



Business Procedures and Financial Aid Information



Catalog 2009–2011

www.nsc.edu

Nashville State Community College is a state-supported college and, therefore, maintains modest matriculation and incidental fees. Expenses are charged and payable by the semester. Registration is not complete until all required fees have been paid (which means all checks have cleared the bank). Students who have not met their financial obligations will not be admitted to classes. All payments are to be made by cash, check, or credit card (Visa or MasterCard) to the Bursar's Office. If the student's employer pays the fees, the employer must mail an authorization letter on company letterhead to the Bursar's Office at least two weeks prior to the beginning of **each semester** indicating which fees will be paid and dollar limit (if applicable). Any fee waiver or fee discount forms must be submitted to the Bursar's Office prior to or at the time of registration. Please refer to the NSCC Web site or schedule of classes for Bursar's Office hours of operation and a listing of current tuition rates and fees.

For additional information, please call 615-353-3310.

Tuition and fees are subject to change at any time by policy of the Tennessee Board of Regents. Fee schedules are published as changes occur. Fee increases are enacted by the governing board and are normally implemented for the fall term.

Registration, maintenance, and tuition fees for the summer term will be the same as for the other two semesters. Fees for auditing a course will be the same as the fees paid if taking the course for credit. Enrollment as an audit will be subject to the availability of space in the class being requested. Students are classified as residents or non-residents for the purpose of assessing maintenance and tuition charges. The definition of residency as determined by the Tennessee Board of Regents will apply. Information about residency classification may be obtained from the Admissions or Records Offices.

Senior Citizens and Students With Disabilities

For audit courses, no fee is required for persons who are totally disabled or who are 60 years of age or older. Enrollment will be subject to the availability of space in the class requested.

Persons 65 years of age or older who live in Tennessee or totally disabled persons may enroll for credit as special students for a fee of \$70 per semester. Enrollment will be subject to the availability of space in the class requested.

An applicant who wishes to be admitted in one of these categories must submit the following:

1. A completed application for admission.
2. A twenty-dollar (\$20) non-refundable application fee.
3. Proof of age or Physician's Statement of Total Disability.

NOTE: Fees for Continuing Education Units (CEUs) are not waived or reduced.

State Employee Fee Waivers

Title 8, Chapter 50, Part 1 in Public Chapter 1047 of the 1990 Public Acts enables full-time employees of the State of Tennessee to be eligible for enrollment in one course per term at any state-supported college or university without the payment of tuition charges, maintenance fees, debt service fees, student activity fees, or registration fees.

The following are rules that govern the use of this fee waiver type:

1. Fees are not waived for non-credit, CEU, or correspondence courses, application fees, or parking permits.
2. Enrollment is subject to space availability in the class selected. **Registration is permitted only during the late registration process.** The course must be taken for college credit; the course cannot be audited.
3. At the time of enrollment, the employee must have a completed state employee fee waiver form signed by his or her employer certifying that the applicant is a full-time employee with at least six months of continuous service.

Deferred Payment Program

All students owing a balance greater than \$250 who are in good financial standing and with no outstanding balances from previous terms are eligible to participate in the deferred payment program. This program allows the student to defer payment of up to 50% of the maintenance fee, out-of-state tuition, and technology access fee into two monthly payments during the term. Fees can be deferred during fall and spring semester only. Those who wish to participate must sign a deferred payment contract each semester. A deferral fee of \$10 is assessed to defer costs of the program. Deferred payments that become delinquent are assessed monthly a \$25 penalty for each late payment, up to \$100. If there is a change in the student's schedule that generates a credit due, it will be applied to the student's outstanding balance before a refund check is issued. Credits or refunds are based on total fees assessed, not on the amount paid. Payments are

due on the dates stated in the deferred payment contract. There is no grace period for late payments.

For more information, call 615-353-3310.

Fee Assessments and Refunds

Effective Fall 2009, the maximum amount being charged for tuition and fees based on hours enrolled has been removed. We have not at this time received information from our governing board as to how this will affect our refund policy and how this change will be implemented. As soon as we receive more information regarding the new policies and procedures, we will post them on our Web site; you may also call 615-353-3312 or 615-353-3509 for updated information.

The current policy is as follows:

Two changes in a student's status which may require a fee adjustment are: (1) changes in a full-time student's schedule which result in reclassification to part-time student status; and (2) a change in a part-time student's schedule which results in a class load of fewer hours. Other situations that may require a fee adjustment are dropping a course or courses, withdrawing from school, cancellation of a class by the college, or death of the student.

The following procedures will be followed in regard to the calculation of maintenance fees:

If Withdrawal Is:.....Refund Will Be:

After pre-registration but **before** the published first day of class.....100%*

For courses cancelled by the college.....100%*

On the first official day of classes through the 14th calendar day from the published first day of classes.....75%

On the 15th calendar day from the published first day of classes through 25% of the semester calendar days (see school calendar).....25%

After 25% period.....0%

All refund periods will be rounded up or down to the nearest whole day if necessary.

* A 100% fee adjustment and/or refund will be provided on behalf of a student whose death occurs during the semester.

* A 100% fee adjustment and/or refund will be provided to students who are compelled by the college to withdraw when it is determined that through institutional error they were academically ineligible for enrollment or were not properly admitted to enroll for the course(s) being dropped.

* A 100% fee adjustment and/or refund will be provided, upon submission of required forms, to students absent from the college in excess of 30 days while on active military duty.

** The Tennessee Board of Regents revised the refund policy effective Fall Semester 2007. These changes impact students who are enrolled in classes full-time and drop to less than 12 credit hours of classes.

Under the revised guidelines, undergraduate students who register for more than 12 hours and subsequently drop to less than 12 hours or withdraw from the college during a fee adjustment period will be assessed a prorated fee for the dropped hours. For example, consider a student who originally registered for 15 hours and then dropped to 9 hours during the 75% fee adjustment period. The adjusted student fee assessment before any refund will be 9 hours at the full rate per hour and 6 hours at 25% of the per hour rate. The difference in this calculated assessment and the original tuition and fee amounts capped at 12 hours would be the refund to the student. It is possible that certain adjustments in hours will not result in a refund to the student after the fee adjustment calculation.

The following calculation shows the effect for an in-state student who is enrolled in 15 hours and drops to 9 hours during the 75% refund period:

- 1) Fee Assessment on 6 dropped hours ..\$175.50
- 2) Fee Assessment on 9 enrolled hours \$1053.00
- 3) Total New Fee Assessment (=1+2)\$1228.50
- 4) Amount Previously Paid by Student..\$1365.50
- 5) Refund Due Student (=4-3)\$137.00

The following calculation shows the effect for an in-state student who is enrolled in 15 hours and drops to 9 hours during the 25% refund period:

- 1) Fee Assessment on 6 dropped hours ..\$526.50
- 2) Fee Assessment on 9 enrolled hours \$1053.00
- 3) Total New Fee Assessment (=1+2)\$1579.50
- 4) Maximum Fee Cap Applied if > \$1365.50
.....\$1365.50
- 5) Amount Previously Paid by Student..\$1365.50
- 6) Refund Due Student (=5-4)\$0.00

All refunds will be in the form of a check within three to four weeks after the Records Office has processed a Schedule Change Form. If a student initially pays by credit card any refund will be processed to his/her credit card account. Fee

adjustments and/or refunds involving third-party payments will be prorated based on the percentage paid by the student and third party involved, including discounts, waivers, or grants. Fee adjustment and refund dates will be established for each semester. Summer term fee adjustments and/or refunds will be based on the above procedures with concentrated terms being prorated as a percentage of a regular term. No fee adjustments or refunds will be made for Continuing Education Units (CEUs) unless the class is cancelled.

Returned Checks

There is a \$30 charge for any check or electronic transaction accepted by the college that is returned. When a stop payment is issued or a check is written on a closed account, it shall result in the administrative dismissal of the student. Returned checks that represent 50% deposit on deferred payment contracts will result in administrative dismissal if not redeemed within 10 days. A late fee of \$25 will also be assessed for any returned check for registration fees, unless the student registered late initially. This also applies to transactions processed electronically by the college. Students who have two or more returned checks or have stopped payment on checks and/or written checks on closed accounts will not be allowed to pay by check. In addition, if checks are not redeemed promptly, a registration hold will be placed on the account until the balance is paid. No grades or transcripts will be issued and the account is subject to being sent to a collection agency.

Financial Aid

A variety of federal, state, and local financial aid programs are available to qualified students who might otherwise find it difficult or impossible to attend Nashville State Community College. Fair and equal consideration is given to applicants without regard to race, color, sex, national origin, religion, age, or disability. Students are encouraged to obtain a copy of *Funding Education Beyond High School: The Guide to Federal Student Aid* from the Financial Aid Office. This free federal publication provides an excellent overview of federal programs and eligibility requirements. Helpful Web links are provided on the college's home page at www.nsc.edu. Click on Students and then click on Financial Aid. Students may also inquire at the Financial Aid Office regarding individual circumstances that need to be considered when packaging financial aid.

Additional information concerning financial aid is available from:

Financial Aid Office
120 White Bridge Road, Nashville, TN 37209
Phone: 615-353-3250
Fax: 615-353-3202
Email: financial_aid@nsc.edu

Please note that the following information is subject to change and is based on federal regulations and institutional policies and procedures at the time of writing.

Federal/State Assistance

The College has several federal and state programs with a wide range of eligibility requirements available to students. These programs include the Federal Pell Grant, Federal Academic Competitiveness Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Direct Subsidized and Federal Direct Unsubsidized Stafford Loans, Federal Direct Parent Loan for Undergraduate Students, Tennessee Student Assistance Award (TSAA) and Tennessee Education Lottery Scholarship Program. Though eligibility requirements may vary from program to program, there are a number of **general eligibility requirements** common to each.

1. Students must have "financial need" which is determined by subtracting the "expected family contribution" as determined by federal methodology from the "cost of attendance." Though the Federal Direct Unsubsidized Stafford Loan and Federal Direct PWS are non-need-based loans, eligibility for need-based programs must first be determined before students can make application for these programs.
2. Students must be U.S. citizens or eligible non-citizens. Students in the U.S. on an F1 or F2 student visa, J1 or J2 exchange visitor visa, or a G series visa are not eligible for Title IV Programs.
3. Students must have a valid Social Security number.
4. Students must be enrolled as regular students in an eligible program of study.
5. Students must maintain satisfactory academic progress as measured by the Financial Aid Office. A copy of the "Standards of Satisfactory Academic Progress" is available at the Financial Aid Office and is also noted in the following pages of the NSCC catalog.

6. Students must be registered with Selective Service (if applicable).
7. Students must have a high school diploma or GED.
8. Students cannot receive Title IV funds for more than the first 30 credit hours attempted in remedial and developmental classes.
9. Students cannot be in default on a student loan or owe a federal/state grant refund.

Application Process for Federal/State Programs:

Students who wish to be considered for federal/state financial aid assistance must complete the Free Application for Federal Student Aid (FAFSA) each year. Students may submit a FAFSA application through the Web at www.fafsa.ed.gov. Students should include Nashville State Community College as a recipient of their information when completing Step 5 of the FAFSA. **Our institutional code number is 007534.**

Students are encouraged to file their federal tax return prior to completing the FAFSA. Students are encouraged to complete the FAFSA prior to March 1 to increase the possibility of receiving multiple forms of financial aid assistance. Students will receive an Electronic Student Aid Report from the Federal Central Processing Servicer once the FAFSA has been processed. It should be reviewed for accuracy and corrections should be made as necessary. Some students may be selected for a process called verification. In such cases, a verification worksheet and applicable tax returns must also be provided to our Financial Aid Office. If corrections are needed to the Student Aid Report, the Financial Aid Office can make them electronically.

Information regarding a student's financial aid history is obtained through the National Student Loan Data System (NSLDS) when the Federal Central Processing System is processing the FAFSA. Financial Aid Office staff also view the NSLDS when processing files. Therefore, it is not necessary for students to obtain financial aid transcripts from prior colleges attended.

Students must also complete the NSCC Financial Aid Application and provide other information as requested by the Financial Aid Office. Failure to submit requested information in a timely manner may delay receipt of financial aid funds and/or preclude students from being considered for some financial aid programs.

We begin sending Financial Aid Award Notifications in May prior to the beginning of the new award year.

Sources of Federal/State Assistance

FEDERAL PELL GRANT: A need-based non-repayable grant for undergraduate students. Eligibility is based on the student's "expected family contribution (EFC)," "cost of attendance," "enrollment status," and whether or not the student attends a full academic year. The maximum annual award for the 2008-09 award year was \$4,731. The minimum annual award for the 2008-09 award year was \$523. Depending upon the EFC, eligible students may receive this grant if enrolled in one or more credit hours.

FEDERAL ACADEMIC COMPETITIVENESS GRANT (ACG): A need-based non-repayable grant awarded to Federal Pell Grant eligible undergraduate students who completed a rigorous high school program and graduated from high school on or after January 1, 2005. Students must be U.S. citizens or eligible non-citizens enrolled at least half-time in an eligible program of study and meet other general eligibility requirements. The maximum annual award to freshmen for the 2008-09 award year was \$750. The annual maximum award to sophomores for the 2008-09 award year was \$1,300.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG): A non-repayable grant to students with exceptional financial need. Priority is given to Federal Pell Grant recipients with the lowest "expected family contribution (EFC)." Priority is also given to students who complete the FAFSA prior to March 1 preceding an award year. Average awards are \$300 per semester. Funding is limited. Eligible students must be enrolled in one or more credit hours.

TENNESSEE STUDENT ASSISTANCE AWARD (TSAA): A non-repayable grant to Tennessee residents whose "expected family contribution" is \$2,100 or less. Students must be enrolled in at least six credit hours. Priority is given to students whose FAFSA is processed by March 1 prior to the award year. The maximum annual award for the 2008-09 award year was \$1,458.

FEDERAL WORK-STUDY: This program provides jobs for students who have financial need. Priority is given to students who complete the FAFSA prior to March 1 preceding an award year and have a minimum financial need of at least \$1,000. Students work an average of 15 hours per week at a pay rate of \$7.50 per hour. The average annual award for the 2008-09 award year was \$3,600. Funding is limited. Though most jobs are on campus, some jobs are available off campus in community service positions. A higher rate of pay is provided to assist with transportation expenses related to off-campus positions. Eligible students must be enrolled in one or more credit hours.

FEDERAL DIRECT SUBSIDIZED STAFFORD LOAN: A need-based low-interest loan for eligible students enrolled in at least six credit hours. To be considered for loans, students must minimally complete the FAFSA, the NSCC Loan Information Worksheet, and the NSCC Financial Aid Application. Students must also provide any additional information as requested by the Financial Aid Office. Students must attend an “entrance-loan” workshop and sign a Promissory Note. Both processes can be completed via the Web. Eligibility for a Federal Pell Grant must first be established. Maximum awards are based on financial need and whether the student is classified as a freshman or sophomore and whether a student is classified as dependent or independent. Students are also subject to annual and aggregate limits. Interest does not accrue while the student is in school. Repayment begins (as well as interest) six months after the student drops below half-time status. There are a number of deferment and forbearance options available to students. Refer to *Funding Education Beyond High School: The Guide to Federal Student Aid* available in the Financial Aid Office. Students must attend an exit-loan workshop prior to graduation or at which point they otherwise plan to drop below half-time status. Registration and transcript holds are placed on student accounts until this requirement has been satisfied.

FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOAN: A non-need-based low-interest loan for eligible students enrolled in at least six credit hours. To be considered for loans, students must minimally complete the FAFSA, the NSCC Loan Information Worksheet, and NSCC Financial Aid Application. Students must also provide any additional information as requested by the Financial Aid Office. Students must attend an entrance-loan workshop and sign a promissory note. Both processes can be completed via the Web. Eligibility for a Federal Pell Grant and Federal Direct Subsidized Stafford Loan must first be established. Maximum awards are based on whether the student is classified as a freshman or sophomore and whether the student is classified as dependent or independent. Students are also subject to annual and aggregate limits. Interest accrues while students are in school. Students have the option to make payments on the interest or to allow it to capitalize. Repayment begins six months after students drop below half-time enrollment status. There are a number of deferment and forbearance options available to students. Refer to *Funding Education Beyond High School: The Guide to Federal Student Aid* available in the Financial Aid Office. Students must attend an exit-loan workshop prior to graduation or at which point they otherwise plan to drop below half-time status. Registration and transcript holds are placed on student accounts until this requirement has been satisfied.

FEDERAL DIRECT PARENT LOAN FOR UNDERGRADUATE STUDENTS: This loan is for parents of dependent students. Students must minimally complete the FAFSA and NSCC Financial Aid Application. Students must also provide any additional information as requested by the Financial Aid Office. Eligibility for the Federal Pell Grant and Federal Direct Subsidized and Federal Direct Unsubsidized Stafford Loan must first be established before we can determine the amount of PLUS eligibility. Maximum awards cannot exceed a student’s cost of attendance less other financial aid received. PLUS Applications may be obtained from the Financial Aid Office. Eligible students must be enrolled in at least six credit hours.

Understanding the NSCC Financial Aid Notification

We begin sending Financial Aid Award Notifications in approximately mid-May prior to each award year. The following example illustrates the process of “need analysis” for a dependent student living with parent(s) or relative(s) during the 2008-09 award year. It should be noted that the cost of registration fees during the 2008-09 award year (total for two semesters) for a full-time, in-state student was \$2,731 inclusive of the technology access fee. The average allowance for books and supplies for this period was \$1,000.

- Cost of Attendance*\$8,249
 - (less)Expected Family Contribution\$200
 - Need for Financial Aid\$8,049
- * The cost of attendance includes an allowance for registration fees, books and supplies, transportation, room and board, and other personal and miscellaneous expenses.

Based on the example, the student might have received the following type of financial assistance:

- Federal Pell Grant\$4,581
- Federal Supplemental Education Grant\$600
- Tennessee Student Assistance Award\$1,434
- Total Award\$6,615

It should be noted that in this example, the student received an amount of financial assistance that exceeded the amount needed for the direct educational cost of registration fees and books and supplies. The balance could be used for other education related expenses. Based on the student’s unmet need of \$1,434 (\$8,049 “need” less \$6,615 total award), the student could receive additional assistance via student loans, scholarships, Federal Work-Study, etc. A letter of explanation will be sent with the Financial Aid Notification, which contains further details regarding awards.

Payment of Registration Fees and Books/Supplies

Students should submit all documents necessary to complete their financial aid file prior to a month before the semester they wish to attend. Otherwise, they should expect a delay in our ability to provide financial aid assistance. In such cases, it may be necessary for students to pay registration fees through their own resources. Once financial aid files are completed, we will provide financial aid assistance based on the student's eligibility for federal/state/institutional funds.

Students are not required to make payment for registration fees at the point of registration if their financial aid files are complete and if their Federal Pell Grant, Federal ACG, Federal SEOG, TSAA, scholarship and student loan awards are sufficient to cover these costs. "Special deferments" for registration fee payment are also available through the Financial Aid Office for students who meet specified requirements. Communicate with the Financial Aid Office for details. Otherwise, unless students have another third-party source of financial assistance such as WIA or Vocational Rehabilitation, they should be prepared to pay their registration fees in full or complete a Deferred Payment Plan with the Business Office by the point fees are due.

Students must be prepared to purchase books and supplies.

Disbursement of Federal/State Funds

If Federal Pell Grant, Federal ACG, Federal SEOG, TSAA, and scholarship awards exceed the amount owed for registration fees, students will receive a residual check approximately three weeks into the semester. Residual checks are mailed to the student's local address. Enrollment status (assumed attendance status) at the point payment is authorized by the Financial Aid Office will determine the amount of the award. Example: If a student is enrolled in 12 credit hours on the first day of class but subsequently drops to nine credit hours prior to authorization for payment, the Financial Aid Office will authorize payment based on nine credit hours. If a student totally withdraws from classes prior to picking up the residual check, it will be canceled and refunded back to the appropriate Title IV account(s). A revised residual check will be issued to the student if appropriate.

Student loan proceeds will be disbursed on or after the first day of class each semester. As an exception, federal law specifies that freshmen, first-time borrowers cannot receive their first disbursement until after 30 days into the payment period. All loan

proceeds are disbursed in at least two payments. Students must be attending at least six credit hours at the time they receive their student loan proceeds. Student loan checks are disbursed at the Cashier's Office. Students who are employed in the Federal Work-Study Program are paid every two weeks. It should be noted that if a student unofficially withdraws from class (quits attending) and it is later discovered that Title IV funds were paid to the student for credit hours the student was not attending at the point Title IV funds were authorized to the student's account, an overpayment may exist. In such cases, the student will be billed for the overpayment.

Overpayments

Overpayments occur for several reasons. In some cases, students receive financial aid assistance in an amount that exceeds their "need" for financial aid. In other cases, students are inadvertently overpaid Federal Pell Grant funds. No matter what the reason, overpayments must be resolved. In some cases, the college is able to resolve overpayments by reducing awards for subsequent semesters during the same award year. The Financial Aid Office will notify the student of an amount that must be repaid to a specific program. If the overpayment cannot be resolved by reducing subsequent awards during the same award year, students will be required to make immediate repayment. If the overpayment is due to student error, and if the student fails to repay the overpayment, the student will be ineligible for future financial aid assistance at all post-secondary schools. If the error is a result of fraud, it will be reported to the Office of the Inspector General. If the overpayment is a result of institutional error and if the student fails to make repayment by a specified date, the college will be responsible for making the repayment. In such cases, the college will then bill the student and will place a "hold" on future registration. It should be noted that if a student unofficially withdraws from class (quits attending) and it is later discovered that Title IV funds were paid to the student for credit hours the student was not attending at the point Title IV funds were authorized to the student's account, an overpayment may exist. In such cases, the student will be billed for the overpayment.

Return of Title IV Funds

Title IV recipients who partially withdraw from classes through the official withdrawal process on or after the first day of class may be eligible for a maintenance fee/tuition refund based on NSCC's refund policy. Title IV recipients are allowed to receive such refunds except in

cases when they totally withdraw (officially or unofficially) from classes.

Effective with the Fall Semester of 2000, NSCC implemented new policy and procedures related to Return of Title IV Funds as required by the Higher Education Amendments of 1998 (34 CFR Part 668.22). This new policy replaced our prior Refund/Repayment Policy. A copy of our new policy and procedure is available in the Financial Aid Office. It should be noted that this new policy is only applicable to Title IV recipients. The NSCC refund policy as stated in the college catalog is applicable to non-Title IV recipients.

In brief, if a Title IV recipient totally withdraws (officially or unofficially) from classes on or before the sixty percent point of the semester based on the calendar days within the semester, a calculation will be performed via our Return of Title IV Funds Policy and Procedure. The calculation will include a determination of the student's last date of attendance, required registration fees, the total amount of Title IV assistance received, the percentage of Title IV assistance earned, the amount of Title IV assistance earned, the percentage of Title IV assistance that was unearned, and the amount of Title IV assistance that was unearned. The following example is reflective of a student who totally withdrew at the 40% point of the semester.

Institutional Charges:	\$700
Title IV aid for the Period:.....	\$3,000
*Amount of Title IV applied to account.....	\$700
Amount of Title IV refunded to student	\$2,300
Percentage Earned:.....	40%
Amount Earned:	\$1,200
Percentage Unearned:	60%
Amount Unearned:	\$1,800

**It is assumed that Title IV assistance paid the student's account even when institutional charges were paid by cash or another non-Title IV source of assistance.*

Using this scenario, the college would be required to refund \$420 (60% of \$700) back to Title IV programs, first to loans and then to grants (as applicable). The student would be required to repay \$1,380 (60% of \$2,300) back to Title IV programs. The following qualifiers to the amount the student must repay should be noted. If the amount owed by the student could be applied to the remainder owed to loans disbursed during the period, the student would not be required to make immediate repayment but would follow the normal repayment process related to the loans. If the

amount owed by the student is greater than the remainder owed to loans disbursed during the period, the student would be required to make repayment to federal grant programs. However, as related to federal grants, the student is only required to make payment of 50% owed to the federal grant programs. If, in this example, the entire \$3,000 of Title IV aid for the Period was through the Federal Pell Grant, the student would only be required to repay 50% of \$1,380 (\$690) to the Federal Pell Grant. Within 45 days of notice, the student must make full payment of the amount owed to federal grants. Otherwise, the college will report the overpayment to the Department of Education (ED) and the student will be required to make payment arrangements with ED before being eligible to receive future Title IV assistance at any school.

Financial Aid Standards for Satisfactory Academic Progress

Student Requirements:

Federal and state regulations require students to achieve "satisfactory academic progress" in order to maintain eligibility for Title IV financial aid programs. The following "standards" are for financial aid purposes and neither replace or override NSCC academic policies. These standards are effective with measurements made at the end of the Spring Semester of 2006 and forward. Students can communicate with the Financial Aid Office regarding prior "standards". The Financial Aid Office reviews measurements "A", "B", and "C" for Title IV recipients at the end of each Spring Semester. Measurement "C" is reviewed prior to the disbursement of financial aid each semester. The following measurements apply, whether or not a student receives financial aid.

Qualitative Measurement:

Students are required to have reached a specific cumulative grade point average upon completion of the following number of credit hours as reviewed at the end of each Spring Semester. Transfer credit hours are not included in this measurement.

Quantitative Measurement:

Students enrolled during a given Fall/Spring semester must earn a passing grade (A,B,C,D) in a minimum of 9 credit hours if enrolled full-time (12 or more credit hours); 6 credit hours if enrolled three-quarter-time (9-11 credit hours); and 3 credit hours if enrolled half-time (6-8 credit hours). There is no requirement for less-than-half-time enrollment status. Grade values other than a passing grade, such as "W", "I", "X", "F", "WF" and "AU" count against

the student. At the end of each Spring semester, the credit hours attempted/ required during the preceding Fall/Spring semesters will be reviewed.

Example: A student enrolled in 12 credit hours during the Fall semester and 9 credit hours during the Spring semester must earn a passing grade in at least 15 credit hours during the two semesters combined.

Maximum Time Frame:

If enrolled in an Associate's degree program, students must complete their program of study within 90 credit hours attempted, whether or not financial aid was received for all attempted hours. If enrolled in a certificate program which meets requirements for Title IV assistance, students must complete their program within 150% of published length of program.

An additional 30 attempted credit hours is allowed for remedial/developmental classes. Transfer credit hours that apply to the student's program of study or to remedial/developmental classes are included in this measurement.

Re-establishing Eligibility for Financial Aid:

Students who do not meet measurements "A" and/or "B" and thus become ineligible for financial aid, may re-establish their eligibility by enrolling in a minimum of six credit hours during a subsequent semester at their own expense and meeting the above standards. Students should contact the Financial Aid Office at which point they meet the above requirements.

Right to Appeal:

Students who become ineligible to receive financial aid due to failure to meet the above measurements may submit a letter of appeal to the Director of Financial Aid if extenuating circumstances precluded them from meeting these standards. Documentation should also be provided to substantiate the reason of appeal.

Special Note:

Scholarships and other third party sources of financial aid may have individual guidelines regarding satisfactory academic progress. Please refer to the guidelines of the particular scholarship or third party source of aid you are receiving.

Scholarships

The information regarding scholarships is presented in a brief manner and is subject to change. Additional scholarship opportunities are posted at the Financial Aid Office. Students are encouraged to contact the Financial Aid Office for complete guidelines and applications. The number of awards in each category is contingent upon funding.

ACADEMIC SERVICE SCHOLARSHIP: This scholarship is awarded to Tennessee residents who are classified as full-time students. First-year students must graduate with at least a 2.9 high school grade point average. The priority date to make application is March 1, preceding each award year. Further priority will be made in the following sequence: (a) Renewal applications and incoming high school graduates, and (b) currently enrolled or transfer students not presently receiving this scholarship at NSCC.

After March 1, all eligible applicants will be considered based on the date of application. The amount of the scholarship will be equal to required registration fees (maintenance fee and technology access fee) based on twelve credit hours. Recipients are required to work 75 hours per semester on campus.

BENNIE R. JONES MEMORIAL SCHOLARSHIP: This is a need-based scholarship in the amount of \$500 to be awarded to a deserving student from Warren County, Tennessee.

CATHY O'BRYANT MEMORIAL SCHOLARSHIP: Applicants must be pursuing an Associate Degree in Visual Communication. To be considered for the scholarship, applicants must have completed at least one semester at NSCC with a minimum of twelve credit hours earned in college-level courses of which a minimum of six credit hours must have been completed within their concentration in Photography. A minimum cumulative grade point average of 3.25 in college-level coursework is required. Applicants must submit a 200 word essay and a portfolio including at least five images. Recipients will receive an award of \$800.00. (The award will be split \$400.00 for each semester.) The priority date to make application for this scholarship is March 1 preceding each award year. Final selection for the scholarship will be made by the members of the Cathy O'Bryant Scholarship Committee.

EDDIE GENTRY MEMORIAL SCHOLARSHIP: This scholarship is awarded to deserving students who are enrolled in an Associate Program in Computer Information Systems, Computer Technology or Computer Networking Technology. Applicants must have completed at least twelve credit hours at NSCC (inclusive of remedial/developmental courses) maintaining at least a 3.0 cumulative GPA. Applicants must complete the FAFSA and must provide all necessary information needed to complete their financial aid file as requested by the NSCC Financial Aid Office. Applicants wishing to be considered for the scholarship must plan to enroll in at least six credit hours (inclusive of remedial/developmental courses). The award amount for the scholarship is \$1,000 per award year (\$500 per semester).

GREATER NASHVILLE BUSINESS AND PROFESSIONAL WOMEN OSTIA UNDERWOOD SCHOLARSHIP: Applicants must be female. At the point of application, applicants must be twenty-five years of age or older. Applicants must be a United States citizen or a green-card visa holder and must also have been a resident of the State of Tennessee for a minimum of five years. Applicants must be enrolled in an Associate or Technical Certificate program and must be enrolled in a minimum of six credit hours (inclusive of remedial/developmental courses) during the semester(s) the award is received. Applicants must have completed at least twelve credit hours (inclusive of remedial/developmental courses) at NSCC with a minimum 3.0 cumulative grade point average.

INGRAM INDUSTRIES SCHOLARSHIP: Applicants must be enrolled in an Associate program and must be enrolled in a minimum of twelve credit hours in remedial/developmental or college-level courses. First-year students must graduate with at least a 2.5 high school grade point average. Previously enrolled/currently enrolled NSCC students or transfer students must have earned a minimum of twelve credit hours (inclusive of remedial/developmental coursework) with a cumulative college grade point average of 2.5 or greater. Applicants must complete the Free Application for Federal Student Aid (FAFSA) and provide all necessary information needed to complete their financial aid file as requested by the NSCC Financial Aid Office. Students must have a defined need for financial aid assistance as determined by the Financial Aid Office to be considered for this scholarship. The amount of the scholarship will be equivalent to required full-time in-state registration fees based on twelve credit hours. The additional charge for Regents Online Degree Program classes is not included. Recipients of the Ingram Industries Scholarship must maintain a minimum cumulative grade point average inclusive of remedial/developmental coursework of 2.5 to remain eligible for the second disbursement of the scholarship.

LISA SHEUCRAFT AND RICHARD WILLIAMS MEMORIAL SCHOLARSHIP: Currently being revised.

MAYFIELD SCHOLARSHIP: Applicants must be residents of Cheatham County, Tennessee. Applicants must be enrolled in an Associate Degree program at NSCC and must be enrolled in a minimum of six credit hours in remedial/developmental or college-level courses. First-time freshman must have a minimum 2.5 high school grade point average. Previously enrolled/currently enrolled NSCC students or transfer students must have earned a minimum of twelve credit hours (inclusive of remedial/developmental coursework) with a cumulative grade point average of 2.5. Applicants must complete the Free Application for Federal Student Aid (FAFSA). Applicants must also provide all necessary information needed to

complete their financial aid file as requested by the NSCC Financial Aid Office. Awards will be contingent upon the determination of financial need. Each recipient will receive a maximum award equal to \$400 per semester or \$800 per academic year (contingent upon meeting/ maintaining the minimum grade point average).

NASHVILLE STATE ARCHITECTURAL ENGINEERING TECHNOLOGY SCHOLARSHIP: This scholarship is awarded to a student enrolled in the Architectural Engineering Technology Associate's degree program. Freshman, entering from high school, must have a minimum 2.75 high school grade point average. Previously enrolled/currently enrolled students must have completed at least one semester at NSCC with a minimum of six credit hours earned in college-level courses. These students must have a cumulative grade point average of 2.75 or better inclusive of remedial/developmental credits. Transfer hours are not included. The priority date to make application is March 1 preceding each award year. Recipients will receive an award of \$200 per semester.

NASHVILLE STATE DIVERSITY SCHOLARSHIP: The Diversity Scholarship is limited to first-time freshmen. Applicants must be U.S. citizens, enroll within twelve months of graduation from high school, and must be first-generation college students (neither parent attended college). Applicants must be enrolled in an associate's degree program or eligible technical certificate program (as determined for Title IV programs) at NSCC. Applicants must complete the Free Application for Federal Student Aid (FAFSA) and provide all necessary information needed to complete their financial aid file as requested by the NSCC Financial Aid Office. They must also have a defined need for financial assistance. The amount of the scholarship will be equivalent to registration fees based on the student's enrollment status (maximum of twelve credits) at the rate of in-state assessment. The additional charge for Regents Online Degree Program classes is not included.

NASHVILLE STATE ENVIRONMENTAL SCHOLARSHIP: The priority date for making application is March 1 preceding each award year. Applicants must be enrolled at least half-time status in an associate degree program. Depending upon the applicant's enrollment status, there is an on-campus work obligation ranging from 45 to 75 hours per semester related to an environmental activity. The amount of the scholarship is equivalent to in-state registration fees (maximum of twelve credit hours).

NASHVILLE STATE COMMUNITY COLLEGE FOUNDATION SCHOLARSHIP: Applicants must be enrolled at least halftime in an Associate's degree or technical certificate program. Applicants must have already

completed at least six credit hours at NSCC in college-level courses with a minimum 2.0 G.P.A (inclusive of remedial & developmental classes). Applicants must complete the FAFSA and must have an EFC beyond Federal Pell Grant range. Applicants must also have a need for financial aid assistance as measured by the Financial Aid Office. Recipients will receive an award of \$1,000 (\$500 per semester). The priority date to make application for the scholarship is March 1 preceding each award year. The NSCC Foundation provides funding for this scholarship. For more information, visit the NSCC Foundation Web site at www.nsc.edu/foundation.

NASHVILLE STATE COMMUNITY COLLEGE FOUNDATION CULINARY ARTS SCHOLARSHIP: Applicants must be enrolled in the Culinary Arts Program at NSCC and attending a minimum of six credit hours during the semester the award is received. Applicants must have completed at least twenty-four credit hours of college coursework with a 2.5 G.P.A. of which at least eleven credit hours must have been completed within the Culinary Arts Program at the college. Applicants must have completed ten or more hours in community service as related to culinary science through a charitable or professional non-profit organization. The scholarship amount is \$500 for a one semester award. The priority date to make application for the scholarship is March 1 preceding each award year.

TENNESSEE EDUCATION LOTTERY SCHOLARSHIP PROGRAM (TELS): For information regarding TELS, visit the Tennessee Student Assistance Corporation Web site at www.state.tn.us/tsac.

Business Services

Vehicle Registration and Parking

All privately owned and/or operated vehicles used on campus by students and staff must be registered in the Security Office (Room A-70A) and must bear an official registration decal for which there is a charge of \$10. Decals are valid from each Fall semester through the end of the following Summer semester. The vehicle registration decal must be displayed on a vehicle by the owner or driver in such a manner that it will be clearly visible from the rear of the vehicle. If you choose to tape your permit to the back window, it must be completely flush against the glass. Vehicles so registered must be parked as directed. Students should park in the designated lot and park each vehicle so that it is headed into the parking place with the decal exposed to the traffic lanes. No vehicles are to be parked in the road or on the shoulders of the road. Any vehicle improperly parked may be towed away at the owner's expense. The speed limit on campus

is 15 m.p.h. Pedestrians are entitled to the right of way but should exercise caution and courtesy so as not to impede the orderly flow of traffic. Special parking areas are provided for students with disabilities. Disabled parking is governed by the laws of the State of Tennessee. Parking for students enrolled in special courses will be regulated as specified in the course announcement.

Appeal Process

1. Traffic fines:
 - a. Traffic fines may be appealed to the Director of Security.
 - b. Appeal forms may be obtained from Security in Room A-70A.
 - c. For detailed information, refer to the Traffic & Parking Regulations brochure.
2. Other fees, charges, refunds:
 - a. Appeals must be in written form and addressed to the Refund Appeals Committee.
 - b. Forms are available in the Office of the Vice President of Finance and Administrative Services, room W-35.
 - c. The Vice President of Finance and Administrative Services will prepare a written response to the appeal. If the response is negative, the reason will be so stated.

Littering Policy

The college is committed to protecting the environment and maintaining the appearance of campus grounds and buildings. Any student, faculty, or staff member who litters campus property will be issued a citation. Please refer to the current Student Handbook for a listing of the applicable fines. Littering includes the improper disposal of small items such as cigarette butts, bottle caps, and candy wrappers, etc. Littering also encompasses larger items of trash such as newspapers, tissues/napkins, food wrappers, cans/bottles, etc.

The purpose of the policy is to promote a safe, healthy and clean campus. Ideally, smoking, eating, and drinking would be confined to designated areas. However, inadequate facilities do not allow a universal policy for the behaviors. therefore, the following guidelines will regulate the three functions on the property of the college:

- Smoking: The campus is a smoke-free facility. Smoking is not permitted on campus except in designated, outside areas.
- Eating is not permitted in classrooms or labs.
- Drinking is not permitted in labs and not encouraged in classrooms.

NSCC Bookstore

The Nashville State Community College Bookstore is located in A-47 and is operated under the auspices of the college for the convenience of the students. The Bookstore carries all required textbooks and an assortment of student supplies, health and beauty aids, clothing, general reading materials, and emblematic items.

Textbooks are selected and approved by the teaching staff. Since the cost of books and supplies varies from one program of study to another and from semester to semester, only the average costs can be included in this catalog. The average cost of books and supplies is approximately \$400-\$600 per semester, depending upon the program of study. The majority of book and supply costs will be incurred during the fall semester. In courses requiring special equipment and supplies, additional costs must be added.

The Bookstore accepts cash, personal checks, or company checks (accompanied by a letter of introduction on company letterhead) made payable to CBA (College Bookstores of America), American Express, VISA, MasterCard, and Discover. There is a \$35 charge for any check accepted by the Bookstore that is returned, in addition to the face value of the check. Students with returned checks will not be permitted to make additional purchases and a registration hold will be placed on the student's account until the checks are redeemed.

If a class is cancelled, the full new purchase price of a book is refundable through the first two weeks of classes provided: (1) no markings have been made in the book; and (2) the cancel slip and sales receipt are presented when the refund is requested. (See "Return Policy" below.)

The Bookstore's normal hours of operation are:

Monday–Thursday: . . . 7:45 a.m.–6:00 p.m.
Friday: 7:45 a.m.–1:00 p.m.

When students are not present, the hours are:

Monday–Thursday: . . . 8:00 a.m.–4:00 p.m.
Friday: 8:00 a.m.–12:00 p.m.

Changes in Bookstore hours will be posted on its door and Web site.

Bookstore Return Policy

The Bookstore's policy on returns includes the following:

1. Only clean, unmarked, and unread books in new condition may be returned for the full price. The Bookstore Manager is the final judge on the condition of a book.

2. Books may be returned for any reason during the academic year for the first 10 days of class upon presentation of the Bookstore cash register receipt. After the first 10 days of classes, all books returned to the Bookstore will be purchased at the Nebraska Book Company's catalog price. During the summer term, because of the shortened term length, books can be returned during the first 5 days of classes upon the presentation of the Bookstore cash register receipt. The Bookstore Manager will be the final judge on any special cases. Refunds are made in cash for returned items originally purchased in cash or by check after ten (10) days. Items purchased by credit card are credited to the credit card account. Items NOT accompanied by a Bookstore cash register receipt are not eligible for refunds.
3. Books that have markings in them, or which show signs of wear or damage, are classified as USED books and will be purchased according to the "Textbook Buy-Back" policy below.
4. Defective textbooks and supplies may be returned for REPLACEMENT upon presentation of the defective item and the cash register receipt.

Textbook Buy-Back Policy

During final exam week of each semester, the Bookstore conducts a textbook buy-back. The Bookstore will pay 50 percent of the retail price of a book if it has been adopted for the following semester, and the Bookstore is not over-stocked on the title. If the book is NOT scheduled for use the following semester, the purchase price will be limited to the wholesale value of the book as listed in the "Nebraska Book Company Wholesale Buying Guide" from NBC Nebraska Book Company (NBC). Books are bought back throughout the year, but at a price considerably lower than the semester's end price cited above, as set by the NBC "Used Book Wholesaler's Buying Guide."

Computer Help Desk

The Help Desk will answer questions with any NSCC computer and network account problems. The Help Desk can assist with information about basic trouble regarding a computer that is school related, and with Web-related issues. Visit www.nsc.edu/help_desk/index.html for more information such as hours of operation and specific instructions and troubleshooting help.

Open Lab

The Clement Building Open Lab in Room C-308 was established as an independent study lab in 1984.

The Open Lab provides student access to PC and Mac computers, classroom software, Internet access, and academic course-related activities. Current equipment includes twenty-four stations connected to a laser printer. In addition there are two flatbed scanners one Mac and one PC.

Hours of operation vary and are posted online at www.nsc.edu/help_desk/index.html and on the C-308 Open Lab door. Students may call 615-353-3678, or email: ComputerHelpDesk@nsc.edu. The Open Lab is part of the Computer Services Division Help Desk.