

## FINANCIAL AID TIPS

- Know your Satisfactory Academic Progress (SAP) status.
- **How do you check your SAP status?**
  - Log in to TigerWeb and check Financial Aid Status for the current aid year.
  - You will see a message that states, “Based on your academic transcript, the status of your academic progress is ‘...’ as of Fall/Spring Credit Term.”
    - This is updated at the end of each term and should be checked
    - If you are in a “Warning” status, you will most likely be suspended at the end of the term. If that occurs, you should submit a SAP appeal. The SAP appeal form is located in the Financial Aid box in your TigerWeb.’
    - If you’re taking an INCOMPLETE, this will affect your SAP status. Please check with the Office of Multicultural and International Student Services.
  - Financial Aid SAP policies are located on the Financial Aid website under “Keeping Your Aid.”  
[www.chattanoogaastate.edu/keeping-your-aid](http://www.chattanoogaastate.edu/keeping-your-aid)
- Know what you need to do if you want to borrow loans.
  1. Go to [StudentLoans.gov](http://StudentLoans.gov) and complete the following:
  2. Entrance Counseling
  3. Loan Agreement (Master Promissory Note)
    - You may want to borrow loans in the Spring term for your Summer classes. Loans require a student to be enrolled in at least 6 eligible credit hours.
    - You can fill out a Loan Modification form to request a specific amount of loans. (Located in the Financial Aid box in your TigerWeb.)
- Know if you want to attend another class beyond a study abroad class.
  - Check with your Academic Advisor/Success Coach/Enrollment Services Center to see if you have enough Financial Aid to cover more than the Study Abroad course(s).
  - Financial Aid pays on attendance, so your Financial Aid in the summer may not disburse until your attendance for all classes has been reported.
  - The TN Hope Scholarship requires at least 6 credit hours to pay out at a prorated amount.
  - TN Promise requires 12 credit hours and the completion of 8 hours of community service.
  - Additional Pell may be available to those who qualify. May require 6 credit hours if you were enrolled full time in the Fall and Spring. Pell grant is adjusted for less than full time enrollment.