

FROM HERE TO ANYWHERE

SATISFACTORY ACADEMIC PROGRESS STANDARDS



In order to receive federal financial aid, students must be making satisfactory academic progress. We are required to apply standards that are both qualitative and quantitative. These standards will apply for periods of enrollment beginning on or after August 1, 1998.

Eligibility for federal programs will be evaluated as part of the initial application process and again at the end of the **spring semester** of each academic year. In the evaluation process, all grades of "W" (Withdrawn) and "I" (Incomplete) will be counted as hours attempted but not passed. Repeated courses will count as hours attempted. Entering students are considered to be making satisfactory academic progress.

Students cannot receive aid after attempting 150% of the hours required for completion of their academic program. Hours accepted for transfer credit will reduce this time frame.

Undergraduate Students

Qualitative - Students must be accepted for admission and be eligible to enroll for classes. Students must also achieve and maintain a cumulative 2.0 grade point average on all course work attempted at Belmont.

Quantitative - Students must average passing 75% of all hours attempted.

Graduate Students

Qualitative - Students must be accepted for admission and be eligible to enroll for classes. In addition, students must achieve and maintain a 3.0 cumulative grade point average on all course work attempted at Belmont.

Quantitative - Students must average passing 75% of all hours attempted.

Appeals

Students failing to meet these standards for satisfactory academic progress may feel that there are mitigating circumstances that contributed to their failure. In such cases, students may choose to appeal for reinstatement of their financial aid eligibility based on these unique circumstances.

Appeals must be submitted in writing and should be addressed to the **Satisfactory Academic Progress Appeals Committee, Office of Student Financial Services, Belmont University, 1900 Belmont Boulevard, Nashville, TN 37212.**

Decisions of the committee will be communicated in writing.

Office of Student Financial Services

1900 Belmont Boulevard
Nashville, TN 37212

Tel (800) 563-6765 • (615) 460-6403
Fax (615) 460-6141

E-mail: fnaid@mail.belmont.edu



FROM HERE TO ANYWHERE
FINANCIAL AID AWARD INFORMATION



2008-2009

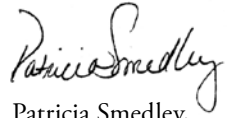
Office of Student Financial Services
1900 Belmont Boulevard · Nashville, TN 37212
Tel (800) 563-6765 or (615) 460-6403 · E-mail: fnaid@mail.belmont.edu

Dear Student,

Our office has reviewed your application for financial assistance. Enclosed is your 2008-2009 financial aid award notification letter. Please review your award letter carefully and retain it for your records. In addition to your financial aid award notification, this packet includes important information regarding financial aid policies, procedures, and requirements necessary to maintain and renew your assistance. We have also enclosed a cost estimator worksheet for financial planning purposes. Please familiarize yourself with the enclosed information to avoid unexpected changes in your financial aid award.

We hope this award will assist you in achieving your educational goals at Belmont University. Please contact our office if you have questions regarding any aspect of your financial aid. We look forward to having you at Belmont for the 2008-2009 academic year.

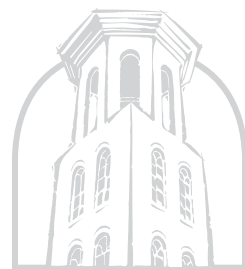
Sincerely,



Patricia Smedley,
Director of Financial Aid
Associate Director of Student Financial Services

CONDITIONS OF FINANCIAL AID AWARD

1. This financial aid award has been determined by an evaluation of student reported information on the Free Application for Federal Student Aid (FAFSA). The financial aid awarded is for the designated award period only.
2. This award is based on full-time enrollment. In order to meet the "full-time" standard, a student must register for at least twelve hours per semester as an undergraduate student, and at least six hours per semester as a graduate student. Furthermore, a student will not be eligible for financial aid through most programs if not enrolled in an eligible program on at least a half-time basis.
3. A student must report in writing to the Office of Student Financial Services any additional assistance which may be received from other sources, including scholarships, loans, assistantships, fellowships, and employer educational benefits. **If additional assistance reduces financial need, an adjustment in an award may be necessary.**
4. A student must notify Belmont Central if withdrawing from the University before the end of an academic term. **If a student withdraws after receipt of financial aid funds, the student may be expected to repay a portion of the aid received.**
5. If a student's course load is reduced after the receipt of financial aid funds and before the end of the tuition refund period, the student may be required to repay a portion of the financial aid funds.
6. Funds for the Federal Pell Grant, Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Work-Study, Tennessee Education Lottery (Hope) Scholarship and Tennessee Student Assistance Corporation Grant are provided by the federal and/or state government(s); if the appropriations or allocations to the University are adjusted an award from these programs may be reduced or revoked.
7. The Office of Student Financial Services may release information about the amount and type of aid that a student receives to other offices and agencies as needed to administer the financial aid programs. The Office of Student Financial Services may send general information about a student to donors. The Office of Student Financial Services may release information necessary for collection of a student loan in the event repayment obligations are not met.
8. To decline any portion of this award, please contact our office by e-mail at finaid@mail.belmont.edu.



EXPLANATION OF FINANCIAL AID AWARD TERMS

Federal Pell Grant

An undergraduate federal grant. The U.S. Department of Education determines eligibility. The Expected Family Contribution (EFC) Formula is the standard criteria used in determining financial need.

Academic Competitiveness Grant (ACG)

Awarded to first and second year students enrolled in a degree granting institution, must be enrolled full-time and U.S. Citizen, eligible for a Federal Pell Grant, and have successfully completed a rigorous high school program. Grade Point Average 3.0.

National SMART Grant

Awarded to third and fourth year undergraduate full-time students who are U.S. Citizen, eligible for a Federal Pell Grant, and majoring in physical, life or computer sciences, mathematics, technology, or engineering or in a foreign language. Grade Point Average 3.0.

Federal Supplemental Educational Opportunity Grant (SEOG)

An undergraduate federal grant awarded to the neediest Federal Pell Grant recipients on a first come, first served basis.

TN Student Assistance Corporation (TSAC) Grant

Awarded by TSAC on a first come, first served basis to needy undergraduate students who are Tennessee residents.

Tennessee Education Lottery (Hope) Scholarship

Awarded to entering freshmen (class of 2008) and returning students who are Tennessee residents and meet eligibility requirements as specified by the Tennessee state legislature. Award amounts are subject to reduction based upon lottery revenue. For more details visit www.TNscholardollars.com.

Subsidized Federal Stafford Loan

Awarded on the basis of financial need. The federal government pays the interest on the loan until you begin repayment. The student must submit a Master Promissory Note (MPN) and complete online entrance counseling for his or her first Stafford Loan at Belmont University. Undergraduate students must be enrolled at least six hours. Graduate students must be enrolled at least three hours.

Unsubsidized Federal Stafford Loan

Awarded without regard to financial need. Interest will accrue from the time the loan is disbursed until it is paid in full unless the student chooses to make the interest payments while in school. The student must submit a Master Promissory Note (MPN) and complete online entrance counseling for his or her first Stafford Loan at Belmont University. Undergraduate students must be enrolled at least six hours. Graduate students must be enrolled at least three hours.

Federal Perkins Loan

Awarded to undergraduate and graduate students with exceptional financial need. Funds are limited. Undergraduate students must be enrolled at least six hours. Graduate students must be enrolled at least three hours.

Federal Parent Loan for Undergraduate Students (PLUS)

Available to parents of dependent, undergraduate students and requires an additional application. **This is a credit-based loan which requires a separate application to a lender.** The loan amount listed on the award letter is a recommendation. Repayment generally begins within 60 days of final disbursement for the current aid year. Students must be enrolled at least six hours.

Grad PLUS Loan for Graduate or Professional Students

Available to graduate or professional students and requires an additional application. This is a credit-based loan which requires a separate application to a lender. Repayment generally begins within 60 days of final disbursement for the current aid year. Students must be enrolled at least 3 hours.

For more information on loans please refer to the 2008-2009 Loan Information and Application Packet.

Federal Work-Study

Provides jobs for students with financial need. Funds are limited. The FWS award amount will not be posted as a credit on a student account. This is an award amount that a student may earn as a monthly paycheck through the FWS program.

Institutional Scholarships

Scholarships funded by Belmont University. Students must be enrolled full-time (twelve or more hours) in order to receive institutional funds.

Institutional Discounts

Belmont University offers a Church Matching Scholarship, Church Related Vocation Scholarship, Two Student Discount, and Southern Baptist Convention/Tennessee Baptist Convention discounts to qualifying students. These discounts require a separate application which must be renewed each year. Please visit www.belmont.edu/sfs and click on Forms and Helpful Financial Links to download the appropriate form to see further detail.

Outside Scholarships

Scholarships funded by a source other than Belmont University. Please visit www.belmont.edu/sfs click on outside scholarship searches, complete and send to Student Financial Service. **Outside scholarships may reduce your financial aid award.**

Looking for additional aid?

Please visit www.belmont.edu/sfs and click on Outside Scholarship Searches for an extensive listing of outside scholarship opportunities.

