

Admissions Information

Undergraduate Admissions

Tennessee Temple University encourages applications from students interested in the evangelical Christian perspective and curriculum at Tennessee Temple University and who demonstrate a commitment to its philosophy of education. The Office of Admissions will consider applicants for admission after the applicant file is complete.

Graduate Admissions

Students desiring to enroll in one of the graduate programs of Tennessee Temple University must have a bachelor's degree from an accredited school. Students not meeting all the requirements may be considered on a case by case basis as a special admission student if certain conditions are met.

Graduate Education

Admission into the Graduate Education program also requires a completed application, payment of the application fee, three professional references, including a pastoral reference, official transcripts from all institutions attended since high school, an undergraduate GPA of 3.0, and GRE scores. The Graduate Record Examination (GRE) has information available at <http://www.gre.org/cvbttest.html> and the Tennessee Temple University code is 1818.

Temple Baptist Seminary

In addition to an accredited bachelor's degree or its equivalent, admission into Temple Baptist Seminary also requires a completed application, payment of the application fee, transcripts from all institutions of higher education attended since high school, recommendation from the applicant's pastor or spiritual mentor, and alignment with the theological position of the school. A GPA of 3.0 for undergraduate work is highly recommended.

Students who do not qualify for standard admission to TBS, may be eligible for theological study through the certificate programs in Biblical Studies or Christian Ministries.

Notice of Nondiscriminatory Policy

Tennessee Temple University admits students of any race, color, national or ethnic origin, gender, or handicap to all the rights privileges, programs, and activities generally accorded or made available to students at the University. The University does not discriminate on the basis of race, color, national or ethnic origin, gender, or handicap in administering its educational policies and school sponsored programs.

How do I apply for undergraduate admission?

Step 1: Complete On-line Application. The applicant must complete the on-line or paper application (available at www.tntemple.edu) and submit it to the TTU Admissions Office. Both versions are free.

Step 2: Submit high school transcript: The applicant must request to have an official high school transcript sent to TTU.

- Transcript must include the class rank and cumulative grade point average and graduate date.
- The applicant's cumulative grade point average must be at least a 2.00 (on a 4.00 scale).
- The applicant who has completed the GED test must submit an official transcript of the test scores along with any high school transcripts.

Step 3: Submit ACT or SAT Scores: The applicant must submit an Enhanced ACT or SAT2005 standardized test score.

- The ACT or SAT must be taken prior to the semester accepted.
- The ACT or SAT must be taken on a national testing date at a national testing site.

- The composite score must be at least 17 on the ACT or at least 1210 on the SAT2005. Students with ACT scores below 19 in English or math, or an SAT2005 verbal or math score below 440 will be enrolled in the appropriate foundational English and/or math courses. (Testing information, locations and dates may be obtained through the internet by contacting www.act.org or www.collegeboard.com. Allow at least seven weeks for the test scores to reach the Office of Admissions.)
- The Tennessee Temple University school code for the ACT test is 4013 and for the SAT I is 1818.

Distance Education Admission

Students interested in the programs offered through Distance Education apply for admission to Tennessee Temple University through the Admissions Office in the same way residential students would apply. Once accepted, they will be advised concerning their chosen program and may register for classes through the Office of Distance Education.

Acceptance on Academic Probation

An applicant who does not meet any one of the above requirements for regular admission, may be admitted on a provisional basis. This applies to an applicant who has never attended a post-secondary school or an applicant has attended a non-accredited post-secondary school. .

An applicant admitted on provisional acceptance:

- May take no more than 13 credit hours the first semester.
- Must participate in study hall.
- Must achieve a 2.0 cumulative GPA the first semester to move from provisional status to regular status as a student in good standing.
- Will be considered a probation student if the GPA is between 1.0 and 2.0 in the first provisional semester.
- Provisional students with a GPA less than 1.0 after their first semester may be suspended.

Transfer Students Accepted on Academic Probation

An applicant will be admitted on academic probation if:

- The applicant has attended any post-secondary school and his transfer cumulative grade point average is below 2.00 on a 4.00 scale.
- The applicant is on academic probation or suspension at another institution and is accepted at Temple.

An applicant admitted on academic probation:

- May take no more than 13 credit hours the first semester.
- Must participate in study hall.
- Must achieve a 2.0 cumulative grade point average to move from probation to regular status as a student in good standing.

Ability to Benefit Policy

Tennessee Temple University regularly admits only those applicants with high school diplomas, high school equivalency tests or those who have completed at least 30 semester hours of college work.

Students who do not meet the above criteria may be admitted as a student if it is determined at the time of admission that these students have the ability to benefit from a course of instruction from this institution. The scores a student receives on an Ability to Benefit test approved by the U.S. Department of Education determine a student's eligibility for ability to benefit status. A list of approved tests and minimum scores needed is on file in the Admissions office.

Transfer Students

If the applicant is a transfer student:

- The applicant must complete the relevant steps under General Admissions Requirements.

- The applicant transferring 30 or more semester hours of college credit with a 2.00 cumulative grade point average does not need to submit a high school transcript and ACT or SAT scores, unless English and math courses are not included in the transferred courses.
- The applicant must have each postsecondary institution send an **official transcript** to the Office of Admissions at Tennessee Temple University.
- The applicant must have someone at his/her prior institution complete a **transfer referral recommendation**.

A transfer student who is on academic probation or suspension at another institution and who is accepted at Tennessee Temple University will be placed on academic probation at Tennessee Temple.

In order to earn a degree from Tennessee Temple University, at least 25 percent of the credit hours required for the degree must be earned through Tennessee Temple University.

Transfer of Credits Policy

Tennessee Temple University accepts relevant credits earned with a grade of "C" or above at institutions recognized by an accrediting agency approved by the United States Department of Education or the Council for Higher Education Accreditation. Transfer of credit is the result of an academic review process which may include the registrar, the chairs of academic departments and the Vice President of Academic Services. Courses for which TTU does not offer an equivalent, credit for related electives will be considered.

Relevant credits earned at other post-secondary institutions may be considered for transfer only after validation. Validation demonstrates that the credits transferred represent comparable and appropriate course content and level of instruction resulting in student competencies comparable to those of students at Tennessee Temple University. The Admissions and Academic Policies Committee of Tennessee Temple University will evaluate the academic programs, courses and faculty of these institutions based on information submitted in response to the Non-Accredited Institution Questionnaire. The Admissions and Academic Policies Committee will approve all, some or none of the credits from an institution for transfer. Institutional approval must be renewed every four years. Appeals may be directed to the Admissions and Academic Policies Committee through the Record's Office.

Transfer credits are not considered in the cumulative Tennessee Temple University GPA.

Readmitted Students

If the applicant has previously attended Tennessee Temple University and desires to return:

- The applicant must submit an application form for readmission if the student has been disassociated from Tennessee Temple University for one semester or more.
- The applicant must reapply under the same name. A name change will be processed in the Records Office after admission.
- Following a lapse in attendance at Tennessee Temple University of more than fifteen months, the student will be readmitted under the University catalog in current use at the time of re-enrollment and will fall under the graduation requirements outlined in that catalog.
- The applicant must request official transcripts be mailed directly to the Office of Admissions from each institution where college-level work has been completed since last attending Tennessee Temple University.
- The applicant who has been disassociated from Tennessee Temple University for one semester or more must submit a new Student Health Form to the Office of Admissions and a new Housing Request form to Student Development.

Academic Redemption

Academic Redemption offers former students a way to redeem their record. Academic Redemption is limited to potential academic achievers who are 20 or more quality points below a 2.00 grade point average. Students may not apply any sooner than three years after their previous academic experience at Temple. A student desiring Academic Redemption may appeal in writing through the Admissions and

Academic Policies Committee. Letters to the Committee should be addressed to the Vice President for Academic Services. On approval of the Committee, the student may apply to the Office of Admissions for readmission.

The criterion for continuation in the program is maintaining term grade point averages of 2.00 or better. Any subsequent probation will disqualify the student from continuing Academic Redemption.

The former permanent record will be maintained, but in the subsequent permanent record, only "C" or better grades will be considered. All other courses will be listed as non-credit. An explanation will be recorded on the permanent record: "Student Readmitted in the Academic Redemption Program." Financial aid will not be available until satisfactory completion of 12 credit hours.

Once the student has achieved a 2.00 GPA, he may submit a written request to the Committee through the Vice President for Academic Services to be returned to full academic status for subsequent terms. Upon approval, an explanation will be recorded on the permanent record: "Student returned to full academic status from the Academic Redemption Program."

Home Schooled Students

If the applicant has been a home-schooled student:

- The applicant must complete the relevant steps under General Admissions Requirements.
- The candidate must provide a **detailed transcript** including:
 - The course title
 - The grade earned
 - The grading scale that shows the relationship between percentages and earned letter grades.
 - The amount of credits earned for each class.
 - The applicant's cumulative grade point average must be at least a 2.00 (on a 4.00 scale).
 - Graduation date.
 - The candidate must provide a **letter from the umbrella organization** under which the student took his education, verifying that he has indeed successfully completed the requirements necessary for graduation.
- The candidate must provide an explanation of their curriculum and their educator's teaching methods because curricula vary from one home-schooling program to another. The following questions should be answered to ensure this:
 - Who is ultimately responsible for setting up curriculum and selecting materials?
 - What type of curriculum and materials did the educator's use?
 - Who was responsible for providing instruction?
 - Who recorded the grades and how?
 - What type of independent, standardized testing was used to measure the progress against a larger population?

Dual Enrollment - High School / Undergraduate

High school juniors or seniors who have been on the honor roll in an accredited high school or an approved home school program may enroll in approved courses for credit at Tennessee Temple University as High School Scholars based on the following requirements:

- The applicant has an average grade of "B" (84%) or higher or a 3.00 or higher grade point average
- The applicant has the permission of a parent or guardian
- The applicant has the approval of his or her principal or home school administrator
- The applicant has completed the High School Scholars application packet and submitted the required application fee.
- The applicant may register as a part-time student taking less than 12 credit hours per semester.
- Special rates for Dual Enrolled students apply only to residential courses. The customary rates will be charged for distance education courses.

For more information, contact the Office of Admissions.

Dual Enrollment – Undergraduate / Graduate

University seniors, who have less than a full-time load in the semesters of their final academic year at Tennessee Temple University, may apply for provisional acceptance to either Temple Baptist Seminary or to the graduate program in the Education Department.

- The applicant must have a grade point average of 3.00 or higher
- The applicant must complete the appropriate graduate application and submit the required application fee.
- The applicant may register for no more than a combined total of 15 credit hours per semester between the undergraduate and graduate courses.
- The applicant must graduate from the undergraduate division of the university no later than one academic year after achieving senior status in order to receive credit for the graduate work.
- For more information, contact the Office of Admissions.

Transient Students

Individuals who want to take select courses or who plan to transfer courses back to another college, but do not intend to complete a degree at TTU may request transient status. Transient students must complete and submit an undergraduate application form. A letter from the registrar or academic dean of their enrolled school to which the credits will be transferred must accompany the application. This letter must indicate;

that the applicant is in “good standing”

eligible to return to the institution

the school will accept the course work earned at TTU

Transient students are limited to a part-time course load (fewer than 12 credits per semester) and are not eligible for federal or state aid, grants or loans. Transient students may be reconsidered for acceptance as a regular student at a later date. Transient students who reach 30 total credits must enroll in order to continue taking classes at TTU. To change their status, they must notify the Admissions Department and the Registrar concerning their intent to enroll and complete the admissions process.

Auditing Status

An alternative to full participation in a credit course, students may audit the course. Auditors must complete an application. Auditors are visitors to the class and may participate in class activities and discussions with the instructor’s approval. Auditors are not required to meet the same course requirements as students taking the course for credit. Individuals desiring to audit courses for their own benefit are permitted to do so if classroom space permits. Attendance will be tracked for institutional research purposes only. No credit is granted in such cases.

A student must register for audit classes during regular registration. An audit registration may not be changed to credit registration after the last day of the Drop-Add period. A credit registration may be changed to audit registration before the last class day prior to mid-term examinations. A course taken as audit may be repeated in a subsequent term for credit. Should the student decide while taking the class that they desire to receive credit they must apply to TTU as a regular student. After the course is completed there is no changing audit to credit.

Admission of Veterans

Tennessee Temple University is approved under Title 38, U. S. Code, Chapters 30, 31, 32, 35, 1606 and 1607 for the education of veterans.

The Department of Veteran Affairs through Public Law 634 provides educational assistance for surviving spouses and dependents. Eligible students are urged to contact the Department of Veterans Affairs Office in their area for specific details on eligibility. The toll-free number is 1-800-827-1000.

When an eligible veteran, veteran’s spouse, or veteran’s dependent submits an application for admission, he or she should contact the Veteran’s Secretary (telephone: 423-493-4215) to obtain proper forms to apply for the educational benefits. These forms must be completed and returned to the Veteran’s Secretary along with a copy of the DD Form 214. The veteran must also request that a military transcript be sent to the Records Office. Additional information on benefits is available at www.gibill.va.gov.

International Students

International students are encouraged to apply to Tennessee Temple University. Once the Office of Admissions has received the required documentation and fees and determined the applicant has met all the admissions requirements, the Director of Admissions will issue a letter of acceptance and a SEVIS Form I-20. The Department of Homeland Security, Bureau of Citizenship and Immigration Services (USCIS) requires the SEVIS Form I-20 in order to issue a visa. This form also provides USCIS with verification that the applicant has been accepted, has the required English proficiency, and has sufficient financial support.

If the applicant is an international student:

- The applicant must complete the relevant steps under General Admissions Requirements.
- The applicant must request an official transcript to be sent from any educational institution he has attended. A certified English translation is required and must be sent from the translating agency.
- The applicant from a non-English speaking country must take "The Test of English as a Foreign Language" (TOEFL) and the "Test of Written English" (TWE) and have the scores sent to the Office of Admissions.

Undergraduate students must achieve a minimum paper test score of 500 or computer test score of 173 or internet based score of 68 on the TOEFL and a score of five or higher on the TWE.

For testing information, contact Educational Testing:

The mailing address is: Other contact information:

TOEFL Services	Website: http://www.toefl.org ,
Educational Testing Service	Telephone: 1-609-771-7100
P.O. Box 6151	(Princeton, New Jersey)
Princeton, NJ 08541-6151, USA	8:00 a.m. to 8:00 p.m. (Eastern time), Monday through Friday
	Fax: 1-609-771-7500

- The applicant must give documentation of financial assets sufficient to cover one year's tuition, room and board, and fees.
 - Documentation of scholarships and fellowships must be in the form of an official award letter from the school or sponsoring agency.
 - Documentation of personal or family funds must be on bank letterhead or in the form of a legally binding affidavit.
 - Documentation of support by a United States citizen or U. S. legal permanent resident must be filed with USCIS Form I-134, "Affidavit of Support."
 - Admitted students should be prepared each additional year they are enrolled to provide evidence of their ability to meet all expenses and possible increases in the necessary expenses. (See the *Financial Information Supplement* for current costs.)
- The applicant must submit a deposit to cover expenses for one year.
 - Covered expenses may include tuition and fees, textbooks, room and board, personal living expenses and dependent living expenses, if married.
 - The deposit may be waived if a notarized Form I-134, "Affidavit of Support" is provided by a U. S. sponsor.
 - The equivalent cost of one-way travel expenses for return home must be paid prior to registration.
- The applicant must obtain a passport valid for a period extending six months past the expected final departure of the student.
- The applicant must request on-campus employment if this will be needed to supplement the student's personal funds. Off-campus employment is allowed after one year of satisfactory attendance, but only with an approved Employment Authorization Document (EAD) issued by the USCIS after stringent requirements are met.
- After an international student has arrived on campus and has matriculated, the student must make an appointment to meet with the International Student Advisor for an interview and to provide copies of entry documents for his or her permanent file.
- International students must maintain a full-time academic load of 12 semester hours or more throughout the course of each semester to maintain status as an F-1 student unless regulations permit approval for a reduced load.

FINANCIAL INFORMATION

Tuition

Undergraduate Tuition

Tuition (1-11 hours).....	\$375/ credit hour
Tuition per semester (12-15 hours).....	\$5625
Tuition (16-21 hours).....	\$375/hour
Distance Education Tuition.....	\$220/ credit hour
Dual Enrollment High School/ Undergraduate.....	\$100/ credit hour
Module Course Tuition.....	\$375/ credit hour
Audit Fee	\$100/ credit hour
Residential charges per semester, double room	\$3015
Residential charges per semester, single room	\$3836
Summer/Christmas Housing.....	\$100/ week with no meals

Note: A student must take 12 credit hours to be considered full-time and to be eligible for most financial aid. Tuition for these classes is due at the time of registration.

Graduate Tuition

M.Ed.....	\$225/ credit hour
C.B.S, C.C.M, M.M., M.A.B.S., M.A.C.E., M.Div.	\$200/ credit hour
D.Min.....	\$225/ credit hour
Ph.D.	\$250/ credit hour
Audit Fee	\$100/ credit hour

Note: A Master's student must take 9 credit hours to be considered full-time and to be eligible for most financial aid. A Doctoral student must take 6 credit hours to be considered full-time and to be eligible for most financial aid. Tuition for these classes is due at the time of registration.

Tuition Refund Schedules

Tuition adjustments are based on the date of authorized and written withdrawal, not the student's last date of attendance. Upon authorized and written withdrawal, refunds of tuition are applicable according to the following schedules.

Module Course	
Before first day	100%
On first day.....	75%
After first day	0
8 week Accelerated Term	
Before the first day	100%
Before the third day	75%
During first week.....	50%
During second week	25%
During third week.....	0
15 week Semester	
Before first day	100%
During first two weeks.....	80%
During third week.....	60%
During fourth week	40%
During fifth week.....	20%
After five weeks	0

Fees

Admissions

Bachelor's and Master's Application Fee	\$35
Doctoral Application Fee	\$100

Application Fees are non-refundable.

Undergraduate Tuition Deposit (refundable until May 30)	\$100
New Student Orientation Fee	\$25

Business Office

Returned Check Fee	\$35
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Records Office

Residential Registration	\$75/ semester
Late Registration	\$50/ semester
Distance Education Registration.....	\$25/ course
Modular Course Registration.....	\$25/ course

Registration Fees are non-refundable.

Schedule Change (after Drop/Add period)	\$15
Course Challenge	\$100/ course
Transcript Fee.....	\$15
Advanced Standing Evaluation Fee.....	\$100

Graduation Fees

In Absentia - Undergraduate	\$85
In Absentia – Master's	\$100
Certificate/Associate's	\$100
Bachelor's	\$115
Master's	\$200
Doctoral.....	\$300
Replacement/ Additional Diploma	\$25 or \$50

Student Development

Student Activity Fee	\$50/ semester
Campus Access Fee	\$30/ semester

Technology

Residential Technology Fee	\$100/ semester
Distance Education Technology Fee	\$50/ course
Module Courses Technology Fee.....	\$50/ course

Technology fees are non-refundable.

Program Fees

Graduate Program Fees

Ph.D. Residency Fee.....	\$250
Doctoral Oral Defense Fee	\$150
Doctoral Continuation Fee	\$500

Undergraduate Program Fees

Education Majors.....	\$25/ semester
Music Majors	\$25/ semester

Course Fees

All internships, field work, practicums, student teaching.....	\$50
AMSL 1013 American Sign Language I	\$25
AMSL 1023 American Sign Language II	\$25
AMSL 2013 American Sign Language III	\$25
AMSL 2013 American Sign Language IV.....	\$25
AMSL 3413 English to ASL	\$25

AMSL 3453 ASL to English	\$25
BIBL 1003 Introduction to the Bible	\$60
BIBL 1113 Old Testament Survey	\$60
BIBL 1413 New Testament Survey	\$60
BIBL 2513 Life of Christ.....	\$60
BIBL 5113 Old Testament Survey	\$60
BIBL 5413 New Testament Survey	\$60
BIBL 5513 Life and Ministry of Jesus Christ.....	\$60
CISS 1003 Computer Fundamentals	\$25
CISS 2502 Technology in Ministry	\$25
EDUC 2033 Educational Technology and Media	\$25
ENGL 3523 Studies in Fiction: The Superhero.....	\$10
MUSA 1010-1080 Concert Attendance	\$65
MUSA 1221-4232 Private Piano	\$360
MUSA 1321-4332 Private Voice	\$360
MUSA 1421-4432 Private Guitar	\$360
MUSA 1521-4532 Private Instrumental	\$360
MUSA 1201-1211 Class Piano	\$65
MUSA 1210-1260 Class Piano	\$65
MUSA 1301-1311 Class Voice	\$65
MUSA 1310-1360 Class Voice	\$65
MUSA 1401-1411 Class Guitar	\$65
PHED 1051 Bowling	\$90
PHED 1081 Day Hiking	\$40
PHED 1101 R.A.D. Systems Basic Physical Defense for Women	\$25
PHED 2102 Lifeguarding	\$100
PHED 2113 Certified Lifeguarding	\$125
PHED 2123 Sport First Aid	\$30
PHED 4879 Coaching Practicum	\$50
PSYC 4813 Psychology Seminar/Systems.....	\$30
SCIE 1004 Principles of Physical Sciences	\$60
SCIE 1014 General Physics I	\$60
SCIE 1024 General Physics II	\$60
SCIE 1104 General Chemistry I	\$60
SCIE 1114 General Chemistry II	\$60
SCIE 1204 Principles of Biology	\$60
SCIE 1214 General Biology I	\$60
SCIE 1224 General Biology II	\$60
SCIE 1304 General Botany	\$60
SCIE 2104 Organic Chemistry I	\$60
SCIE 2114 Organic Chemistry II	\$60
SCIE 2304 Scientific Origins	\$60
SCIE 2314 Ecology	\$60
SCIE 2404 Human Anatomy and Physiology I	\$60
SCIE 2414 Human Anatomy and Physiology II	\$60
SCIE 2424 Comparative Anatomy	\$60
THEO 3113 Bible Doctrines I.....	\$60
THEO 3123 Bible Doctrines II.....	\$60
THEO 5113 Systematic Theology I.....	\$60
THEO 5123 Systematic Theology II.....	\$60

Course Fees are non-refundable.

Explanation of Fees

Application Fees

A \$35 application fee (\$100 for doctoral programs) must accompany each application for admission. After the records have been processed and all necessary information has been received, the applicant will be contacted regarding his acceptance. Undergraduate students should then submit a \$100 tuition deposit to reserve their place. The tuition deposit is refundable until May 30, but the application fee is non-refundable.

Record's Office Fees

Residential students are charged a \$75 registration fee each semester. If the student registers less than two weeks before class begins, he will be charged an additional \$50 late registration fee. First-time students do not have to pay the late registration fee and continuing students who pre-register during the designated time are exempt from the registration fee. Modular and Distance Education Courses are charged a \$25 registration fee per course. Students have one week to adjust their schedule without charge. After the Drop/ Add period has ended, students may not add a class without special permission, but they may drop a class by completing a Drop/ Add form and paying the \$15 fee.

If a student desires to challenge a course, he should make a request to the department chair and pay the \$100 fee to the Business Office. Should he pass the exam, credit for that course will be added to the student's record at no additional charge. Two transcripts will be included with the graduation diploma, and additional transcripts are available at \$15 each. Graduation fees cover the costs of necessary processing, regalia, diplomas, transcripts, honors, and other graduation expenses.

Campus Access Fee

Residential students will pay a campus access fee that supports the security of our campus. Specifically these funds cover the costs of registering vehicles, providing security systems, equipment, operational costs and access to dormitories and McGilvray gymnasium.

Technology Fees

Residential students will pay a technology fee per semester. Distance Education students will pay a technology fee per course. Technology fees give students access to the TTU network, an email account, wireless internet access, as well as support the HelpDesk and the maintenance of dormitory computer stations.

Program Fees

Certain programs have particular fees associated with them, as do certain classes. Students in those programs or courses will be charged the appropriate fees. Students registered for internships, field work, practicums, and student teacher assignments are charged a \$50 fee each semester.

Payment Plans

The University offers two payment plans:

1. The full amount owed for each semester is due on the published registration date.
2. Payments may be divided over five months per semester or ten months per year, if the student is enrolled in the university-endorsed tuition payment plan. *The student must enroll in the payment plan by the published registration date.*

Financial Aid Accounting

The Business Office will deduct financial aid (loans, grants, and scholarships) from the student's charges when figuring the amount due under either option one or option two if the student has received an official award letter from the TTU Financial Aid Office and the financial aid file is complete. Therefore, it is urgent to file for financial aid early. (See the Financial Aid section of this catalog for more details about filing for financial aid.)

Methods of Payment

Payment may be in the form of cash, check, money order, Visa, MasterCard, or Discover. Checks and money orders should be made payable to Tennessee Temple University and the student for whom payment is being made should be identified. All accounts in the Business Office and other campus offices must be paid in full before the transcript will be released.

Federal Refund Policy

Federal regulations require that refunds be made for all students who receive federal student aid and fail to complete a semester. The refunds are calculated using formulas established by the Department of Education. Refunds amounts must be distributed according to a specific order of priority prescribed in the regulations.

Return of the Title IV Funds Policy

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out or are dismissed prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

The date of withdrawal is the earlier of the actual date or when the institution finds out the student withdrew. If the date of withdrawal is not known the mid-point of the semester date will be used.

If the student leaves the institution prior to completing 60% of the period or term, the Financial Aid Office recalculates the Title IV funds. Recalculation is based on the percentage of earned aid using the Federal Return of Title IV funds formula. Percentage of payment period or term completed equals the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula. Aid to be returned – (100 percent of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. When Title IV funds are returned, the student borrower may owe a balance to the institution.

If a student earned more aid than was disbursed to him, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal. Refunds are allocated in the following order:

- Unsubsidized Federal Stafford Loan
- Subsidized Feral Stafford Loan
- Federal Perkins Loan
- Federal Parent (PLUS) Loan
- Federal Pell Grant
- Federal Supplemental Opportunity Grant
- Other Title IV assistance
- Other state
- Private and institutional aid
- The student

Delinquent Accounts

Tennessee Temple University attempts to keep expenses at a minimum. The cost of a operating the University is not fully covered by students' tuition and fees and thus supplemental funding through the financial support of friends, alumni, churches, and foundations is welcome and necessary. It is imperative that students meet their obligations to the University fully and promptly. Should the University require services of an agency for collection, it will be the responsibility of the student to pay any fee incurred. A student's account must be paid in full before semester grades, transcripts, or diplomas will be released.

FINANCIAL AID

The purpose of the Office of Financial Aid is to provide financial assistance to qualified students who have the desire to obtain Christian education through Tennessee Temple University.

The student and his family have the primary responsibility for financing a college education. However, through institutional, state, and federally-funded programs, the student may receive assistance based on financial need. Need is defined as the difference between the cost of attending Tennessee Temple University and the Expected Family Contribution (EFC) toward this cost. Financial Aid programs participated in by the university include: (1) Federal Pell Grant, (2) The Federal Supplemental Educational Opportunity Grant (SEOG), (3) Academic Competitiveness Grant (ACG), (4) National Science and Mathematics Access to Retain Talent (SMART) Grant, (5) Federal Stafford/SLS/PLUS Loans, (6) The Federal Perkins Loan, (7) Federal College Work Study (FWS), and (8) The Tennessee Student Assistance Award.

Tennessee Temple University also has a limited number of institutional scholarships that are based on academic performance, ability in particular areas, or Christian fellowship.

How do I apply for Financial Aid?

Step 1: Apply to TTU: Some institutional aid can be awarded only to students who have applied, been accepted and paid their tuition deposit. Begin the admission process as early as your junior year in high school and certainly by the time you are a senior in high school. The online application is available at www.tntemple.edu.

Step 2: Complete the FAFSA: The *Free Application for Federal Student Aid (FAFSA)* identifies the *expected family contribution (EFC)* which is the amount of money the federal government expects a family to contribute toward a student's college expenses. It will also identify the family's *adjusted gross income (AGI)*. Though there may be no interest in federal grants and loans, TTU's financial aid office uses this information in determining institutional assistance and thus requires that the FAFSA be completed. An award year begins on July 1 and a FAFSA may be completed for that award year as early as January 2. It's a good idea to start as soon as possible as the process can take some time. The FAFSA may be submitted online at www.fafsa.ed.gov. A paper FAFSA can not be obtained from the TTU financial aid office. If you do not want to complete the document online, you will need to contact the Department of Education.

Step 3: Obtain an EFC: The U.S. Department of Education will process the FAFSA and send the student a Student Aid Report (SAR) that will contain the expected family contribution (EFC). The TTU financial aid office will use the EFC to determine the type and amount of aid eligibility. By federal mandate, a certain percentage of students will be selected for "verification" of their FAFSA. The student will be notified if they have been selected.

Step 4: Fill out the TTU Financial Aid Application: Applications are available on the website and in the financial aid office. A new application is required each year for a student to receive financial aid at TTU. Separate applications are available for new residential students, returning residential students, new and returning Distance Education students, and graduate students.

Step 5: Wait for an award letter from TTU: If the TTU code (003524) is on the FAFSA and the student has filled out the financial aid application and provided the necessary documents, the TTU financial aid office will send the student an award letter, usually within a few weeks. Typically, this letter will list all of the federal, state, and TTU-related aid a student may receive.

Step 6: Accept or decline any awards offered. You may qualify for certain loans that you choose not to use, so it is important for us to hear from you regarding the financial aid you choose to accept.

Federal Financial Aid

Because TTU is an accredited university with Title IV status, students are eligible to receive federal grants.

Source	Eligibility	Amount per Year
Pell Grant	Financial need (determined by FASFA)	From \$609 to \$5350
Supplemental Educational Opportunity Grant (SEOG)	Financial need, must also be eligible for Pell	\$600 per year
Academic Competitiveness Grant (ACG)	Financial need and academic merit, must also be eligible for Pell, rigorous secondary school program	Up to \$750 for first year students and \$1300 for second year students
National Science and Mathematics Access to Retain Talent (SMART) Grant	Financial need and academic merit, must also be eligible for Pell, majoring in Science or Math	\$4000 for third and fourth year students

Tuition Tax Credit

As part of the Taxpayer Relief Act of 1997, Congress has enacted legislation that allows taxpayers to take certain portions of tuition paid in the prior year as a direct tax credit. The HOPE tax credit provides up to a \$1500 credit for tuition paid during the first two years of college. For students pursuing higher education after the first two years, the Lifetime Learning tax credit of up to \$1000 will be available. Students or those who pay tuition on behalf of students should consult a tax advisor for more detailed information. General information is also available from the U. S. Department of Education or by contacting the Internal Revenue Service at 1-800-829-1040.

Veteran Benefits

Tennessee Temple University is approved under Title 38, U.S. Code, Chapters 30, 31, 32, 35, 1606 and 1607 for education of veterans and their dependents. Veterans under Chapter 31 (Vocational Rehabilitation) are paid a monthly allowance, and the Department of Veterans Affairs pays the school for tuition, fees, books, and supplies. Veterans under all other Chapters are responsible for paying the school for all charges. In turn, the Department of Veterans Affairs pays them a monthly allowance based on their training time.

The Department of Veterans Affairs provides an optional Advance Payment Program that allows the first month's payment to arrive at the University by registration time. This procedure enables the veteran to receive financial assistance for school upon his arrival. Application for the Advanced Payment Program requires a minimum of 60 days processing time so the veteran is encouraged to apply early.

Federal Stafford loans

Stafford loans are for students with qualifying financial need. On federal Stafford *subsidized* loans, the government pays the interest for you during the time you are in school. On federal Stafford *unsubsidized* loans, you pay the interest. Limits on how much students can borrow per loan are based on dependency status and academic classification. The borrowing limits for federal subsidized and unsubsidized Stafford loans for dependent undergraduate students are as follows:

- Freshman Up to \$5,500
- Sophomore Up to \$6,500
- Junior Up to \$7,500
- Senior Up to \$7,500

Perkins Loan

The Perkins Loan is currently an excellent student loan considering the interest rate is fixed at 5% and the Stafford Loan is fixed at 6.8%. The Perkins Loan does not accrue interest while the student is attending at least half-time in a degree program. With the Perkins Loan you have a 9 month grace period rather than the 6 month grace period of the Stafford Loan.

Parent PLUS loans

Parent PLUS loans are available to parents of dependent, undergraduate students to fund a child's college education. Eligibility is based on credit history, not financial need, and parents may borrow as much as needed. Contact the financial aid office for more information.

TTU Academic Scholarships

TTU Academic Scholarships are available to students who meet the eligibility requirements of excellent high school grades and high ACT or SAT scores. They are also available to transfer students with 30 college hours and a high college GPA. All Academic Scholarships require that the student maintain a high GPA while enrolled at TTU. If a student is eligible for renewal, the Academic Scholarship will cover the same percentage of tuition as the original award.

Scholarship	Eligibility			Amount per Year	Stipulations
	GPA	ACT	SAT		
Elite Honors	3.9	32	2130 (1420 old SAT)	Up to \$11,250	Maintain 3.5 GPA
Superior Honors	3.75	27	1820 (1210 old SAT)	Up to \$8,000	Maintain 3.5 GPA
Merit Tier I	3.5	25	1700 (1130 old SAT)	Up to \$5,625	Maintain 3.5 GPA
Merit Tier II	3.5	24	1650 (1100 old SAT)	Up to \$3,000	Maintain 3.5 GPA
Transfer Tier I	3.7	N/A	N/A	Up to \$2,200	Maintain 3.5 GPA Transfer at least 30 credit hours.
Merit Tier IV*	3.5	N/A	N/A	Up to \$1,100	Maintain 3.5 GPA Transfer at least 30 credit hours.

TTU Extracurricular Scholarships

TTU Extracurricular Scholarships are available to students with special aptitudes and abilities in athletics, music, or ministry. Students must be selected for these scholarships, generally by performance audition or interview. These Extracurricular scholarships vary in amount and require a minimum 2.0 GPA, 2.5 for Spiritual Life Directors, and 18 ACT or 860 SAT. To retain these scholarships, students must maintain the required GPA and fulfill their obligation to their team or group. All Extracurricular Scholarship awards assume dormitory residence.

Scholarship	Eligibility	Amount per Year	Stipulations
Athletic	Must be selected by the Coach	Varies	Maintain 2.0 GPA
Fine Arts	Must be selected by the Music Department	Varies	Maintain 2.0 GPA
Spiritual Life	Must be selected as a Spiritual Life Director	Varies	Maintain 2.5 GPA and adhere to all contractual requirements.
Highland Park Baptist Church	Must be selected for music related ministry work at HPBC	Varies	Maintain 2.0 GPA and adhere to all stipulations of the contractual agreement.

TTU Association Scholarships

TTU Association Scholarships promote Christian higher education among students with a special association or history with Tennessee Temple University by means of their geographic location or association with alumni or Christian ministries. All recipients of Association Scholarships must maintain a 2.0 GPA to renew their scholarship each academic year. In addition to specific criteria for eligibility, the student must have a minimum of a 2.0 GPA with an ACT score of 18 or an SAT score of 980 to qualify for an institutional scholarship. The following Association Scholarship awards assume dormitory residence.

Scholarship	Amount per Year	Eligibility
Tennessee Scholars	\$1,500	Must be a resident of the state of Tennessee with a 3.0 GPA and 21 ACT/ 1470 SAT
Good Neighbor	\$1,500	Must live in a border state of TN with a 3.0 GPA and 21 ACT/ 1470 SAT
Pastor's Scholarship	\$1,500	Must be referred by the Pastor of the student's local church. Submit referral with application
TTU Alumni Scholars	\$1,500	Must be referred by at TTU alumni. Submit referral with application
Home School Scholars	\$1,500	Must be a Christian home schooled student
International Scholarship	\$1,500	Must be a citizen and resident of a country other than the United States, desirous of Christian education
Family Scholarship	25% of tuition	Immediate family member is a full-time student at TTU
Word of Life Scholars	25% of tuition	Must have attended WOL for a minimum of one year with a 2.0 GPA

Student Work Program

The Student Work Program allows students to earn money working on campus during the school year. Earnings are applied to a student's account or paid in cash. The students qualify based on financial need. They must also file a Student Work application by the appropriate date with the Office of Financial Aid. Students can earn up to \$2,000 per year through the program. Work assignments are assigned on a first come, first serve basis, since federal and institutional funds for this program are limited.

Private Loans

Students may apply for private educational loans with a great number of lenders. This list is not by any means comprehensive, but may be helpful to begin your search.

Bank and Private Lenders:

EdAmerica	www.edamerica.net
First Tennessee Bank	www.firsttennessee.com/student
Regions Bank	www.regions.com
Sallie Mae	www.salliemae.com
Discover Student Loans	www.discoverstudentloans.com
Wells Fargo Bank	www.wellsfargo.com/student
Sun Trust Bank	www.suntrustededucation.com
CitiBank	www.studentloan.com

Deadlines for Financial Aid Application

The deadline for applying for scholarships through Tennessee Temple University is March 30 for returning students. New students beginning in the fall semester need to submit the financial aid application by June 30, and students starting in the spring semester by November 1. Everyone is strongly encouraged to complete the FAFSA as soon after January 1 as possible. The FAFSA need only be filed once per academic year. All TTU scholarships are distributed based on fund availability so early application is important.

The deadline for Tennessee residents to apply for the Tennessee Assistance Award is May 1. However, this deadline might be sooner depending on state funding. Application is automatic with the FAFSA for Tennessee residents.

NOTE TO LATE FILERS: Tennessee Temple University scholarships and work opportunities will be awarded to the extent available. Students filing late should still complete the FAFSA application and the work application because awards not claimed will be reallocated. Students who do not submit the FAFSA will not be eligible for any TTU scholarships.

NOTE TO RETURNING STUDENTS: A returning student applying for a renewable scholarship must meet the GPA requirements for renewal and complete the steps to apply for financial aid by the priority deadlines. Renewable scholarships will **not** automatically be renewed and are subject to fund availability. A returning student who is requested by a supervisor for a specific work assignment in the next year (or semester) is not necessarily guaranteed the assignment. Work placements cannot be made until the steps to apply for financial aid are followed.

Satisfactory Academic Progress Policy for Federal Student Financial Aid

Tennessee Temple University Standards of Satisfactory Academic Progress measure a student's performance in the following two areas: completion rate, which ensures the student will finish in the maximum time frame, and cumulative grade point average (GPA). The Financial Aid Office is responsible for ensuring that all students who receive federal financial aid are meeting these standards. The Standards of Satisfactory Academic Progress (SAP) apply to federal student financial assistance programs and veteran benefits.

Undergraduate Degree Standards

1. Completion Rate

At the end of each academic year, a student's academic progress will be measured by comparing the number of attempted credit hours with the credit hours earned (i.e., received a grade of A, B, C, or D). This includes any course for which the student has remained enrolled past the Drop/Add period. A student must earn 67 percent of credits attempted to maintain satisfactory academic progress.

The following are considered when evaluating a student's satisfactory academic progress:

- Withdrawals (W's and WF's), incompletes, and failures are considered attempted but not earned hours.
- Passing credits received for pass/fail courses are considered attempted and earned credits; failing grades in pass/fail courses are considered attempted but not earned.
- Repeated courses are included in the calculation of both attempted and earned hours.
- Audited courses are not considered credits attempted or earned.
- Remedial courses are included in the calculation of both attempted and earned hours.

2. Cumulative GPA

Students are required to earn a cumulative GPA of 2.0 or higher from courses taken at TTU in order to earn an associate's or bachelor's degree from TTU.

In order to retain financial aid eligibility, a student must attain satisfactory academic progress which is defined as completing 67% of all classes attempted and the appropriate GPA.

<u>Academic Level</u>	<u>Required GPA</u>
0-23 credit hours	1.50 cumulative GPA
24-47 credit hours	1.65 cumulative GPA
48-59 credit hours	1.85 cumulative GPA
60+ credit hours	2.00 cumulative GPA

3. Maximum Time Frame

Students are not eligible to receive financial aid once they have attempted more than 150 percent of the normal credits required for their degree or certificate program. At Tennessee Temple University, this means that students in programs requiring 120 hours for graduation will be eligible for financial aid during

the first 180 attempted hours as an undergraduate. All attempted hours are counted, including transfer hours, whether or not financial aid was received or the course work was successfully completed. A student whose progress toward the successful completion of a degree program is adversely affected by extraordinary circumstances may submit a written appeal to the Director of Financial Aid under the provisions outlined below under "Appeal Procedure."

4. Annual Satisfactory Academic Progress (SAP) Reviews

Academic progress will be reviewed at the end of the academic year. Those students not meeting the requirements stated above will be placed on Financial Aid Probation during the next semester of enrollment and will receive a letter of probation.

Probation

The student may continue to receive financial assistance during the probationary period. At the end of the probationary period, the student will:

- Be removed from probationary status because both cumulative GPA and cumulative completion rate standards are met: or
- Be suspended from receiving assistance from federal, state, Veterans Administration, and institutional sources and will receive a Financial Aid Suspension letter.

Suspension

If the student does not meet both standards given in items one and two (above), he is no longer eligible for financial aid until he has taken classes, using his own funding, and raised his cumulative GPA and completion rate to meet the above standards.

5. Appeal Procedure

To appeal the financial aid suspension, a student must, within 15 calendar days of notification, submit to the Financial Aid Office a signed and dated letter of appeal explaining why he or she should not be suspended. Included with the letter of appeal, the student must submit a specific plan for academic recovery signed by his or her academic advisor. A student may appeal due to an emergency condition (i.e., health, family, catastrophe, etc.). Documentation verifying the situation may be requested. The Director of Financial Aid will consider the appeal and render a decision conveyed in writing to the student within two weeks of the student's appeal.

6. Reinstatement

The student can raise his GPA and/or satisfy credit deficiencies by taking additional course work at Tennessee Temple University without receiving financial aid. He may not use transfer credits from other institutions to eliminate GPA deficiencies. He may submit a copy of his Tennessee Temple University transcript to verify grade changes, including the removal of incompletes, if this will result in the removal of your deficiencies.