Self-Service
- 2 Select the "Financial Aid" tab or link, then choose "Financial Aid Status"
- 3 Select the most current aid year, then follow the link to your "unsatisfied student requirements"
- 4 Select the link for "**Title IV Federal Aid Authorization**," read the 2 options and choose whether to accept or decline authorization for ChattState to use your financial aid towards charges other than tuition and fees, then click the "Continue" button—you should receive a message that your record was updated successfully.
 - ▶ This requirement is only needed once while you are attending ChattState—if you change your mind, notify the Office of Financial Aid **in writing**.
 - ▶ Acceptance of the Title IV Fee Authorization is required in order to use your available financial aid at the campus bookstore or for charges such as library or parking fines.

Complete Financial Aid Requirements *continued*

Terms & Conditions

- 1 Log into TigerWeb, then TigerWeb Self-Service
- 2 Select the "Financial Aid" link or tab, then choose "Financial Aid Status"
- 3 Select the most current aid year, then follow the link for "Acceptance of Terms and Conditions for Financial Aid Awards"
 - ▶ If the link doesn't work, you can go back to the "Financial Aid" tab—select "Award," then "Award for Aid Year." Choose the most current aid year and click "Submit," then select the "Terms and Conditions" tab
- 4 Read, accept, and submit the acceptance of your terms & conditions
 - ▶ *Terms & Conditions must be completed once each year by all financial aid recipients*
 - ▶ *You must accept your Terms & Conditions before you can accept federal student loans*

Review, Accept, or Decline Awards

- 1 Log into TigerWeb, then TigerWeb Self-Service
- 2 Select the "Financial Aid" tab or link, then choose "Award"
- 3 Choose "Award for Aid Year," then select the most current aid year
- 4 The "Award Overview" will list all of your financial aid awards for the year and the estimated cost of attendance, as well as your financial aid history at ChattState.
- 5 Select "Accept Award Offer" and review the awards listed, click on each type of loan and choose to decline the loan, accept the full offer amount, or accept a partial amount that you enter into the available text box – then choose to "Submit Decision"
 - ▶ You must have accepted the **Terms and Conditions** before accessing the "Accept Award Offer" tab.
 - ▶ Grants and scholarship are automatically accepted for you—you just have to accept or decline loans.
 - ▶ You must use all of your **subsidized** federal Direct Loans before accepting any **unsubsidized**.
 - ▶ Any loan amount that you accept for upcoming **fall or spring semesters** will automatically be split between two semesters.
 - ▶ **NOTE:** you may have additional requirements to complete online after accepting loans, if it is the first time you are borrowing federal loans at ChattState.

Complete Loan Requirements

- 1 Go to www.studentloans.gov and "Log In" using your FSA ID and password.
- 2 **Entrance or Exit Counseling:** select "Complete Loan Counseling," then choose the type of counseling you need to complete. Entrance counseling takes about 20-30 minutes and must be completed for each school you attend. Exit Counseling takes about 15 minutes.
- 3 **Master Promissory Note (MPN):** select "Complete Loan Agreement (Master Promissory Note)." This usually takes about 15 minutes and is good for 10 years.

11-70-503001-398-2/19/jp - PDF - Chattanooga State Community College does not discriminate against students, employees, or applicants for admission or employment on the basis of race, color, religion, creed, national origin, sex, sexual orientation, gender identity/expression, disability, age, status as a protected veteran, genetic information, or any other legally protected class with respect to all employment, programs and activities sponsored by Chattanooga State. The following person has been designated to handle inquiries regarding the non-discrimination policies: Director, Human Resources, 4501 Amnicola Highway, Chattanooga, TN 37406, 423-697-2417.