

How to Apply and Keep Your Financial Aid

Financial Aid Communication to Students

- Letter to students when FAFSA is downloaded –April
- Reminder to students of any incomplete or missing requirements –Every Monday to TigerMail Account
- Notice to student when aid is awarded and/or any award changes –TigerMail Account

Financial Aid Process

- Reapply by completing FAFSA each year
- Student receives Instruction letter each year from ChSCC in April timeframe
- Reapply for scholarships by completing online scholarship application
- Complete admissions application (new students)
- Declare an eligible major or program
- Turn in all Financial Aid 'student requirements' on TigerWeb Account
- Review Active Messages on TigerWeb Account
- Check for holds on Account
- Must be in a 'Good' or 'Prob' academic progress status (suspended=appeal)
- Review & Accept 'Terms & Conditions' of Awards and Accept awards
- Register for classes
- Pay your tuition & fees using pending aid
- Attend Classes / attendance recorded by academic staff
- Aid disbursed on student account based on attendance
- Bursar/Business Office process checks
- Retain Your aid

Student Responsibilities

- Check your TigerMail account for important messages
 - Examples of emails from financial aid
 - § Reminders about completing your documents, & paying fees
 - § Notices on your academic progress status, bookstore charges, & release of excess aid (checks)
- Complete the reapplication process each year
- Check Important Dates on the financial aid calendar (located on financial aid website)
- Attend classes and meet the SAP policy of the institution

Reapply Each Year -Applications

- Complete FAFSA @ <http://www.fafsa.gov>
- No penalty for estimating income figures
- Correct your estimates once your federal tax returns are completed
- Transfer TAX data from IRS to FAFSA
- Reapply for scholarships @ <http://www.chattanoogastate.edu/financialaid/faschol.html>
- Apply early –many awards are first-come, first-serve

Reapply Each Year -Deadlines

Priority Deadlines

- **FAFSA**
 - As soon as possible after January 1 –Fall semester
 - October 1 –Spring semester
- **ChSCC Student Requirements on TigerWeb**
 - June 1 –Fall semester
 - November 1 –Spring semester
 - March 1 –summer aid request
- **ChSCC Scholarships**
 - February 23
- **Appeals**
 - July 1 –Fall semester
 - November 1 –Spring semester
 - March 1 –Summer semester

Reapply Each Year -Deadlines

Additional Documents

- Turn in all Student Requirements
- Log into your TigerWeb Account
- View your Financial Aid Status page

The screenshot shows the 'Financial Aid' section of the Banner Self-Service portal. The page title is 'Financial Aid Status for 2010-2011 Financial Aid Year'. A search bar is visible at the top left, and navigation links for 'RETURN TO MENU', 'SITE MAP', 'HELP', and 'EXIT' are at the top right. The main content area displays a message: 'You have unsatisfied student requirements for this aid year. Based on your academic transcript, the status of your academic progress is In Good Academic Standing as of Spring Credit Term 2010. View your financial aid history.' There is a link for 'Select Another Aid Year' and a 'RELEASE: 8.5' notice at the bottom left. The page is powered by SUNGARD HIGHER EDUCATION.

Incomplete Student Requirements

Warning message for missing or incomplete items

Personal Information Student **Financial Aid**

Search RETURN TO MENU SITE MAP HELP EXIT

Eligibility Requirements for 2011-2012 Financial Aid Year


Student Requirements Requirement Messages Holds Academic Progress

We are unable to continue processing your Financial Aid until you submit the items listed in a 'needed' or 'incomplete' status.

The link to the verification form below is for 2011-2012 FORMS only. The 2011-2012 forms are online forms that require the student to complete and submit electronically. To locate the 2010-2011 forms visit the Financial Aid website and click on 'Forms and Worksheets.'

To complete and submit the 2011-2012 verification form electronically, you are required to log into Chattanooga State's online forms system. You will be asked to create an account; the user name and password should coincide with your Tiger Web user name and password. Please write down in a secure area the user name and password once you have established an account. Please note that the system will time out after 30 minutes.

If we need tax information, the most secure method to submit your tax information is via fax to 423-697-3126. All faxes are received electronically and transferred into our software system without any printing of the documents.

 Please click the button in the Instructions column for more details about that item.

Unsatisfied Requirements

Requirement	Status As of Date	Fund Source Term	Instructions
Dependent Verification Worksheet	Needed May 02, 2011		<input type="button" value="i"/>
Documentation of 1st Bachelors degree	Needed Apr 27, 2011		<input type="button" value="i"/>
Parent(s) Tax Return	Needed May 02, 2011		<input type="button" value="i"/>
Student and/or Spouse Federal Tax Return	Needed Apr 27, 2011		<input type="button" value="i"/>

Reapply Each Year –Active Messages

Review Active Messages on Financial Aid Status page for explanation on missing items or other messages from financial aid office

Personal Information Student **Financial Aid**

Search RETURN TO MENU SITE MAP HELP EXIT

Financial Aid Status for 2010-2011 Financial Aid Year

You have unsatisfied student requirements for this aid year.

Based on your [academic transcript](#), the status of your [academic progress](#) is In Good Academic Standing as of Spring Credit Term 2010.

You have active [messages](#).

View your [financial aid history](#).

[Select Another Aid Year](#)

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Reapply Each Year –Student Requirements

Status

- Received Pending Review
- Waived
- Incomplete (view Active Messages)
- Complete

Eligibility Requirements for 2010-2011 Financial Aid Year

Student Requirements Requirement Messages Holds Academic Progress

Please click the button in the Instructions column for more details about that item.

Unsatisfied Requirements

Requirement	Status	As of Date	Fund Source Term Instructions
Dependent Verification Worksheet	Received Pending Review	May 04, 2010	Instructions
Parent's 2009 Tax Return	Received Pending Review	May 04, 2010	
Student and/or Spouse 2009 Federal Tax Return	Received Pending Review	May 04, 2010	

The Outstanding Requirement link enables you to download the form necessary to complete the specific requirement or transfers you to another page to satisfy the requirement. Select the Requirement Messages Tab for messages pertaining to the above requirements.

Students accepting a loan must complete a 'Promissory Note' with the Federal government. [Click here](#) to complete the requirement.

Satisfied Requirements

Requirement	Status	As of Date	Fund Source Term Instructions
Free Application for Federal Student Aid (FAFSA) received	Complete	Mar 30, 2010	
Parents 2009 W-2 Form	Waived	May 04, 2010	
Student's and/or Spouse's 2009 W-2 Forms	Waived	May 04, 2010	
Title IV Authorization & Statement of Understanding	Complete	Aug 29, 2009	

Reapply Each Year –Student Requirements

How long will it take to process my documents?

- Non-verified (5 –7 days) or verified (2 to 3 weeks)
- Verification worksheet requirement = selected for verification

Reapply Each Year –Check for FA Holds

- Are there any FA Holds
- Financial Aid Status page
 - Holds only appear if a student has a hold on their account
 - SSB –Financial Aid Status

Personal Information Student **Financial Aid**

Search RET

Financial Aid Status for 2009-2010 Financial Aid Year

The following information is based on your status as a student receiving financial aid for the Fall-Spring Semester.

You have unsatisfied [student requirements](#) for this aid year.
 Your estimated [cost of attendance](#) is \$14,255.00.
 You have been [awarded](#) financial aid which totals \$10,500.00.
 Based on your [academic transcript](#), the status of your [academic progress](#) is In Good Academic Standing as of Spring Credit Term 2010.
[Holds](#) have been placed on your record which will prevent your application for financial aid from being processed.
 You have financial aid credits which appear within your account summary.
[View your financial aid history.](#)

[Select Another Aid Year](#)

Hold Message

Personal Information Student **Financial Aid**

Search RETURN TO MENU SITE MAP HELP EXIT

Eligibility Requirements for 2009-2010 Financial Aid Year

Student Requirements Requirement Messages **Holds** Academic Progress

You have a financial hold on your account. You must resolve the hold before receiving additional financial aid funds. You can view holds that appear on your academic record by selecting the student record link.

Financial Aid Holds

Description	Reason	Date Posted
Withdraw Adjustment Sum 2010 Amt Due: \$240.00		Jun 24, 2010

[Select Another Aid Year](#)

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Reapply Each Year -Student Requirements

- All documents must submitted before review
- All Financial Aid forms are online (Dynamic Forms)
 - Secure website -protects student information
 - Cannot lose documents
- Write your Student ID# on all tax forms for both student and parent taxes
- All faxed documents are received via email account
 - Secure
 - Cannot lose documents

Online Financial Aid Forms called: Dynamic Forms (DF)

- Located on TigerWeb home page

Dynamic Forms (DF) –Log in Page

- A student is required to log in to Dynamic Forms (DF) at this point. If a student has forgotten username and/or password, he or she can click on “Forgot your username?” or “Forgot your password”, answer a security question, and the username and/or password will be emailed to the student.
- Copy and paste the emailed username/password into DF

Dynamic Forms –Welcome Page

The student can go to several places at this point:

- **Complete This Form**
- **Pending Forms:** A student can click on “Pending Forms” to see which forms are still pending. This may be especially useful to students who completed forms that need another signature, either parents, advisors, or corroborating adults.
- **Forms History** will show a student all the forms that he or she has completed. The student can print a form off, as well.
- **Manage Account** A student can change the name, email address, and password from this screen.

Dynamic Forms –Completing Forms

STUDENT ID: A| LAST NAME: FIRST NAME: MI:

Comment Sheet
2011-2012 Academic Year

EMAIL: PHONE: DOB(mm/yyyy):

STREET ADDRESS: CITY: STATE: ZIP:

REASON FOR COMMENT:

LIST ALL REQUESTS/COMMENTS:

Chattanooga State Community College
Financial Aid Office • 4501 Seneca Highway • Chattanooga, TN 37406
Phone: 423-697-4400 • Fax: 423-697-2276 • www.chattanooga.edu/financialaid

Please to assure that you are following this page and form is not the Electronic Services Center. (you are REQUIRED to sign below)

First

- Notice red asterisks on several fields of our forms. These are “required” fields, and a student will be unable to submit the form without putting something in the field.
- The student can still put in an incorrect answer, but an answer will be in the field.

Dynamic Forms –Electronic Signature

Electronic signature

Please read the Disclosure / Consent before you sign your form electronically.

Typing your name exactly as it appears below signifies you are completing this form using an electronic signature. By signing electronically, you are certifying that you have read and understand the Disclosure/Consent and agree to electronically sign. You also agree to receive required disclosures or other communications related to this transaction electronically.

To continue with the electronic signature process, please enter your name and click the "Sign electronically" button to save your information and submit your electronic signature.

<input type="text"/>	<input type="text"/>
Sara	Jackson

If you would like to opt out of electronic signature, please click the "Save and print" button below to save your information and print a local copy for your signature

- A student must sign the name here exactly as it appears or it will not be accepted. This means that if the student misspelled the name previously on the form, the student must go to "Previous" and correct the misspelling.
- A student has the option also to opt out of electronic signature. The student can print the form and they must also sign it before turning it in.

Dynamic Forms –Thank You Page

- The message instructs students to check for updates in Tiger Web Self-Service.
- Students can also view and print a copy of the form in PDF for their records.

Types of Aid

- Gift Aid -Grants or scholarships that do not need to be repaid
 - Pell Grant
 - TSAA –Tennessee Student Assistance Award
 - SEOG –Supplemental Educational Opportunity Grant
 - Scholarships
 - § HOPE, Academic Service, Empowerment
- Work -Money you earn as payment for a job on or off campus
 - Federal Work Study
- Loans -Borrowed money to be paid back with interest
 - Federal Direct Loans
 - § Subsidized –no interest while enrolled
 - § Unsubsidized –interest accumulates while enrolled

Determining Your Eligibility

- Comparing Cost of Attendance (COA) to Expected Family Contribution (EFC)
- Cost of Attendance (COA)
 - Estimate of direct and indirect educational expenses during nine-month academic year
 - Direct –tuition and fees
 - Indirect –living expenses, transportation, books, room and board
- Expected Family Contribution (EFC)
 - The FAFSA processor determines EFC by analyzing the income and asset data reported on your FAFSA
 - EFC represents the amount of money you should be able to contribute to your educational expenses

Award Package for 2010-2011 Financial Aid Year

General Information		Award Overview		Resources/Additional Information		Terms and Conditions		Accept Award Offer		Special Messages	
Print											
Need Calculation				Cost of Attendance							
Component		Amount		Component		Amount					
Cost of Attendance		\$16,215.00		Tuition and Fees		\$3,290.00					
Estimated Family Contribution		\$0.00		Books and Supplies		\$1,400.00					
Initial Need		\$16,215.00		Room and Board		\$7,200.00					
Outside Resource		\$0.00		Transportation		\$2,200.00					
Need		\$16,215.00		Miscellaneous Personal		\$2,000.00					
				Student Loan Fees		\$125.00					
				Total:		\$16,215.00					
Expected Enrollment				Cumulative Loan Information as of 12-FEB-2010							
Status				Loan Type							
Full-Time				Subsidized							
Financial Aid Award											
Fund	Status	Fall Credit	Term 2010	Spring Credit	Term 2011	Total					
Federal Direct Subsidized Loan	Offered		\$1,750.00		\$1,750.00	\$3,500.00					
Federal Direct Unsub Loan	Offered		\$2,633.00		\$2,632.00	\$5,265.00					
Federal Pell Grant	Accept		\$2,775.00		\$2,775.00	\$5,550.00					
Federal SEOG	Accept		\$300.00		\$300.00	\$600.00					
TN Student Assistance Award	Accept		\$650.00		\$650.00	\$1,300.00					
Total			\$8,108.00		\$8,107.00	\$16,215.00					

- Financial need = COA-EFC
- Need-based aid is offered to students who show financial need
- Your total need-based aid and other resources cannot exceed COA

General Award Information

Personal Information Student **Financial Aid**

Search Go RETURN TO MENU SITE MAP HELP EXIT

Award Package for 2010-2011 Financial Aid Year

General Information Award Overview Resources/Additional Information Terms and Conditions **Accept Award Offer** Special Messages

Chattanooga State processes Stafford loans through the Federal Direct Loan Program. For more information on the Federal Direct Loan Program click [here](#).

Options to accept your award offers:

1. Accept the full award amount by selecting "Accept Full Amount of all Awards".
2. Choose Decline or Accept for each fund.
3. Accept a partial amount by selecting "Accept" and enter the amount in the "Accept Partial Amount" field and select "Submit Decision".
4. All students accepting a loan must complete the Entrance Counseling and Master Promissory Note with the Federal Direct Loan Program.
5. Links to: [Direct Lending Entrance Counseling and Master Promissory Note](#)

[Select Another Aid Year](#)

Terms and Conditions of Awards - Required to accept conditions before reviewing & accepting awards

Personal Information Student **Financial Aid**

Search Go RETURN TO MENU SITE MAP HELP EXIT

Award Package for 2010-2011 Financial Aid Year

General Information Award Overview Resources/Additional Information **Terms and Conditions** Accept Award Offer Special Messages

Terms and Conditions

Award Messages

Fund	Message
Federal Direct Subsidized Loan	Chattanooga State awards loans through the Federal Direct Loan Program. The U.S. Department of Education acts as the lender, providing funds for Stafford and PLUS loans. All students accepting a Federal Direct Loan must complete a Promissory Note and Entrance Counseling with the federal government. Follow the instructions under the General Information Tab to complete these requirements. Students must be enrolled and attendance recorded in at least six(6) hours before loans will disburse on a student's account.
Federal Direct Unsub Loan	Chattanooga State awards loans through the Federal Direct Loan Program. The U.S. Department of Education acts as the lender, providing funds for Stafford and PLUS loans. All students accepting a Federal Direct Loan must complete a Promissory Note and Entrance Counseling with the federal government. Follow the instructions under the General Information Tab to complete these requirements. Students must be enrolled and attendance recorded in at least six(6) hours before loans will disburse on a student's account.
Federal Pell Grant	The U.S. Department of Education awards the Federal Pell Grant to eligible undergraduate students as determined by information entered on the Free Application for Federal Student Aid (FAFSA). The award amount listed on your account is the amount you will receive if you enroll in a full-time status (12 or more credit hours). If you enroll in less than 12 hours the amount disbursed will be prorated to reflect actual hours enrolled. A student must confirm they will attend each semester and attendance recorded in their classes for the award to disburse on their account.
Federal SEOG	The Federal Supplemental Educational Opportunity Grant (SEOG) is awarded to eligible undergraduate students. Due to limited availability of funds, SEOG is awarded on a first-come, first-serve basis to students with a zero Expected Family Contribution (EFC). You must be enrolled in at least 6 or more credit hours and eligible for the Federal Pell Grant.

• Interest rate for subsidized loans disbursed between July 1, 2011 and June 30, 2012 is 3.4%
 • For additional information on loans and repayment options refer to student www.studentloans.gov

Federal Direct Unsub Loan **FEDERAL DIRECT UNSUBSIDIZED LOAN**

- Chattanooga State awards loans through the Direct Loan Program. The U.S. Department of Education acts as the lender, providing funds for the loans. All students accepting a Federal Direct Loan must complete a Promissory Note and Entrance Counseling with the federal government. Students must be enrolled and attendance recorded in at least six (6) hours before loans will disburse on a student's account.
- Federal Direct Loans provide a way for students to borrow money from the government to help finance a college education. The unsubsidized loans can be used for educationally-related costs, including, but not limited to, general enrollment fees, tuition, room/board and books.
- These loans **MUST BE REPAYED**.
- Unsubsidized loans are not contingent upon financial need, however, you must file the FAFSA to be considered for an unsubsidized loan. As the borrower, you (the student) are responsible for the interest on an unsubsidized loan while you are in school.
- Interest rate for unsubsidized loans is fixed at 6.8%

Federal Pell Grant **FEDERAL PELL GRANT**

- The U.S. Department of Education awards the Federal Pell Grant to eligible undergraduate students as determined by information entered on the Free Application for Federal Student Aid (FAFSA). The award amount listed on your account is the amount you will receive if you enroll in a full-time status (12 or more credit hours). If you enroll in less than 12 hours the amount disbursed will be pro-rated to reflect actual hours enrolled and attended.

Federal SEOG **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)**

- SEOG is awarded to eligible undergraduate students. There are limited funds available; therefore, SEOG is awarded on a first-come, first-serve basis to students with a zero Expected Family Contribution (EFC). The EFC is derived from the information you enter into the FAFSA. You must be enrolled in at least six (6) hours to receive the award.

Accept Award Offer

Award Package for 2010-2011 Financial Aid Year

- [General Information](#)
- [Award Overview](#)
- [Resources/Additional Information](#)
- [Terms and Conditions](#)
- [Accept Award Offer](#)
- [Special Messages](#)

[Print](#)

Review the information below before accepting your awards:

- Award amounts below reflect the amount you will receive if you enroll in a full-time status. Awards will be pro-rated for students enrolling in less than 12 hours (9 to 11 hours = 75% of the award, 6 to 8 hours = 50%). Students enrolled in less than 6 hours may not qualify to receive the award.
- STUDENTS FAILING TO COMPLETE THE SEMESTER WILL BE RESPONSIBLE FOR REPAYING ANY UNEARNED FEDERAL MONEY.**
- Students may accept the full award amount by selecting Accept Full Amount of All Awards.
- Students may choose Decline or Accept for each fund that is in "Offer" status.
- Accept a partial amount by selecting Accept and entering the amount in the Accept Partial Amount field.

Award Decision

Fund	Status	Fall Credit Term 2010	Spring Credit Term 2011	Total Accept Award	Accept Partial Amount	Lender
Federal Direct Subsidized Loan	Offered	\$1,750.00	\$1,750.00	\$3,500.00	Undecided <input type="text"/>	
Federal Direct Unsub Loan	Offered	\$2,633.00	\$2,632.00	\$5,265.00	Undecided <input type="text"/>	
Federal Pell Grant	Accept	\$2,775.00	\$2,775.00	\$5,550.00		
Federal SEOG	Accept	\$300.00	\$300.00	\$600.00		
TN Student Assistance Award	Accept	\$650.00	\$650.00	\$1,300.00		
Total		\$8,108.00	\$8,107.00	\$16,215.00		

Review and Accept Awards

Awards automatically accepted

- PELL Grant
- SEOG
- TSAA Grant
- Institutional Scholarships (athletic)

Awards in "Offer" status student MUST accept

- Academic Service Scholarship
- HOPE Scholarship
- Empowerment Grants
- Federal Work Study
- Foundation Scholarships
- Loans
 - Student must complete a Master Promissory Note
 - Student must complete the online Entrance Counseling

Paying Tuition & Fees using Pending Aid

Confirming your attendance

- A form of paying your tuition & fees
- Use pending aid to cover fees & confirm attendance

Reasons unable to confirm/pay fees with pending aid

- Incomplete student requirements
- Verification process not complete
- Financial aid does not cover all fees
- Student suspended from receiving financial aid
- Lost an award due to unsatisfactory performance

Steps to Pay Fees - Log in to TigerWeb and Access your Self-Service Account

STEP 1:Select "Student"

STEP 2:Select "Student Account"

STEP 3:Select "Account Detail for Term/confirm enrollment/credit card payment"

STEP 4:Select appropriate term

STEP 5:Choose the option that states, "Yes, I will attend..."

Students must Attend Class to Receive Financial Aid

The amount of aid disbursed to a student's account based on number of hours attending

Personal Information **Student** Employee Finance Financial Aid

Search RETURN TO MENU SITE MAP HELP EXIT

Attendance Reporting A00022267 Deborah J. Stewart
Fall Credit Term 2008

Reported Attendance

CRN	Subject	Course	Section	Course Title	Campus	Attending	Last Date Attended	Date Confirmed
80068	CS	101	09	Computer Literacy	Chattanooga STCC, Main	Yes		09/02/2008
80970	DSPW	0800	13	Developmental Writing	Chattanooga STCC, Main	Yes		08/26/2008
81491	PE	230	03H	Science Fitness and Wellness	Chattanooga STCC, Main	Yes		09/10/2008

[Return to Previous](#)

[Term Selection]

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Disbursing Financial Aid

- All documents received aid file review is complete
- Student must pay their tuition & fees either using pending aid or from their own resources to hold class schedule
- Student must be attending classes
- Aid must exceed amount due

Retaining Your Aid

Satisfactory Academic Progress

- 3 Measurements
 1. Must pass 67% of the classes attempted
 - a. All courses registered included in calculation
 - i. Grades of A, B, C, or D count as earned credit
 - ii. Grade values of W, I, F and audit are not passing grades and count toward attempted hours
 2. Must maintain cumulative GPA
 - a. Students must meet the cumulative GPA for total number of hours attempted
 - b. Attempted hours for GPA include all institutional developmental and college level courses
 - c. NEW STANDARD –Fall 2011

Attempted Hours	Required Quality GPA
0.0 -12.0	1.00
12.1 -24.0	1.25
24.1 -36.0	1.50
36.1 -48.0	1.75
48.1 -above	2.00

3. Time limitation

a. Maximum attempted hours at ChSCC 90 credit hours (150%)

- i. Most associate degree programs require 60 hours, student allowed to receive aid up to 150% (90-hrs)
- ii. Must appeal after reaching 90 hours
- iii. Attempted hours include ALL college level institutional and transfer hours

- Reviewed at the end of each semester after grades posted

Chattanooga State SAP Policy

Student attending in probation or an appeal status and fails to meet SAP Policy standards is SUSPENDED and must attend at their own expense the next semester

EXAMPLE 1:

Student in GOOD Status attended summer 2011

- Failed to pass 67% of classes

Student attends fall in PROBATION Status

- Fails to make required GPA in fall

Student SUSPENDED for spring

- Must attend at their own expense for spring
- Submit an appeal by March 1, 2012 to receive aid for Summer 2012

Check Your Academic Progress

- What is my Academic Progress Status for Fin Aid?
- Review after each semester
- Log into TigerWeb
- View Financial Aid Status page

Personal Information Student **Financial Aid**

Search Go [Module Navigation Links](#) [RETURN TO MENU](#) [SITE MAP](#) [HELP](#) [EXIT](#)

Financial Aid Status for 2010-2011 Financial Aid Year

You have unsatisfied [student requirements](#) for this aid year.

Based on your [academic transcript](#), the status of your [academic progress](#) is In Good Academic Standing as of Spring Credit Term 2010.

You have active [messages](#).

View your [financial aid history](#).

[Select Another Aid Year](#)

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Different categories of academic progress

- Good –eligible for aid
- Probation –eligible for aid, 2nd failure = suspended
- Appeal under conditions –eligible for aid, failure end of sem = suspended
- Suspended –not eligible for aid
- Warning –eligible for aid, must appeal for next semester

Personal Information Student **Financial Aid**

Search Go [RETURN TO MENU](#) [SITE MAP](#) [HELP](#) [EXIT](#)

Eligibility Requirements for 2010-2011 Financial Aid Year

Student Requirements **Requirement Messages** **Holds** **Academic Progress**

i In order to maintain your eligibility for financial aid, you must be making Satisfactory Academic Progress (SAP). Federal regulations require students maintain a certain standard for eligibility. The status of your academic progress is based on each term you are enrolled. Students in a probation status are not required to appeal; however, if they fail to meet the SAP standards while in a probation status they will be suspended. Students in a suspended status must submit an appeal. Appeals must be submitted and approved prior to receiving financial aid. For further details on the SAP standards at Chattanooga State, visit the Financial Aid website at: [Satisfactory Academic Progress Standards](#)

[SAP Appeal Form \(General Forms\)](#)
[SAP Appeal Form for Tennessee Technology Students](#)

Academic Progress

Status	Last Term Reviewed
In Good Academic Standing	Summer Credit Term 2010
In Good Academic Standing	Spring Credit Term 2010
In Good Academic Standing	Fall Credit Term 2009

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Communicating Academic Progress

Emails from Financial Aid Office

- After 14th day of each semester
- At the end of each semester –after grades are reviewed

Communicating Appeal Information in TigerWeb –Fin Aid Status

The screenshot shows a web page with a navigation bar at the top containing the following tabs: General Information, Award Overview, Resources/Additional Information, Terms and Conditions, Accept Award Offer, and Special Messages. The main content area has a red heading: **YOU ARE APPROVED FOR A CONDITIONAL APPEAL FOR FINANCIAL AID**. Below this heading is a paragraph of red text explaining the conditions of the appeal. A bulleted list of red text follows, detailing requirements for the appeal. At the bottom of the page, there is a paragraph about Stafford loans and a section titled 'Options to accept your award offers:' with a numbered list of five options.

General Information | Award Overview | Resources/Additional Information | Terms and Conditions | Accept Award Offer | Special Messages

YOU ARE APPROVED FOR A CONDITIONAL APPEAL FOR FINANCIAL AID

Your appeal is approved for the semester indicated on your Financial Aid Status/Academic Progress tab on TigerWeb. Failure to meet the conditions below will result in your suspension from receiving aid. If you fail to meet these conditions you do not qualify to submit an appeal. You must regain your eligibility by attending at your own expense and meeting all academic standards to re-establish a GOOD standing for financial aid. Refer to the standards required to receive federal aid by selecting the link to Satisfactory Academic Progress Standards, also found on your Financial Aid Status/Academic Progress tab.

- You must make a C (2.0) or better in all attempted classes
- Withdraws, F, and audits will have a negative impact on the appeal status as they are counted toward attempted hours for financial aid

Chattanooga State processes Stafford loans through the Federal Direct Loan Program. For more information on the Federal Direct Loan Program [click here](#).

Options to accept your award offers:

1. Accept the full award amount by selecting "Accept Full Amount of all Awards".
2. Choose Decline or Accept for each fund.
3. Accept a partial amount by selecting "Accept" and enter the amount in the "Accept Partial Amount" field and select "Submit Decision".
4. Students accepting a loan for the first time must complete the Entrance Counseling and Master Promissory Note. Students who previously accepted a Federal Direct Loan within the past year are not required to complete another Entrance Counseling or Master Promissory Note.
5. To complete the Direct Loan Entrance Counseling and the Master Promissory Note, go to the Chattanooga State Financial Aid website at <http://www.chattanoogaastate.edu/financialaid>, select "Loans" on the left hand side of the page and "Federal Direct Loan Application Procedure". Under "Federal Direct Loan Application Procedure" you will find a link to the Entrance Counseling and the Master Promissory Note.

Retaining State Financial Aid

HOPE Scholarship

- Must meet institutional SAP
- GPA benchmark requirements for HOPE
- No change in enrollment status during a semester (FT to PT, Audit, WD, drop)
- Continuous Enrollment (no breaks except summer)
- Must be degree seeking (associates)

Website Reference

- <http://www.collegepaystn.com>


Reviewing HOPE Eligibility-SSB

Financial Aid -View TELS Eligibility –Select term

Personal Information **Student** Financial Aid

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View Tennessee Lottery Scholarship Eligibility Information


 Students eligible for the Tennessee Lottery Scholarship (TELS) must be familiar with the rules to retain the scholarship. Eligibility for continuation is reviewed at the end of each semester. Refer to http://www.tn.gov/CollegePays/mon_college/lottery_scholars.htm for specific eligibility and retention rules.

The primary reasons a student loses his/her eligibility:

- Failure to maintain required lottery GPA.
- Changing enrollment status within a semester (i.e. dropping classes or changing to audit status).
- Changing major to a certificate program.
- Withdrawing from the institution.

Students transferring to a different college MUST provide all transcript information to the new school before they are reviewed for eligibility at the new institution. The GPA used to determine a student's eligibility for the lottery scholarship is not the same as the student's institutional GPA. The "lottery" GPA includes attempted hours from all coursework and colleges the student has attended, whereas the institutional GPA may not include all attempted hours.

Refer to the chart below for the GPA used to determine your continued eligibility. For GPA eligibility, the student is reviewed at each benchmark or GPA interval listed below. A student failing to meet the required GPA at a specific interval/benchmark will not be reviewed again until the student reaches the next interval. If the student meets the next GPA interval requirement, the student can use their one-time regain option to request reinstatement of the scholarship as long as the student has maintained continuous enrollment.


 The information presented below pertains to your most recent TELS eligibility status. If you have any questions, please contact your financial aid counselor.

Requirement	Status	Date Calculated	Eligible	Term
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Financial Aid -View TELS Eligibility –Select term

 The information presented below pertains to your most recent TELS eligibility status. If you have any questions, please contact your financial aid counselor.

Description	Status	Date Calculated	Eligibility Type
Initial Overall Access Eligibility	Not Eligible	22-JUN-2009	Initial Eligibility
Initial Overall Aspire Eligibility	Not Eligible	22-JUN-2009	Initial Eligibility
Initial Overall Hope Eligibility	Eligible	17-JUL-2009	Initial Eligibility
Initial Overall Merit Eligibility	Not Eligible	22-JUN-2009	Initial Eligibility
Degree Seeking Undergraduate	Eligible	22-JUN-2009	Initial Eligibility
Access - Family Income	Family Income Exceeds \$36,000	22-JUN-2009	Initial Eligibility
Aspire - Family Income	Family Income Exceeds \$36,000	22-JUN-2009	Initial Eligibility

 The following GPA calculations reflect GPAs calculated at specific intervals of attempted hours and based upon the rules of the TELS scholarship program. The calculations may not match institutional GPA's for the same time frame.

GPA Interval	Attempted Hours	Earned Hours	GPA
Current	35.00	29.00	2.82
24 hours attempted	35.00	29.00	2.82
48 hours attempted	.00	.00	.00
72 hours attempted	.00	.00	.00
96 hours attempted	.00	.00	.00
120 or more hours attempted	.00	.00	.00
144 hours attempted	.00	.00	.00

Cum GPA

24 & 48 = 2.75

72 and above = 3.00

Important Dates

Attending fall semester

- Jan/Feb –complete FAFSA
- February 23 –Scholarship application
- June 1 –all financial aid student requirements turned in
- June 1 –appeal to attend fall

Attending spring semester

- November 1 –all financial aid student requirements turned in for students that did not attend fall
- October 1 –appeal to attend spring

Attending summer semester

- March 1 –all financial aid student requirements turned in for students that did not spring
- March 1 –appeal to attend summer
- March 1 –summer aid request