

# COSTS & FINANCIAL INFORMATION

## Cashier's Hours

### **Pellissippi Campus**

(865) 694-6605

Monday, 8 a.m.- 6 p.m.

Tuesday-Friday, 8 a.m.-4:30 p.m.

Please call the branch campus for Cashier's hours:

### **Division Street Campus**

(865) 971-5212

### **Blount County Center**

(865) 981-5334

### **Magnolia Avenue Campus**

(865) 329-3104

Go to [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier) for dates and times of extended Cashier's hours during the Registration period.

## **In This Section:**

- Financial Information
- Semester Costs
- Fee Payment Options
- Refunds
- Disposition of Abandoned Personal Property
- Books and Supplies
- Financial Aid
- Return of Title IV Funds
- Satisfactory Academic Progress Policy for Financial Aid Eligibility
- Veterans Educational Assistance
- Continuing Education Program Costs
- Other Assistance

## FINANCIAL INFORMATION

All fees are payable at the time of registration each semester. Refer to the Cashier's Office Web page at [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier) for payment information and due dates. Student schedules are deleted if fees are not paid by the applicable due dates. Registration is incomplete until all fees are paid, and no student may be admitted to classes without having met all financial obligations.

There is a \$30 charge for any check returned to Pellissippi State. A student who has not redeemed a returned check for fees within 10 days after being notified by the Business Office will be administratively dismissed from school for failure to pay fees. No student may re-enroll, graduate or receive a transcript or grades until all accounts are settled. The term "account" includes any indebtedness to Pellissippi State. All charges are subject to subsequent audit. Errors will be corrected by refund or additional charge.

The Cashier's Office is located on the second floor of the J.L. Goins Administration Building at the Pellissippi Campus and in the main offices at the Division Street Campus, Blount County Center, and Magnolia Avenue Campus.

## SEMESTER COSTS

### COLLEGE CREDIT AND AUDIT COURSE COSTS

Each student is charged maintenance fees, a campus access fee, a student activity fee, a Student Recreation Center fee, an international education fee and a technology fee each semester. In addition, if the student is not a resident of Tennessee, the student is charged out-of-state tuition.

Visit the Cashier's Office Web page at [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier), or call the Cashier at (865) 694-6606 to confirm current rates.

A \$20 nonrefundable late fee will be charged to all accounts not paid in full or accepted on the payment plan by the end of the Registration period.

### REGENTS ONLINE DEGREE COSTS

Fees for Regents Online Degree courses are charged separately, and charges are in addition to fees for other courses. Maintenance and online degree fees are charged for Regents courses. Out-of-state tuition charges may also apply.

### OUT-OF-STATE TUITION

Students are classified as resident or nonresident by Enrollment Services for the purpose of assessing tuition charges. The definition of residency as determined by the Tennessee Board of Regents will apply. A student once classified as an out-of-state student will continue to be thus classified unless a change of legal residence is established by evidence other than presence as a student. The burden of proof of all conditions pertaining to residence is placed upon the student, including the responsibility for submission of documentation required by Pellissippi State. If there is any question as to in-state residency at the time of registration, the student will be classified as out-of-state and will be charged out-of-state tuition. The out-of-state tuition for that semester will be refunded

only if the student submits the required documentation within six weeks after Registration.

Information about residency classification may be obtained from Enrollment Services. Students have the right to appeal the assignment of residency status to the assistant vice president of Enrollment Services.

## **REGISTRATION AND ENROLLMENT FEES**

**Application Fee.** This fee must accompany the initial application form submitted to Pellissippi State prior to a student's acceptance. This is a one-time fee and is not refundable even though the student does not enter Pellissippi State.

**Student Medical Insurance.** This nonrefundable fee is charged to all international students under F1 status.

**Tuition.** This maintenance fee is charged to all students enrolled in credit, audit or Regents Online Degree courses. It is calculated based on the number of hours for which the student is enrolled.

**Out-of-State Tuition.** This is an additional fee charged to students classified as nonresidents of Tennessee who are enrolled in courses for credit, audit or Regents Online Degree courses. It is calculated based on the number of hours for which the student is enrolled.

**Campus Access Fee.** This nonrefundable fee is for access to the campus and its facilities. This fee is charged to all students enrolled in courses for credit or audit. This fee is also charged to all faculty and staff.

**Student Activity Fee.** This nonrefundable fee is charged to all students enrolled in courses for credit or audit. This fee was adopted by the Student Government Association to provide funds for a variety of student activities.

**International Education Fee.** This nonrefundable fee is charged to all students enrolled in courses for credit or audit. This fee supports international education.

**Student Recreation Center Fee.** This nonrefundable fee is charged to all students enrolled in courses for credit or audit. The charge will be \$8 per semester for fewer than 6 hours or \$15 per semester for 6 or more hours.

**Technology Fee.** This fee is charged to all students enrolled in courses for credit or audit. The funds are used to maintain and upgrade student lab equipment, library automation, and other instructional technology.

**Online Degree Fee.** This fee is charged to all students enrolled in Regents Online Degree courses. It is calculated based on the number of credit hours for regents courses only.

## **COURSE FEES**

### **Activity Fees**

**Music Fee.** This fee is charged to all students who receive individual instruction. The charge is \$55 per credit hour.

**Bowling Fee.** This fee, charged to all students enrolled in a bowling course, covers the charge to Pellissippi State from the bowling facility.

**Golf Fee.** This fee, charged to all students enrolled in a golf course, covers the charge to Pellissippi State from the golf facility.

**Swimming Fee.** This fee, charged to all student enrolled in a swimming course, covers the charge to Pellissippi State from the swimming facility.

**Racquetball Fee.** This fee, charged to all students enrolled in a racquetball course, covers the charge to Pellissippi State from the racquetball facility.

## TEST FEES

**Confirmation Test Fee.** This nonrefundable fee is charged to all students who take the challenge test.

**Placement Test Fee.** This nonrefundable fee is charged to all students who take the college placement test.

**ACT Test Fee.** This fee is charged to all persons who take the ACT test. The fee is paid at the Cashier's Office when the ACT packet is received by the student.

**GED Test Fee.** This fee is charged to all persons who take the GED test. The fee covers all five parts of the test and must be paid in full before sitting for the test. Please call the Testing Center at (865) 694-6454 for testing dates or additional information.

**GED Retest Fee.** This fee is charged to persons who wish to retake sections of the test due to low scores.

**OPAC Test Fee.** This fee is charged to all non-Pellissippi State students who take the Office Proficiency Assessment and Certification test. The fee must be paid before taking the test.

**CLEP Test Fee.** This fee is charged to all persons taking the College Level Examination Program test. The fee must be paid before taking the test.

**DANTES Test Fee.** This fee is charged to all persons taking the DANTES test. The fee must be paid before taking the test.

**CIW Test Fee.** This nonrefundable fee is charged to all students enrolled in a Certified Internet Web Professional course. It covers the charge to Pellissippi State for the test and scoring services.

## MISCELLANEOUS FEES AND FINES

**Graduation Fee.** This nonrefundable fee covers the cost of the diploma, cap and gown, and other graduation expenses. The fee remains valid for four semesters.

**Traffic Fines.** Students and employees parked illegally, speeding, or not properly displaying a Pellissippi State parking permit will receive a parking violation ticket. All fines must be paid within 14 calendar days from date of ticket. A late penalty of \$5 is added to the cost of the ticket after the 14 calendar days have passed. For specific information concerning parking regulations, brochures are available from the Safety and Security Office.

**Late Payment Fee.** This nonrefundable fee is charged to all students enrolled in courses for credit, audit or Regents Online Degree who pay registration fees or join the payment plan after the Registration period.

**Deferred Payment Service Charge.** This nonrefundable fee is charged to all students electing the payment plan for fee payment.

**Deferred Payment Late Fee.** This nonrefundable fee is charged to each payment that is received by the College after the due date established by the payment plan.

**Returned Check Fee.** This nonrefundable fee is charged to all students who

write checks that are later returned to Pellissippi State from a financial institution because payment has been refused.

**Collection Cost.** This fee is added to accounts submitted to an outside agency for collection. The fee is 23-40 percent of the delinquent account amount.

**Library Fee.** This fee is for the replacement cost of library materials lost or deemed lost due to an overdue status. The fee consists of the replacement cost of the books, periodicals or other items, plus a \$15 nonrefundable per item processing fee.

**Library Repair Fee.** This nonrefundable fee is for the actual cost of repair (re-binding) of books and materials. An additional \$5 is charged to offset overhead costs to repair the items.

## TELECOURSE FINES

**Audiovisual Equipment.** This fine is the replacement cost of lost audiovisual equipment plus a \$5 nonrefundable processing fee.

**Telecourse Materials.** This fine is the replacement cost of telecourse materials plus a \$5 nonrefundable processing fee.

### Fee and Fine Amounts

Application Fee .....	\$10
Late Registration Fee .....	\$20
Student Medical Insurance .....	Per brochure
Course Fees	
Private Music Fee .....	\$55 per credit hour
Bowling Fee .....	\$30
Golf Fee .....	\$30
Swimming Fee .....	\$43
Racquetball Fee .....	\$25
Deferred Payment Service Charge .....	\$20
Deferred Payment Late Fee .....	\$25
Collection Costs .....	23-40 percent
Returned Check Fee .....	\$30
Graduation Fee .....	\$25
Identification Card Replacement .....	\$1
Traffic Fines	
Parking (restricted) .....	\$15
Moving Violation .....	\$15
Handicapped Parking Violation .....	\$100
Late Fee (after 14 days) .....	\$5
Failure to Register Vehicle .....	\$15

Library Fines	
Replacement Fines .....	Replacement cost + \$15 or \$5
Repair Fines .....	Repair cost + \$5
Telecourse Fines	
Audiovisual Equipment .....	Replacement cost + \$5
Telecourse Materials .....	Replacement & dubbing cost + \$5
Test Fees	
Placement Test Fee .....	\$10
Challenge Test Fee .....	\$10
ACT Test Fee .....	\$30
GED Test Fee .....	\$55
GED Retest Fee .....	\$11 per section
OPAC Test Fee .....	\$25
CLEP Test Fee .....	\$65
DANTES Test Fee .....	\$60
CIW Test Fee .....	\$75

**NOTE:** The fees listed above are subject to change. Please refer to the Cashier's Web page: [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier) to confirm fee amounts.

## FEE PAYMENT OPTIONS

**Fees must be paid by the established deadlines or the class schedule will be deleted. Students will not receive a bill in the mail.** Refer to the current semester's Student Enrollment Guide or visit [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier) for fee payment deadlines and other fee payment information.

**Personal check, money order or cash.** Checks should be made payable to Pellissippi State and include the student's Social Security number or student ID on the face of the check.

**Web check.** Students may go to [www.pstcc.edu](http://www.pstcc.edu) to pay fees with check.

**VISA, Mastercard, Discover or American Express.** Students may go to [www.pstcc.edu](http://www.pstcc.edu) or call the Cashier at (865) 694-6606 between 8 a.m. and 4:30 p.m. to charge fees to VISA, Mastercard, Discover, or American Express.

**Financial Aid Credits.** Payment of fees with financial aid is authorized by the student's acceptance of his or her award via the Web. All financial aid is credited to the student's account with the exception of Stafford loans received in check form and Federal Work Study payroll checks, which are released at the Cashier's Office. Federal Pell Grant, Federal SEOG, Foundation scholarships and academic work scholarships are credited to the student account within three working days of award acceptance. Stafford Loan funds received by electronic transfer will be credited to the student's account within three days of receipt of funds. Scholarships from outside sources are not automatically credited to the student's account. Students must see the Cashier's Office to process these scholarships. Refer to Financial Aid in this section of the Catalog and Handbook, or contact the Financial Aid Office with questions.

**Reduced Rate Registration (Student 60+ Years of Age/Permanently Disabled).** Under T.C.A. Section 49-7-113, people with permanent disabilities and Tennessee residents 60 or older are eligible to enroll in courses on a space-available basis for audit without payment of maintenance, campus access, student activity, international education, Student Recreation Center, technology, and late fees. The application fee and all applicable special course fees are charged.

People with permanent disabilities and Tennessee residents 65 years of age or older are eligible to enroll in courses on a space-available basis for credit without payment of maintenance, campus access, student activity, international education, Student Recreation Center, technology, and late fees. A service fee not to exceed \$75 per semester will be charged. The application fee and all applicable special course fees will also be charged.

People with permanent disabilities must contact the Services for Students With Disabilities Office to be certified as eligible for either program. Senior citizens must see the Cashier's Office to be certified as eligible for either program.

People with permanent disabilities and senior citizen discounts do not apply to continuing education programs.

**Fee Waivers and PC 191s.** Fee waivers are available for full-time employees of the Tennessee Board of Regents, University of Tennessee systems and the state of Tennessee executive, judicial, or legislative branches.

The waiver allows enrollment into one course per semester on a space-available basis **provided** the employee registers for the course **after** the Registration period as defined by the College. Eligible employees can register during the last week of the Registration period (Refer to the Academic Calendar) through the first day of the class. Employees registering into a course prior to the end of the Registration period are not eligible for fee waiver payment.

A completed fee waiver form should be submitted each semester to meet fee payment deadlines but must be submitted within the first two weeks of classes to be accepted for the semester.

Fee waivers do not apply to continuing education programs.

**Tuition Discounts.** Spouse and dependents of employees of the Tennessee Board of Regents and University of Tennessee educational systems may register at any time and receive a 50 percent discount on fees, provided the dependents are 26 years or under in age. Appropriate forms to request this discount are available at the employee's work location.

Dependents of employees of the state of Tennessee and dependents of certified public school employees (NOTE: Spouses do not receive discounts) may register at any time and receive a 25 percent discount on maintenance fees, provided the dependents are 23 years or under in age. Appropriate forms to request this discount are available at the work location or at [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier).

A completed fee discount form should be submitted each semester to meet fee payment deadlines but must be submitted within the first two weeks of classes to be accepted for the semester.

Fee discounts do not apply to continuing education programs.

**Sponsored Payments.** Upon receipt of authorization from a third-party sponsoring agency (ie. Voc Rehab, TRA, armed forces, VA, private companies, etc.), the student must sign an invoice in the Cashier's Office to complete fee payment. All fee payment deadlines must be met to avoid deletion of the student schedule.

**Deferred Payment Plan.** Pellissippi State offers deferred fee payment options to eligible students. The deferred payment plan applies to all fee charges and requires an initial payment equal to a \$20 service fee plus 50 percent of the student account balance (after deducting financial aid). The remaining balance due is payable in two equal installments later in the semester. There is a late charge of \$25 per payment if payments are not received by the College by the due date. **Note: Students may still owe a balance even after completely withdrawing from all classes.**

The deferred payment plan is not offered during summer sessions.

To enroll in the deferred payment plan, students must make the required initial payment to meet fee payment deadlines. For more information, visit the Cashier's Web page at [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier).

## REFUNDS

Pellissippi State will refund a portion of the maintenance, out-of-state, technology, special course and Regents Online Degree fees to any student who officially drops, withdraws or is dismissed from a course(s) within the drop/withdrawal deadline. Refunds are disbursed at the end of the refund period. Refund checks of more than \$5

will be mailed approximately the fourth or fifth week in each semester. Refunds of \$5 or less must be claimed at the Cashier's Office at any campus. Refunds totaling \$5 or less will not be mailed. All fees except maintenance, out-of-state, technology, special course fees and Regents Online Degree fees are nonrefundable. Refer to the Student Enrollment Guide published each semester or visit [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier) for specific refund periods.

Pellissippi State complies with the federal laws concerning refunds and repayments. Pellissippi State follows the Return of Title IV Funds regulations published by the federal government on November 1, 1999, to calculate and process the return of Title IV funds when students officially withdraw or quit attending class. Refunds will be credited to the Title IV accounts as appropriate and may not be disbursed to the student. In some situations, students who do not complete classes may owe repayments to both Pellissippi State and the federal government. Students may obtain further information and examples of refund and return calculations in the Financial Aid Office. In addition, Pellissippi State will distribute refunds to sources of other aids (i.e., Vocational Rehabilitation, VA, PIC, waivers, scholarships, etc.) to the extent fees were paid by other aids prior to any disbursement to the student.

Students may appeal a refund by completing a Refund Appeal form outlining the basis for the appeal, attaching supporting documentation when applicable and submitting the form to the assistant vice president of Business Services. Refund requests will be decided by the cashier's office. The student will be notified of the decision within 15 working days of receipt of the request. The Refund Appeal form can be accessed on the Cashier's Office Web page at [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier) or at the Cashier's Office at any campus. The Refund Appeal form with supporting documentation can be delivered to the Cashier's Office at any campus, mailed to the College, faxed to (865) 539-7041 or e-mailed to [rmoore@pstcc.edu](mailto:rmoore@pstcc.edu).

Students may appeal the decision by submitting a written request for a refund appeal review to the Office of the Vice President of Business and Finance. The student will be notified in writing of the decision within 15 working days of receipt of the request for refund appeal review.

**Refund amounts will be calculated per the following provisions:**

**Maintenance Fee Refunds.**

1. Full refunds (100 percent) are given for courses canceled by Pellissippi State.
2. Dropping and adding an equal number of credit hours for the same term and session at the same time requires no refund or payment of additional maintenance fees.
3. The fee adjustment is calculated as the difference between (1) the cost of originally enrolled hours and (2) the per credit hour cost of the courses dropped. Adjustments are calculated at the full per credit hour rate less the fee adjustment credit at the applicable fee adjustment percentage (regardless of the original number of hours enrolled) with total costs not to exceed full-time tuition. For students dropping courses resulting in a change from full-time status to part-time status, a fee adjustment in the tuition and fees will result only if the new calculated charges are less than the original charges. Not all drops/withdrawals will result in a fee adjustment.
4. The basic refund for withdrawals or drops during regular terms (fall and spring)

is 75 percent from the start of classes through the 14th calendar day. From the 14th day up to 25 percent of the length of the term, the refund will be 25 percent. There is no refund after the 25 percent period ends.

5. For summer sessions and other short terms, the 75 percent refund period and the 25 percent refund period will extend a length of time which is the same proportion of the session as the 75 percent and 25 percent periods are of the regular terms.
6. All refund periods are rounded to whole days, and the date of the end of the refund period will be included in publications or available at [www.pstcc.edu/departments/business\\_finance/cashier](http://www.pstcc.edu/departments/business_finance/cashier). In calculating the 75 percent period for other than the fall or spring, and in calculating the 25 percent length of the term in all cases, the number of calendar days during the term will be considered.
7. A full refund (100 percent) is provided on behalf of a student whose death occurs during the term. Any indebtedness will be offset against the refund.
8. A full refund (100 percent) is provided for students who enroll during Registration but who drop or withdraw prior to the beginning of classes.
9. A full refund (100 percent) is provided to students who are compelled by Pellissippi State to withdraw when it is determined that through Pellissippi State error they were academically ineligible for enrollment or were not properly admitted to enroll for the course(s) being dropped. In each case, an appropriate official must certify in writing that the provision is applicable.
10. When a course is included in a regular term's registration process for administrative convenience but the course does not begin until later in the term, the 75 percent/25 percent refunds will be based on the particular course's beginning and ending dates. This provision does not apply to classes during the fall or spring terms that may meet only once per week. Those courses will follow the same refund dates as other regular courses for the term.

**Nonresident/Out-of-State Tuition Refunds.** This fee is refundable under the same provisions as the maintenance fee.

**Campus Access Fee Refunds.** This fee is nonrefundable.

**Student Activity Fee Refunds.** This fee is nonrefundable.

**Student Recreation Center Fee Refunds.** This fee is nonrefundable.

**Technology Fee Refunds.** This fee is refundable when the student drops below 8 hours or completely withdraws from all hours. When the above conditions are met, the fee is refundable under the same provisions as the maintenance fee.

**Special Course Fee Refunds.** This fee is refundable when the student drops from the course that generated the fee. When the course is dropped, the fee is refundable under the same provisions as the maintenance fee.

**Regents Online Degree Fee Refunds.** This fee is refundable when the student drops a Regents Online course. When the course is dropped, the fee is refundable under the same provisions as the maintenance fee.

**Continuing Education (Business and Community Services) Program Refunds.** Refunds are given ONLY if the class is canceled by Pellissippi State or if notification of desire to withdraw is received two days before the starting date of the class. NO REFUNDS can be made after the class starting date, because the classes are started on the basis of enrollment and accompanying fees.

## **DISPOSITION OF ABANDONED PERSONAL PROPERTY**

All lost or abandoned property is subject to the custody of the state as unclaimed property. Procedures for the disposition of unclaimed property are according to TCA 66-29-103 et seq. Detail procedures are available in the Business Office.

### **BOOKS AND SUPPLIES**

The cost of books and supplies varies from semester to semester and from one program of study to another. The average cost of books and supplies is approximately \$500 per semester. In courses requiring special instruments, a one-time cost factor must be considered.

The College Bookstore makes available all books and supplies on a cash basis or through charges to approved credit cards. Any check written to the Bookstore may not exceed \$5 over the amount of books and/or supplies at the time the purchase is made. (Two forms of identification are required for acceptance of checks.) There is a \$30 service charge for any check returned unpaid.

**Bookstore operating hours are posted at each campus:**

**Pellissippi Campus:** (865) 694-6642

**Division Street Campus (TTCK):** (865) 637-7073

**Blount County Center:** (865) 981-5311

**Magnolia Avenue Campus:** (865) 329-3114

Extended hours are available during peak registration periods.

Textbooks may be purchased online on the Campus Bookstore Web site at [www.pstcc.bkstr.com](http://www.pstcc.bkstr.com). Textbook prices, store hours, and software special orders are also available on the Web site.

### **Bookstore Refund Policy**

#### **New Textbooks**

New textbooks may be returned for a full refund or exchange within 15 calendar days (five calendar days in summer semester) of the start of classes each term provided that the books are unused, in new condition with no markings or defacing of any kind. Customer must present corresponding dated cash register receipt.

#### **Used Textbooks**

Used textbooks may be returned for a refund or exchange within 15 calendar days (five calendar days in summer semester) of the start of classes each term. Customer must present corresponding dated cash register receipt.

#### **Trade Books**

Magazines, newspapers, calendars and trade books may be refunded or exchanged within two calendar days of purchase if defective at the time of purchase.

#### **Non-book Merchandise**

Supplies, clothing, cards, gifts, and sundries may be returned for a refund provided the merchandise is not soiled, damaged, or showing signs of use; was not purchased with a promotional sales discount; was not imprinted for the customer; and is returned in its original sales wrapper within two days with dated cash register receipt.

## Special Orders

Special orders may not be returned for refund or exchange unless defective at the time of purchase.

## Additional Services

The Bookstore also offers copy services, fax services and U.P.S. shipping services, postal stamps, special orders for books, computer software and supplies, and check cashing up to \$5 with proper identification.

The Bookstore will buy daily at guidebook prices current edition textbooks. During the last week of each semester, the Bookstore will pay up to 50 percent of the selling price to buy back books that will be required for the next semester, unless the Bookstore already has enough of that particular title. If the latter situation arises, the student will be informed at the time he or she attempts to sell the book. The Bookstore does not repurchase textbooks, workbooks or study guides that have fill-in or tear-out pages that cannot be reused or textbooks with excessive cribbing or highlighting that would make the textbook useless to the next potential purchaser.

## FINANCIAL AID

The student financial aid program at Pellissippi State is designed to assist students who find it difficult to attend college without financial assistance. Pellissippi State offers a comprehensive program of financial aid through scholarships, part-time employment, grants and loans. Major emphasis is placed on financial need, academic achievement, character and promise of future success. Students may apply for either one or a combination of types of financial aid.

The basis for determining financial need is the result of an analysis of the parents' and/or student's resources as provided by the Free Application for Federal Student Aid (FAFSA). This application may be completed on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or the paper form is available in most high schools and the Financial Aid Office at Pellissippi State.

Eligibility for financial aid is based on financial need, availability of funds and ability to maintain satisfactory academic progress. To qualify a student must

1. Complete the Free Application for Federal Student Aid ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to determine financial need.
2. Apply for admission to Pellissippi State as a regular, degree-seeking student.
3. Submit documentation (tax returns, verification forms, etc.) to the Pellissippi State Financial Aid Office if requested.
4. Have official academic transcripts sent to Pellissippi State's Enrollment Services from all postsecondary institutions previously attended.
5. Meet Pellissippi State's satisfactory academic progress standards for financial aid recipients.

Pellissippi State encourages students to apply early for financial aid. **There are priority deadlines for each semester as outlined in the Academic Calendar.** Financial aid files completed as of the priority deadline will be given first consideration in the allocation of institutional and federal campus-based funds. Files completed after the priority deadline will be accepted and awards made to eligible students on a first-come, first-served basis as long as funds are available.

## **FEDERAL AND STATE GRANTS AND SCHOLARSHIPS**

### **Federal Pell Grant**

The Federal Pell Grant is a federal aid program designed to provide financial assistance to those who need it to attend post-high school educational institutions. These grants are intended to be the floor of a financial aid package and may be combined with other forms of aid in order to meet full costs of education. The amount is determined on the basis of student and family financial resources. Application is required each year by completing the FAFSA. Grants are limited to U.S. citizens, permanent residents and certain other non-citizens.

### **Federal Supplemental Educational Opportunity Grant**

The Federal Supplemental Educational Opportunity Grant (SEOG) is a program of direct grants available to entering freshmen, transfer and enrolled undergraduate students with exceptional financial need. The amount of financial assistance received depends upon need—taking into account financial resources of the student and parents and costs of attending Pellissippi State. Application is required each year by completing the FAFSA and is limited to U.S. citizens, permanent residents, and certain other eligible non-citizens.

### **Tennessee Student Assistance Award**

The Tennessee Student Assistance Award (TSAA) is a state grant program established to assist eligible Tennessee residents who will be enrolled as undergraduate students at eligible Tennessee colleges and universities. The grant is based on financial need, and in NO case may the grant be more than the amount of tuition and fees assessed by the institution. The grant is administered through the Tennessee Student Assistance Corporation.

Students wanting to be considered for this grant must complete the Free Application for Federal Student Aid (FAFSA) in time for the application to be processed before the priority deadline. Due to limited funds for the past few years, the state has exhausted grant funds in mid-March; therefore, students should complete their applications no later than the first week of March.

### **Tennessee Educational Lottery Scholarship Program**

Students attending Pellissippi State may be eligible for the Tennessee Educational Lottery Scholarship. For more information on this program, visit the Web site at [www.collegepaystn.com/mon\\_college/lottery\\_scholars.htm](http://www.collegepaystn.com/mon_college/lottery_scholars.htm).

## **WORK-STUDY**

### **Federal Work-Study Program**

The Federal Work-Study Program provides part-time employment opportunities to students. To be eligible, a student must be accepted to the College or be currently enrolled. If currently enrolled, the student must be in good standing academically. Student eligibility further depends upon financial need as determined by the Free Application for Federal Student Aid, with preference given to applicants from low-income families. Students interested in participating in the Federal Work-Study Program should contact Financial Aid.

## **LOANS**

## **Federal Stafford Loan Program**

The Federal Stafford Loan is a low-interest loan initiated by the student through a bank or lending agency. Application is required each year and **MUST** be certified by the Financial Aid Office prior to being submitted to the lender. All recipients must be enrolled at least half time (6 semester hours).

In addition to a master Promissory Note (MPN) and loan request form, a student must complete the Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA to apply for a Federal Stafford Loan. The FAFSA information will determine whether the student is eligible for a subsidized or unsubsidized Stafford Loan (or a combination of the two).

Students are eligible to receive no more than two full loans at freshman status and two full loans at sophomore status. Loans received at previous institutions are included in the total. Students must have completed a minimum of 30 regular hours, including transfer hours accepted, to be considered a sophomore.

\* **Subsidized Federal Stafford Loan.** Awarded on the basis of financial need. The federal government pays interest on the loan while the student is in school and during authorized period of deferment thereafter.

\* **Unsubsidized Federal Stafford Loan.** Not based on financial need. Student must pay the interest from the time the loan is disbursed until it is paid in full.

Federal regulations stipulate that entrance counseling must be conducted before release of the first disbursement of the first Federal Stafford Loan made to a borrower at Pellissippi State. Federal regulations also state that first-time, first-year borrowers cannot pick up (or have credited to their account) the first disbursement of their student loan until 30 days following the first day of class.

## **Federal Parent Loans**

The Federal Parent Loan Program (PLUS) enables lending institutions to make loan funds available to parents of dependent undergraduate students to assist with educational expenses. The interest rate is variable and can never exceed 10 percent unless authorized by Congress. Parents may borrow up to the cost of education minus any financial assistance that the student is already receiving.

## **Student Emergency Loan Program**

The Student Emergency Loan Program was established by the Pellissippi State Foundation to make privately donated funds available as loans to students whose financial needs are such that they will be forced to drop out of school without this assistance. These loans are to be paid back within the semester.

Students must file a written application with the Director of Financial Aid. Priority is given to students showing academic promise. The amount varies with the individual need. The loans are awarded only as long as funds are available and on a first-come, first-served basis.

## **INSTITUTIONAL SCHOLARSHIPS**

Pellissippi State awards numerous scholarships based on talent, academic achievement and/or financial need. In order to be considered for scholarships at Pellissippi State, applicants must first submit an application for admission and an official high school transcript or the equivalent, and then submit a Pellissippi State scholarship application. By submitting this application, applicants will be considered for any scholarship for which they qualify.

Upon completion, scholarship applications must be submitted to Financial Aid, along with recommendations and essays, if required. High school graduates must submit a Scholarship Letter of Recommendation Form from their high school guidance counselor, a teacher or a recognized professional person such as their employer. Returning students must submit a Scholarship Letter of Recommendation Form from their faculty advisor, a teacher or a recognized professional person such as their employer. Some scholarships may require two Letter of Recommendation Forms and a written essay. In addition, many scholarships require completion of the Free Application for Federal Student Aid (FAFSA).

**Priority deadline for scholarship applications is March 15.** Applications received after March 15 will be considered if funds remain available. For applications and information on specific scholarships, visit the Financial Aid Office or the Financial Aid Web site: [www.pstcc.edu/departments/financial\\_aid](http://www.pstcc.edu/departments/financial_aid).

### **Pellissippi State Academic Service Scholarships**

Academic Service scholarships are tuition-fees-only scholarships based on scholastic achievement and the fulfillment of a 75-hour work obligation. They are available as funded for tuition and mandatory fees to first-time, full-time students who graduated from high school within the previous 12 months with a minimum grade point average of 2.9 or the equivalent. Awards to GED and home-school students will be based upon evidence of comparable scholastic ability.

Scholarships are limited to two years and continuation is evaluated at the end of each semester. Priority is given to applications received by March 15. Applications received after that date will be considered only if funds remain available.

### **Pellissippi State Foundation Scholarships**

The Pellissippi State Foundation provides numerous scholarships on an annual basis to students currently enrolled or preparing to enroll at Pellissippi State. These awards are made possible through donations from the community, faculty and staff. To learn more about Foundation scholarships, visit the Pellissippi State Foundation Web page: [www.pstcc.edu/foundation/index.html](http://www.pstcc.edu/foundation/index.html).

## **RETURN OF TITLE IV FUNDS**

Pellissippi State monitors class attendance. Failure to attend class could affect a student's evaluation for satisfactory academic progress. It could also result in a student's being required to repay all or a portion of the financial aid received for a semester. The following attendance policies apply to Title IV financial aid recipients for the return of the Title IV funds:

- Any student who never attends one or more classes will have aid reduced by 100 percent accordingly.
- Any student who drops hours between the first day of class and the last day to add a class will have aid reduced by 100 percent accordingly.
- Adjustments of financial aid for any student who officially withdraws will be calculated based on the percentage of Title IV aid earned as determined by the date the student began the withdrawal process.
- Adjustments of financial aid for any student who stops attending all classes but does not officially withdraw will be calculated based on the midpoint of the

enrollment period.

A copy of the complete Return of Title IV Funds Policy and examples are available upon request in the Pellissippi State Financial Aid Office.

## **SATISFACTORY ACADEMIC PROGRESS POLICY FOR FINANCIAL AID ELIGIBILITY**

All students who receive Title IV financial aid must be working toward a degree at Pellissippi State. In order to assure that the student is making satisfactory academic progress, both in terms of number of hours completed and cumulative GPA, Pellissippi State will evaluate students at the end of the academic year using the following satisfactory progress policy:

### **Progress Standards**

1. A student will be on financial aid suspension if he/she does not keep a 2.0 cumulative grade point average (checked after spring and summer semesters.)
2. A student must pass two-thirds (.66) of the hours attempted (checked after spring and summer semesters.) Satisfactory grades are A, B+, B, C+, C, D or P. Unsatisfactory grades are F, E, AU, NP or W. A grade of I is considered unsatisfactory until changed to a passing grade.
3. Any student who receives a 0.0 GPA for a semester due to all F grades (or a combination of F, W, or AU grades) will be removed from financial aid eligibility without a probationary period (checked after each semester.)
4. Any student who received a 0.0 GPA for a semester as the result of an official withdrawal from the College will be placed on financial aid probation. If a student totally withdraws from two semesters, between which no successful work has been completed, all forms of financial assistance to the student will be terminated.
5. If a student has not reestablished satisfactory progress after the one semester of financial aid probation, all forms of financial assistance (including student loans) to the student will be suspended.
6. A student may be reinstated on financial aid by personally paying the education expenses for a minimum of 6 credit hours for one full semester and passing all hours attempted with a minimum 2.0 GPA.

**NOTE: It is the responsibility of the student to inform the Financial Aid Office if he/she has met the requirements.**

### **Time Limit for Financial Aid**

A student may be eligible to receive financial aid for a maximum of 90 hours attempted toward a degree and 30 hours of required developmental studies courses, for a maximum of 120 hours.

Transfer hours accepted by Pellissippi State will be counted toward the maximum number of hours allowed to be eligible to receive financial aid.

### **Financial Aid Appeals**

Any termination of financial aid may be appealed. Any student not satisfied with the decision rendered may take his/her appeal to the Financial Aid Committee. The student must be able to prove extenuating circumstances for an appeal.

Any student whose appeal is granted will be placed on financial aid probation

for the subsequent semester. Failure to maintain satisfactory progress at the end of that semester will again result in termination of financial aid.

## **VETERANS EDUCATIONAL ASSISTANCE**

Pellissippi State maintains a Veterans Affairs Office at the Pellissippi Campus in the Financial Aid Office. Personnel cooperate with the Veterans Administration in providing educational opportunities for veterans and eligible people under appropriate public laws. The office is responsible for maintaining veterans' needs related to educational benefits, assisting in recruitment of prospective veterans as students, providing information to organizations concerned about veterans' benefits, and for counseling and tutorial assistance to eligible people on campus. Upon accepting veterans educational assistance, the student assumes responsibility for all rules and regulations of the Veterans Administration.

Veterans wishing to apply for educational benefits (except students who transfer from regionally accredited schools) must submit high school/GED transcripts and/or transcripts from accredited colleges attended. All veterans and Guard/Reserve recipients must submit a DD-214 copy to Enrollment Services for transfer credit evaluation. These documents must be submitted within the first semester of attendance or further registration for courses will not be permitted.

### **VA Forms**

The VA Form 22-1990 and 22-1999, Veterans Application for Program of Education or Training and Enrollment Certification, must be completed. The veteran should submit the original Form DD-214 along with these forms. Reserve and Guard benefit recipients must submit DD Form 2384 (NOBE) and a DD-214 form. If benefits have previously been used for educational assistance, veterans must complete VA Form 22-1995 and VA Form 22-1999 and submit the DD214. The application and all supporting documents should be submitted for processing to the Financial Aid/Veterans Office at least eight weeks prior to the beginning of the semester in which the veteran wishes to attend and course registration should be complete. Advance pay is available to early applicants.

Proper application forms for disabled veterans, sons or daughters, widows or wives, widowers, or husbands of veterans are available in the Financial Aid/Veterans Affairs Office. Most benefits and regulations also apply to eligible veterans' dependents.

### **Continuous Enrollment**

The Veterans Administration follows a policy that allows veterans attending school on a yearly basis (fall and spring; summer semester requires special certification) to obtain their monthly checks with no interruptions or reduction in benefits due to school classes ending between semesters. However, any benefits paid to veterans between semesters will be deducted from the total entitlement.

### **Veterans Administration Policy**

VA regulations forbid a veteran from repeating any course that has been transferred from another school. Veteran students should not take a course that is not listed in the Catalog and Handbook under the major curriculum even though they are not counting it for VA benefits. Veterans may not be certified for a course for which they have received an I grade unless the I converts to a quality letter grade. Veterans may repeat courses with pay only if the previous grade is an F. Veterans

receiving an E grade may not continue that course for benefits payment. Veterans should consult with the Veterans Affairs Office staff prior to changing course load or majors and then complete the actual change. Veterans should renew the benefits certification during June of each year and during April if enrolling for the summer session.

### **Advance Payment**

Veterans who make application for admission and veterans benefits at least 30 days before the starting date of the semester of attendance and who are registered for eligible courses may receive at least one month's pay at the beginning of that semester. This check is disbursed by the College. Following this disbursement, the regular monthly pay amount may be deposited directly to the student's bank account or received by mail. Students should contact the Financial Aid Office for a request form. The amount of pay varies with different programs. Call Veterans Affairs at 1-888-442-4551 to determine pay amounts. Enrollment hours determine the percentage of full pay—12 or more hours of eligible classes allows full pay, 9-11 hours allows 75 percent of full pay, 6-8 hours allows 50 percent of full pay and less than 6 hours allows only the amount of tuition and regular fees.

### **Eligibility for Deferment of Payment of Tuition and Fees by Certain Eligible Students Receiving U.S. Department of Veterans Affairs or Other Governmentally Funded Educational Assistance Benefits**

Service members, veterans, and dependents of veterans who are eligible beneficiaries of U.S. Department of Veterans Affairs education benefits or other governmentally funded educational assistance, subject to the conditions and guidelines set forth in Tennessee Code Annotated 49-7-104 as amended, may elect, upon formal application, to defer payment of required tuition and fees until the final day of the term for which the deferment has been requested. Application for the deferment must be made no later than 14 days after the beginning of the term, and the amount of the deferment shall not exceed the total monetary benefits to be received for the term. Students who have been granted deferments are expected to make timely payments on their outstanding tuition and fees balance once education benefits are being delivered, and eligibility for such deferment shall terminate if the student fails to abide by any applicable rule or regulation, or to act in good faith in making timely payments. This notice is published pursuant to Public Chapter 279, Acts of 2003, effective July 1, 2003.

Pellissippi State's Financial Aid/Veterans Affairs Office can provide additional information and the required forms. Students may also apply for a Student Emergency Loan to assist with the purchase of books.

### **Advisement**

Veterans should work closely with advisors in selecting and scheduling courses since courses not listed under a major are generally not payable by the VA.

NOTE: Generally, veterans should not enroll in P.E. courses, since credit from the DD-214 will satisfy the P.E. requirements for graduation.

### **Miscellaneous**

- Veterans can be paid for Developmental Studies Program (DSP) courses if testing determines a need for the courses. The VA requires that students attend classroom instruction for DSP courses. Distance learning for these courses is not payable. Selected independent study courses approved by the

dean are payable. Credit by examination will not be counted as a course eligible for benefits pay. Most co-op courses are not payable by VA benefits.

- Veterans may have dual majors in certain combinations; questions may be directed to Financial Aid/Veterans Affairs for the specific majors.
- VA tutorial benefits and veterans work-study are available to certain veterans and dependents of veterans. Students should see the Financial Aid/Veterans Affairs Office for more information.
- Veterans should also apply for other financial aid.
- All benefits recipients should obtain a copy of Pellissippi State's Veterans Educational Benefits Information brochure at the Financial Aid Office.
- VA benefits are paid for accelerated classes only during the enrollment dates for that class.
- Benefits recipients must call 1-877-823-2378 (or use email as listed below) at the VA at the end of each month that benefits are to be received. This contact will cause the monthly check to be mailed to the recipient.
- Veterans benefits recipients may be eligible for tuition assistance in addition to regular benefits. Check with the Financial Aid Office for this application procedure.

### **Attendance**

Regular attendance is required to receive veterans' benefit pay. Instructors are required to report non-attendance of veterans to the Veterans Affairs Office, which reports non-attendance to the Veterans Administration Regional Office. Payments are adjusted or canceled if attendance is not regular.

The Veterans Administration Regional Office in St. Louis may be contacted toll-free by calling 1-888-442-4551. Veteran benefits recipients may also use the Department of Veterans Affairs Web site to correspond about benefits concerns or to find current regulation information. The Web address is not case-specific: [www.gibill.va.gov](http://www.gibill.va.gov) or [www.va.gov](http://www.va.gov). Hours carried during a semester must be reported to the VA at 877-823-2378 at the end of each month for which pay will be received.

## **CONTINUING EDUCATION PROGRAM COSTS**

For non-credit information and policies see the Business and Community Services section of the Catalog and Handbook.

## **OTHER ASSISTANCE**

**Vocational Rehabilitation** assistance is available to qualified applicants. The Services for Students With Disabilities Office can provide application information.