The Academic Catalog

The statements set forth in this catalog are for informational purposes only and should not be construed as the basis of a contract between a student and Tennessee Temple University.

While the provisions of the catalog will ordinarily be applied as stated, the University reserves the right to change any provision listed in this catalog, including but not limited to academic requirements for graduation, without actual notice to individual students. Every effort will be made to keep students advised of any such changes. Information on changes will be available from the Student Services Center. It is important that each student becomes familiar with the requirements of his or her individual program and recognizes that even though faculty and staff are available to assist them, the responsibility to meet the graduation requirements for the student's respective degree program is his or hers alone.

Tennessee Temple University's Office of Student Development also publishes a Student Life Handbook that is particularly helpful and informative for our students. Policies related to housing, student activities, spiritual development opportunities, parking, dress code and curfew will be described in detail. This is available from the Office of Student Development and on the web at www.tntemple.edu.

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 Student Services Center will qualify 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.

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. See the specific admission requirements for each degree program in this catalog.

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/cvptest.html and the
Tennessee Temple University code is 1818. The M.Ed. in Interpreter Education has several additional requirements for admission. Contact the Director of the M.Ed. program for these additional requirements.

Center for Leadership Studies
Admission into the Ph.D. program in Leadership Studies requires an accredited master’s degree, completed application, payment of the $100 application fee, official transcripts from all institutions attended since high school, three professional or personal references, a research-oriented writing sample and a biographical essay.

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 Student Services Center. 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 under 25 must submit an ACT or SAT 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 SAT. Students with ACT scores below 19 in English or math, or an SAT 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 Student Services Center.)
- The Tennessee Temple University school code for the ACT test is 4013 and for the SAT is 1818.

Online Learning Admission
Students interested in the programs offered through Online Learning apply for admission to Tennessee Temple University through the Student Services Center in the same way residential students would apply. Once accepted, they will be advised concerning their chosen program and may register for classes online.

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

An applicant admitted on academic warning:
- May take no more than 13 credit hours the first semester.
- Must meet SAP standards. (See pages 34-36)
• Academic warning students with a GPA less than 1.5 after their first semester will be suspended.

Transfer Students Accepted on Academic Warning
An applicant will be admitted on academic warning 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 warning:
• May take no more than 13 credit hours the first semester.
• Must achieve a 2.0 cumulative grade point average to move from academic warning to regular status as a student in good standing.

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 post-secondary institution send an official transcript to the Student Services Center 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 warning or suspension at another institution and who is accepted at Tennessee Temple University will be placed on academic warning at Tennessee Temple University.

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. For courses in which TTU does not offer an equivalent course, credit will be considered for related electives.

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 Student Services Center.

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 had a lapse in enrollment 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 Student Services Center 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 Student Services Center 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 Student Services Center 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 request it 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 Student Services Center 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 educators 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 written 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 online learning courses.

For more information, contact the Student Services Center.

**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.
- Courses taken for graduate credit may not be used to satisfy the requirements of the undergraduate degree unless Advance Standing is awarded for the courses at the graduate level.
- For more information, contact the Student Services Center.

**Transient Students from Other Schools**

Individuals who want to take select courses or who plan to transfer courses back to another school, 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,
- and 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 for transient courses taken at TTU. Transient students may be reconsidered for acceptance as a regular student at a later date. Transient students who reach 30 total credits must enroll at TTU in order to continue taking classes at TTU. To change their status, they must notify the Student Services and the Registrar concerning their intent to enroll and then complete the admissions process.

**Auditing Status**

As an alternative to full participation in a credit course, students may audit the course. Auditors must complete an application prior to enrolling. 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.

Admission of Veterans
Tennessee Temple University is approved under Title 38, U. S. Code, Chapters 30, 31, 32, 33, 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. Additional information on eligibility, entitlement, and application is available at www.gibill.va.gov.

Students on active duty may be eligible for Tuition Assistance from their branches of service. Contact your Education Officer at your place of assignment for information on Tuition Assistance.

International Students
International students are encouraged to apply to Tennessee Temple University. Once Student Services has received all the required documentation and fees and determined the applicant has met all the admissions requirements, the Director of Student Services will issue a letter of acceptance and the SEVIS Form I-20 required by The Department of Homeland Security, Bureau of Citizenship and Immigration Services (USCIS) 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 is required to submit secondary and post secondary transcript(s) from all international schools attended. Transcript(s) are to be sent to the World Education Services (WES) for a certified English translation and a course by course evaluation. WES will evaluate the transcript(s) and send the evaluations to the Admissions Office of TTU. The applicant is responsible for all WES fees.

WES contact information:
Bowling Green Station
PO Box 5087
New York, New York 10247
http://www.wes.org
212-966-6311

- 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 Student Services. Applicants 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 Services:
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)
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 the first term in attendance.
  • Covered expenses 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. This amount will be held in an account and used to pay for the return expenses upon withdrawal from the university. It may also be used for emergency travel expenses but the funds must be reimbursed upon return.
• 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. Application should be made 60 days prior to employment.
• 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.

THE DISCOVER PROGRAM
The Discover Program provides adults with the opportunity to earn an affordable online Christian education through Tennessee Temple University regardless of previous academic achievements or previous choices. The Discover Program aims to assist the student through the first 30 attempted college-level credit hours of a degree program, so that the student can develop the tools necessary to earn a college degree and discover his/her full potential. Contact the President’s Office for more information.
**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
- Online Learning Tuition .................................................. \$250/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 ............................................... \$50/week with no meals

Note: An undergraduate 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. and M.A. Leadership ............................................. \$266.67/credit hour
- C.B.S., C.C.M., M.Min., M.A.B.S., M.A.C.E., M.Div ............... \$225/credit hour
- D.Min ................................................................. \$225/credit hour
- Ph.D ................................................................. \$300/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
### Admissions Fees

- Associate and Bachelor Application Fee ................................................................. $35
- 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

### Administrative Fees

- Returned Check Fee ................................................................................................. $35

### Registration Fees

- Residential Registration ................................................................. $75/semester
  *(1st Term Students – Registration Fee Waived)*
- Late Registration ........................................................................ $50/semester
  *(Registration after Drop/Add or for failure to pre-register in the prior term)*
- Online Learning Registration ............................................................................ $35/course
- Modular Course Registration ............................................................................... $25/course

*Registration Fees are non-refundable.*

- Schedule Change (after Drop/Add period) ............................................................... $15
- Course Challenge ................................................................................................. $100/course
- Official Transcript Fee ........................................................................................ $15
- Unofficial or faxed Transcript Fee ........................................................................ $3
- Advanced Standing Evaluation Fee ....................................................................... $100

### Graduation Fees

- Undergraduate ................................................................................................. $150
- Master’s ............................................................................................................... $200
- Doctoral ................................................................................................................ $300
- Replacement/Additional Diploma ..................................................................... $25
- Replacement/Additional Diploma Cover ........................................................... $25

### Student Development

- Student Activity Fee .......................................................................................... $80/semester
- Campus Access Fee ......................................................................................... $80/semester

### Technology

- Residential Technology Fee ........................................................................ $140/semester
- Online Learning Technology Fee ................................................................. $75/course
- Module Courses Technology Fee ....................................................................... $50/course

*Technology fees are non-refundable.*

### Athletics

- Athletic Fee ................................................................................................... $60/semester

### Program Fees

- Graduate Program Fees
  - Ph.D. and D.Min. Residency Fee .............................................................. $250
  - Ph.D. Oral Defense Fee .............................................................................. $150
  - D.Min. Project Defense Fee ........................................................................ $150

- Undergraduate Program Fees
  - Education Majors ......................................................................................... $25/semester

*Course Fees (Non-refundable)*

- All internships, field work, practicums, student teaching ................................... $50
- AMSL 1013 American Sign Language I ............................................................... $50
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<td>EDUC 2013</td>
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<td>PSYC 4823</td>
<td>Psychology Practicum I</td>
<td>$50</td>
</tr>
<tr>
<td>PSYC 4833</td>
<td>Psychology Practicum II</td>
<td>$50</td>
</tr>
<tr>
<td>SCIE 1004</td>
<td>Principles of Physical Sciences</td>
<td>$60</td>
</tr>
<tr>
<td>SCIE 1014</td>
<td>General Physics I</td>
<td>$60</td>
</tr>
<tr>
<td>SCIE 1024</td>
<td>General Physics II</td>
<td>$60</td>
</tr>
<tr>
<td>SCIE 1104</td>
<td>General Chemistry I</td>
<td>$60</td>
</tr>
<tr>
<td>SCIE 1114</td>
<td>General Chemistry II</td>
<td>$60</td>
</tr>
<tr>
<td>SCIE 1204</td>
<td>Principles of Biology</td>
<td>$60</td>
</tr>
</tbody>
</table>


**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.

**Administrative and Registration Fees**
Residential students are charged a $75 registration fee each semester. 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. If a continuing student registers during the two weeks before class begins, he will be charged an additional $50 late registration fee. Modular and Online Learning 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.

**Course Challenge Fee**
If a student desires to challenge a course, he should make a request to the department chair and pay the $100 fee to Student Services. Should he pass the exam, credit for that course will be added to the student’s record at no additional charge.

**Graduation Fees**
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. Online Learning 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 Help Desk 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.

Student Accounts – Understanding the process
Financial aid (loans, grants, and scholarships) will be deducted 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 Student Services Center 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 student accounts 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 Student Services Center 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 Student Services Center 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 Federal 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 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) Tennessee HOPE Scholarship, (6) Federal Direct Subsidized/ Unsubsidized Loans and PLUS loans, (7) The Federal Perkins Loan, (8) Federal College Work Study (FWS), and (9) 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 Student Services Center 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 cannot be obtained from the TTU Student Services Center. 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 Student Services Center 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 Student Services Center. 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 Online Learning 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 Student Services Center 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.

<table>
<thead>
<tr>
<th>Source</th>
<th>Eligibility</th>
<th>Amount per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>Financial need (determined by FASFA)</td>
<td>From $609 to $5550</td>
</tr>
<tr>
<td>Supplemental Educational Opportunity Grant (SEOG)</td>
<td>Financial need, must also be eligible for Pell</td>
<td>$600 per year</td>
</tr>
<tr>
<td>Academic Competitiveness Grant (ACG)</td>
<td>Financial need and academic merit, must also be eligible for Pell, rigorous secondary school program</td>
<td>Up to $750 for first year students and $1300 for second year students</td>
</tr>
<tr>
<td>National Science and Mathematics Access to Retain Talent (SMART) Grant</td>
<td>Financial need and academic merit, must also be eligible for Pell, majoring in Science or Math</td>
<td>$4000 for third and fourth year students</td>
</tr>
</tbody>
</table>

**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, 33, 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.

Students on active duty may be eligible for Tuition Assistance from their branches of service. Contact your Education Officer at your place of assignment for information on Tuition Assistance.

**Federal Direct loans**

Direct loans are for students with qualifying financial need. On Direct **subsidized** loans, the government pays the interest for you during the time you are in school. On Direct **unsubsidized** loans, the interest begins accruing while you are in school. 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 Direct 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

Independent students and dependent students whose parents are denied the PLUS loan could be eligible for up to $4000 additional unsubsidized loan.

**Perkins Loans**
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 to cover Cost of Attendance (determined by the financial aid office). Contact the Student Services Center for more information.

**Tennessee State Aid**
Additional financial aid is provided by the state of Tennessee to Tennessee Residents. Students must meet residency, academic requirements established by the State. TTU students are eligible to receive the TSAA (Tennessee Student Assistance Award) and/or the TN Education Lottery Scholarships.

- TSAA     Eligibility determined by TSAC     Up to $2322 per year
- TN HOPE scholarship Meet residency and academic requirements(3.0 GPA/21ACT/980SAT)  Up to $4000 per year
- Aspire Award Meet HOPE requirements and income requirements (AGI less than $36000)  Up to $1500 per year in addition to HOPE
- General Assembly Meet HOPE requirements and academic requirements(3.75 GPA/29ACT/1280SAT)  Up to $1000 per year in addition to HOPE
- HOPE Access Grant Meet residency and academic requirements(2.75-2.99GPA/18-20ACT)  Up to $2750 per year

For more information about the TN Student aid programs please visit the Tennessee Student Assistance Corporation website at [www.tn.gov/collegepays](http://www.tn.gov/collegepays).

**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 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.

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Eligibility</th>
<th>Amount per Year</th>
<th>Stipulations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athletic</td>
<td>Must be selected by the Coach</td>
<td>Varies</td>
<td>Maintain 2.0 GPA</td>
</tr>
<tr>
<td>Music</td>
<td>Must be selected by the Music Department</td>
<td>Varies</td>
<td>Maintain 2.0 GPA</td>
</tr>
</tbody>
</table>

**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 Student Services Center. Students can earn up to $2,000 per year through the program. Work assignments are assigned on a first come, first served 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.suntrusteducation.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 (SAP) 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 are meeting these standards; the SAP report will be sent to the appropriate Academic Dean and the Director of the Learning Center. The Standards of Satisfactory Academic Progress apply to all students at TTU and can impact academic eligibility as well as eligibility for federal student financial assistance programs, state programs, veteran benefits and scholarships.

Undergraduate Degree Standards
1. Completion Rate
At the end of each semester, 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:

- Withdrawing (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 academic/financial aid eligibility, a student must attain satisfactory academic progress which is defined as completing 67% of all classes attempted and the appropriate GPA.

<table>
<thead>
<tr>
<th>Academic Level Required GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-18 credit hours 1.50 cumulative GPA</td>
</tr>
<tr>
<td>19-36 credit hours 1.65 cumulative GPA</td>
</tr>
<tr>
<td>37-54 credit hours 1.85 cumulative GPA</td>
</tr>
<tr>
<td>55+ credit hours 2.00 cumulative GPA</td>
</tr>
</tbody>
</table>

3. Maximum Time Frame

Students are not eligible to receive financial aid or continue to enroll 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 coursework 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. New students

New students are required to meet the following admissions requirements:

- 1st time freshman - 2.0 GPA, 17 ACT or 1210 SAT
- Transfer students - Meet the GPA requirement according to the scale

If the student does not meet these standards, he is placed on academic/financial aid warning his first semester and must achieve SAP standards during that semester or will not be allowed to return or receive financial aid.

5. Satisfactory Academic Progress (SAP) Reviews Each Semester

Academic progress will be reviewed at the end of each semester. Those students not meeting the requirements stated above will be placed on Academic/Financial Aid Warning during the next semester of enrollment and will receive a letter of warning.

Warning
The student may continue to enroll and receive financial assistance during the warning semester. At the end of the warning semester, the student will:

- Be removed from warning status because both cumulative GPA and cumulative completion rate standards are met; or
- Be suspended from enrolling or 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 of a 67% completion rate and an acceptable GPA given above in items one and two, he is no longer eligible to enroll or receive financial aid at TTU. The student may appeal the suspension if extenuating circumstances exist.
6. Appeal Procedure
To appeal the academic/financial aid suspension, a student must complete a request for appeal form (available on the financial aid page of the website) by the appropriate deadline. In addition to the appeal form, the student must submit any applicable documentation to support the appeal. A student may appeal due to an emergency condition (i.e., health, family, catastrophe, etc.). The Director of Financial Aid will consider the appeal and render a decision conveyed in writing to the student within five days of the deadline for submission. If a student misses the deadline for one semester, the appeal will be held and considered for the next semester.

Probation
A student granted an appeal will be placed on academic/financial aid probation. The probation will be accompanied by an academic/financial aid contract. This contract will include a plan for success and specify the academic conditions that must be met each semester to continue receiving aid. The contract must be signed by the Financial Aid Director and the student. The student will be allowed to enroll and financial aid will be offered on a semester by semester basis, provided the student meets the terms of the contract each semester. As long as the terms of contract are met each semester, the student will remain on probation status until he meets SAP standards and are cleared from probation. If the student fails to meet any of the terms of the contract, his financial aid will be suspended, he will not be allowed to enroll, and no further appeals will be considered.

7. Reinstatement
The student on probation can raise his GPA and/or satisfy credit deficiencies by taking additional course work at Tennessee Temple University. 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 if this will result in the removal of his deficiencies.

Graduate Degree Standards
1. Completion Rate
At the end of each semester, 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 as credits attempted or earned.
- Required non-degree courses are included in the calculation of both attempted and earned hours.

2. Cumulative GPA
Graduation GPA and SAP GPA
- PhD in Leadership Studies: graduation GPA of 3.0 and SAP GPA of 3.0
- MA in Leadership Studies: graduation GPA of 3.0 and SAP GPA of 3.0
- MEd (all four concentrations): graduation GPA of 3.0 and SAP GPA of 3.0
- DMin (all concentrations): graduation GPA of 3.0 and SAP GPA of 3.0
- MDiv: graduation GPA of 3.0 and SAP GPA of 2.5
- MABS: graduation GPA of 3.0 and SAP GPA of 2.5
- MACE: graduation GPA of 3.0 and SAP GPA of 2.5
- MMin: graduation GPA of 3.0 and SAP GPA of 2.5

3. Satisfactory Academic Progress (SAP) Reviews Each Semester
The SAP process is as follows:
- All students are admitted in good standing.
After one semester, students are in good standing if they meet SAP OR students are on Academic Warning if they do not meet SAP.

After two semesters, students on Academic Warning are suspended if they do not meet SAP; they may appeal the suspension, if the appeal is granted the student is on Academic Probation.

After three semesters, students who were on Academic Probation are suspended if they have not met SAP; they may appeal and may be placed on continuing Academic Probation, or they may be suspended for one year;

if they show academic progress, but are still below SAP, they may be placed on continuing Academic Probation (semester by semester evaluation).

ACADEMIC INFORMATION

Academic Programs

As a Christian institution of higher learning, Tennessee Temple University requires a solid biblical foundation for all students because the Word of God is the preeminent textbook, teaching us how to know and love God, how to love and relate to one another and how to live a holy life that glorifies God. Upon this biblical foundation, undergraduate programs are built with a liberal arts core that ensures a broad range of thought for every student regardless of major. Tennessee Temple graduates desirous of further study have found success in graduate schools and in service to God and their communities all around the globe in ministry, education, business, health care, and government.

Tennessee Temple University is organized into three academic units: the College of Arts and Sciences, the College of Business and Leadership, and the School of Theology and Ministry. Students choose from a variety of programs which are listed specifically on page 49. Courses are offered in residence in traditional 15 week fall and spring semesters and in residential module classes which are intensive one week studies offered in August, December, January and May. Courses are offered year-round through Online Learning primarily in 8 week classes, with a few 13 week classes.

Authority to Operate

Tennessee Temple University is legally chartered as a nonprofit organization established for educational purposes. This authorization is set forth in the original charter of operation dated July 8, 1946. Tennessee Temple University is also authorized by the state of Tennessee to grant both undergraduate and graduate degrees.

Accreditation

Tennessee Temple University is a member of the Transnational Association of Christian Colleges and Schools (TRACS) [PO Box 328, Forest, VA 24551; Telephone: 434.525.9539; email: info@tracs.org] having been awarded Reaffirmed status as a Category IV institution by the TRACS Accreditation Commission on November 28-29, 2005; this status is effective for a period of ten years. TRACS is recognized by the United States Department of Education (USDE), the Council for Higher Education Accreditation (CHEA) and the International Network for Quality Assurance Agencies in Higher Education (INQAAHE).

The USDE has approved the University for the educating of veterans, veteran’s dependents and survivors. The U. S. Department of Homeland Security authorizes the university to enroll nonimmigrant students. Various provinces in Canada recognize the University for financial aid to Canadian students. On the basis of accreditation, students of Tennessee Temple University are eligible for federal financial aid.

The Teacher Education program of Tennessee Temple University is approved by the Association of Christian Schools International (ACSI). Graduates of the Education programs receive an ACSI certificate.

Cierpke Memorial Library

The resources and facilities for reading and research for the University are now housed in the first floor of the Lee Roberson Center. Formerly, the institution’s library holdings were housed in the two-story Cierpke Memorial Library. The facility was completed in 1961 and remodeled in 1990. The library houses approximately 154,000 books and over 9,000 bound and unbound volumes of periodicals. Books are cataloged according to the Library of Congress classification system.