Dear Student,

Our office has reviewed your application for financial assistance. Enclosed is your 2011-2012 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 2011-2012 academic year.

Sincerely,

Charles Harper,
Director of Financial Aid
Associate Director of Student Financial Services

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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, most financial aid programs require at least half-time enrollment for any disbursement of funds.

3. A student must report in writing to the Office of Student Financial Services any additional assistance that 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 will 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, Federal 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 email at finaid@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.

**FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)**
A federal grant provided to exceptionally needy undergraduate students.

**TENNESSEE 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 2011) 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.collegepaysTN.com.

**FEDERAL DIRECT SUBSIDIZED STAFFORD LOAN**
Awarded to students with demonstrated financial need, as determined by federal regulations. No interest is charged while a student is in school at least half-time, during the grace period, and during deferment periods. Repayment begins following a six-month grace period after you graduate, leave school, or cease being enrolled as at least a half-time student. The student must submit a Direct Master Promissory Note (MPN) and complete online entrance counseling. Undergraduate students must be enrolled at least six hours. Graduate students must be enrolled at least three hours.

**FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN**
Award is not based on financial need; interest is charged during all periods, even during the time a student is in school at least half-time, during the grace period, and during deferment periods. Repayment begins following a six-month grace period after you graduate, leave school, or cease being enrolled as at least a half-time student. The student must submit a Direct Master Promissory Note (MPN) and complete online entrance counseling. Undergraduate students must be enrolled at least six hours. Graduate students must be enrolled at least three hours.

**FEDERAL DIRECT PARENT PLUS LOANS**
Credit-based loans for the parents of dependent students. Parents may apply for these loans and, if approved, may use the funds to help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods. Repayment generally begins 60 days of final disbursement. The loan amount on the award letter is a recommendation. Note: PLUS loan borrowers cannot have an adverse credit history (credit check will be done).

**FEDERAL DIRECT GRADUATE PLUS LOAN**
Credit-based loans for graduate students. Graduate students may apply for these loans and, if approved, may use the funds to help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods. Students must be enrolled at least three hours. If you are applying for a Direct PLUS for the first time as a graduate/professional student, you’ll need to complete and sign a Graduate PLUS MPN that is separate from the one that you use for your Direct Subsidized and Unsubsidized Loans. Note: PLUS loan borrowers cannot have an adverse credit history (credit check will be done).

**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.

**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 that must be renewed each year. Please visit www.belmont.edu/sfs and click on Forms and Helpful Financial Links to download the appropriate form.

**OUTSIDE SCHOLARSHIPS**
Scholarships funded by a source other than Belmont University. Please visit www.belmont.edu/sfs and click on Forms and Helpful Financial Links to download the Outside Scholarship Report Form, complete, and send to Student Financial Services. Outside scholarships may reduce your financial award.

*Financial Aid award packages that contain institutional and outside resources cannot produce a refund of gift aid to the student with the possible exception of Pell Grant and Loan funds.*

**LOOKING FOR ADDITIONAL AID?**
Please visit www.belmont.edu/sfs and click on Scholarships, and then Outside Scholarship Searches for an extensive listing of outside scholarship opportunities.
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. Pharmacy Students must maintain a 2.3 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:

SATISFACTORY ACADEMIC PROGRESS APPEALS COMMITTEE
Office of Student Financial Services
Belmont University
1900 Belmont Boulevard
Nashville, TN 37212

Decisions of the committee are final and will be communicated in writing.