

Financial Aid Handbook 2022-2023



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Introduction

FINANCIAL AID PURPOSE STATEMENT

Christian Theological Seminary (CTS) understands the financial commitment involved in obtaining a graduate degree. The CTS Office of Financial Aid is dedicated to assisting students and qualified applicants manage that financial commitment, helping them to develop financial strategies and tap into financial resources to support their studies.

FINANCIAL AID OFFICE HOURS 8 AM-4 PM (M-F)

*other times by appointment

CONTACT

Office of Financial Aid
finaid@cts.edu
317.931.2318

THIS HANDBOOK

The purpose of the Student Financial Aid Handbook is to serve as your reference document for Financial Aid. This handbook contains information about the following: need-based and non-need-based federal, state, local, private, and institutional financial aid available to students; eligibility requirements and procedures for applying for aid; criteria for selecting recipients and determining award amounts; methods and frequency of disbursements of aid; financial aid terms and conditions, including terms applicable to employment provided as part of a financial aid package; rights and responsibilities of Title IV, HEA loan recipients; how financial aid is handled when students withdraw; terms and conditions of federal student loans, entrance and exit counseling information; drug violation penalties; code of conduct for financial aid professionals and advisory disclosure; CTS Standards of Satisfactory Academic Progress which must be met to remain eligible for federal aid; and who to contact for questions regarding financial aid. Links to this handbook are distributed to returning students at their CTS e-mail addresses, to prospective applicants in admissions mailings, and to aid recipients with their annual initial award notification. Paper copies are available by contacting the Office of Financial Aid.

GLOSSARY OF TERMS

Terms which are important for you to know to fully understand the financial aid process can be found at: <https://studentaid.ed.gov/glossary>

NONDISCRIMINATION POLICY

CTS does not discriminate on the basis of race, religion, color, age, sex, sexual orientation, national origin, or physical handicap, regarding considerations such as admissions, financial aid, recruiting, hiring, training, on-the-job treatment, and promotion.

CAMPUS SAFETY AND SECURITY REPORT

Listed below is a link to the annual security report for CTS. There is also a section which reports statistics for the previous three years concerning reported crimes and any fires that occurred in, on or around the CTS campus. This information is provided as a service to the community in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, 20 USC 1092. <https://www.cts.edu/my-cts/life-cts/campus-safety/>

Each year CTS compiles crime statistics and submits reportable crimes to the Department of Education. If you require an additional hard copy or know of someone who did not receive this notice, please contact Student Operations at 317-931-2300 to receive one. You may also review the submitted data online at <https://ope.ed.gov/campus-safety/>.

Based on federal requirements, some reports of criminal activity are not reported but kept on file in a separate crime log by Student Operations. This log is public and is available for review through a request to Student Operations. Additionally, Student Operations is charged with updating security policies and implementation as required.

CONFIDENTIALITY OF RECORDS

All records and conversations between aid applicants and recipients and the Director of Financial Aid are confidential and entitled to the protection ordinarily given in a counseling relationship. The Director of Financial Aid maintains confidentiality of student educational records in accordance with the Family Educational Rights and Privacy Act of 1974 as amended. All currently enrolled and former students have the right to review their financial aid records to determine their content and accuracy. A student who wishes to obtain access to his/her financial aid records must schedule an appointment with the Director of Financial Aid.

AUTHORIZATION TO RELEASE INFORMATION

A student must submit a signed release form for confidential information to be released to any person or agency. This form must provide the name of the person or organization to which this information may be released and the information covered by the release.

VOTER REGISTRATION

The Higher Education Act requires colleges and universities to make voter registration information available to all enrolled students. Voter Registration Forms and information can also be accessed online at the [Indiana Secretary of State](#) or [the United States Election Assistance Commission](#).

Section 1

STUDENT RIGHTS AND RESPONSIBILITIES

YOU HAVE THE RIGHT TO ASK:

- What financial assistance is available, including federal, state, and institutional financial aid programs
- What deadlines apply for submitting financial aid applications
- What is the cost of attendance, and what is the policy on refunds if you withdraw
- What criteria are used to select financial aid recipients and how the Director of Financial Aid determines your financial aid eligibility; this process includes how costs of tuition, fees, room and board, books, supplies, personal, and miscellaneous expenses are considered in your budget
- What resources (such as earned income, assets, and other financial resources, etc.) are considered in calculating your financial aid eligibility
- How much of your financial aid eligibility has been met
- For details about the various programs in your financial aid package
- What financial aid must be repaid (loans) and what is grant aid; if the aid is a loan, you have the right to know what the interest rate, the total amount that must be repaid, payback procedures, the length of time you have to repay the loan, and when repayment begins
- What the policy on satisfactory academic progress requires and how that impacts your financial aid

IT IS YOUR RESPONSIBILITY TO:

- Read all documents you are sent regarding your application for assistance and contact the Director of Financial Aid in writing if corrections are needed
- Review and consider all information about CTS's **degree** program before you enroll
- Pay special attention to your application for student financial aid, complete it accurately, and submit it to the right place,

(intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code)

- Return all requested documentation in a reasonable amount of time
- Read and understand all forms, including online forms, you are asked to sign and keep copies of them
- Accept responsibility for all agreements you sign
- Notify your lender(s) of changes in your name, address or school status
- Perform in a satisfactory manner the work that is agreed upon in accepting a Federal Work-Study award; Accurately report FWS hours worked
- Know and comply with CTS's refund procedures

Section 2

THE FINANCIAL AID PROCESS

WHO QUALIFIES?

In order to qualify for federal financial aid you must:

- Be a U.S. citizen or an eligible non-citizen
- Have a valid Social Security number
- Be registered with Selective Service, if you're male (you must register between the ages of 18 and 25)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree program
- Be enrolled at least half-time (6 hours per semester) to be eligible for Direct Loan Program funds
- Maintain satisfactory academic progress (see CTS Satisfactory Academic Progress Policy in Section 6)
- Not be in default on a federal student loan and/or do not owe money on a federal student grant
- Complete the current year Free Application for Federal student aid FAFSA) stating that you will use federal student aid only for educational purposes

TYPES OF FINANCIAL AID

- **Scholarships** – financial aid that doesn’t require repayment; can be awarded based on merit or need
- **Grants** – financial aid that doesn’t require repayment; awarded based on financial need
- **Loans** – borrowed money; you must repay your loans, with interest
- **Work-Study** – a work program where you can earn money to help you pay for school; awarded based on your financial need

The Office of Financial Aid combines various forms of aid in a financial aid package to help students meet educational expenses. Financial Aid strives to give each student the best possible package.

COST OF ATTENDANCE

CTS Cost of Attendance includes tuition and fees, allowances for books and supplies, room and board, transportation and miscellaneous expenses (medical/dental, clothing, insurance, etc.) and average loan origination fees.

2022-2023 FINANCIAL AID

COST OF ATTENDANCE BUDGETS

*The following Cost of Attendance reflects the cost of the average student attending 9 credit hours per semester for the two semesters of the academic year (fall/spring). The budgets include “direct costs” (tuition, fees, books and supplies) as well as estimated indirect costs for living expenses (room & board, transportation, miscellaneous costs and loan fees).

**Estimated at time of publication*

Financial Aid Cost of Attendance Budget (2 semesters @ 9 credit hours per semester):

Tuition & Fees	\$12,990
Books & Supplies	\$2,238**
Room & Board	\$16,207
Transportation	\$1,168
Miscellaneous Expenses	\$2,162
Average Loan Fees	\$218
Total	\$34,983

**Tuition - \$710 per credit hour*

Fees - Technology Fee - \$85 per semester/Student Association Fee \$20 per semester

*** Books and Supplies – estimated @ \$248.66 per credit hour*

EXPECTED FAMILY CONTRIBUTION

Expected Family Contribution (EFC) is calculated from the information reported on the FAFSA by the use of a federally mandated formula. Your and your spouse’s (if married) income, assets, family size and number of family members in college are considered in this formula.

DETERMINING FINANCIAL NEED

Your eligibility for CTS grants and Federal Work-Study is based on your demonstrated financial need. The following formula is used to determine financial need:

CTS Cost of Attendance (COA) - Expected Family Contribution (EFC) = Financial Need

or,

CTS Cost of Attendance (COA) - Expected Family Contribution (EFC) - Aid (Scholarships, grants, loans, work study award)= Remaining Financial Need

APPLICATION PROCESS

APPLYING FOR CTS SCHOLARSHIPS

CTS Scholarships are awarded to degree-seeking students at the time of their initial admission to their degree program. Your admissions application will serve as your CTS scholarship application.

APPLYING FOR CTS AND FEDERAL AID

The [Free Application for Federal Student Aid \(FAFSA\)](#) must be completed in order to apply for CTS grants, Federal Work-Study and Federal Direct Loans. You must complete a new FAFSA each year.

APPLICATION PRIORITY DATES FOR FEDERAL WORK STUDY

- Fall semester – FAFSA must be received by federal processor on or before April 1, prior to fall semester
- Spring semester – FAFSA must be received by federal processor on or before October 1, prior to spring semester

FINANCIAL AID AWARD NOTIFICATION

Once the Office of Financial Aid has determined your financial aid eligibility, you will receive a Financial Aid Award Notification which displays all forms of financial aid available to assist you in meeting your educational expenses. Your financial aid award is calculated based on your full time attendance. If you will not be attending full time, your financial aid award will be reduced to reflect your actual enrollment. Each award for which you qualify will be listed individually and will be divided into fall semester, spring semester and academic year totals.

The award notice is for your information and does not need to be returned. You will receive a Revised Award Notification if revisions are made to your awards. It is important to keep a copy of all award notices for your file. A Federal Work-Study award listed on the award notice is the maximum amount you

may earn and is not a guarantee of a job, nor a guaranteed amount of earnings. A Federal Work-Study award allows you to be considered for work-study jobs on campus and with community service employers ([see Section 5](#)).

IMPORTANT: The amount of Federal Direct Unsubsidized Loan funds listed on the Award Notification is the maximum amount you may borrow. It is not a recommended amount. You should only borrow the amount of funds that you need to meet expenses ([see Section 5](#)).

OUTSIDE AID

External (Outside) or 3rd party aid is defined as any and all scholarships, grants, loans, employee fee remission or any other type of assistance that you receive from organizations outside of CTS that are based on your attendance at CTS. Outside Aid will be listed on your award notice if the Director of Financial Aid has been notified of such award(s). You are required to notify the Director of Financial Aid of all awards received from sources other than CTS.

FINANCIAL AID APPEALS

If you are not satisfied with your financial aid award or the service you receive from the Director of Financial Aid, you may file a written appeal to the Director of Financial Aid. If you are not satisfied with the Director's resolution of the situation, you may file a second appeal to be reviewed by the Scholarship Committee.

PROFESSIONAL JUDGMENT

Contact the Director of Financial Aid regarding the Professional Judgment process if you feel the information that you provided on the FAFSA is not representative of your current situation or if you have special circumstances that impact your financial status.

ACCEPTING YOUR AWARDS

CTS Scholarships are accepted by completing the Scholarship Acceptance Form referenced in the scholarship notification letter. CTS Grants do not require a formal acceptance.

Federal Work-Study inquiries should be directed to finaid@cts.edu to express your interest in participating and to verify your eligibility for the work study program.

Federal Direct Unsubsidized Loans can be reviewed and accepted by logging into your Populi student account.

RECEIVING YOUR AWARDS

- Preliminary CTS scholarships and grants will be available to view on Populi student accounts in advance of the start of classes and will be posted to your CTS student account by the the 3rd week of the semester. They will be applied toward applicable charges.

- CTS Scholarship Stipends will also be available to view on Populi in advance of the start of classes. They will be posted to your account by the the 3rd week of the semester and will be applied to all applicable unpaid charges. Stipend funds that remain after all charges have been paid will be disbursed via check or ACH on the schedule for that stipend. Please contact the CTS Business Office for specific disbursement schedules.
- Federal Work-Study funds are generally paid bi-weekly and are deposited into the bank account of your choice.
- Federal Direct Unsubsidized Loan disbursements: One half of total loan funds less loan fees will be disbursed to your Populi student account. The disbursed amount will be applied by the Business Office by the second Friday of each semester. Cash refund balances will be available no later than the fourth Friday of each semester (or within 14 days of disbursement date). Students are encouraged to contact studentbilling@cts.edu to set up direct deposit for cash refund balances.
- External Aid will be disbursed as directed by the donor. If funds remain after all allowable charges have been paid, you may request a cash balance refund from the Business Office. A written request is required.

IMPORTANT: *Anticipated loan funds cannot be used to pay tuition and fee charges until your Entrance Counseling and Grad Sub/Unsub Master Promissory Note are complete.*

REMAINING ELIGIBLE FOR YOUR AWARDS

- CTS Scholarship recipients must meet all terms and conditions listed on the Scholarship Acceptance Form.
- CTS Grant recipients must meet the conditions for receiving a grant as stated in the CTS Grants section of this handbook ([see Section 3](#)).
- Federal Work-Study and Federal Direct Unsubsidized Loan recipients must maintain satisfactory progress as outlined in the CTS Standards of Satisfactory Academic Progress ([see Section 6](#)).
- Official Enrollment Status is determined based on your enrollment on a census date for each enrollment period. The census date is determined by the CTS Registrar and may vary depending on the length of enrollment period and /or course formats.

FINANCIAL AID AWARD REVISIONS

The Office of Financial Aid reserves the right to review, revise, or suspend financial aid due to available funding, office error, and changes in application, enrollment, additional resources, verification corrections, or failure to make academic progress.

Although care is taken to ensure the accuracy and timeliness of information contained in the Financial Aid Award Notification, the contents are subject to change due to federal and

state legislation as well as unintended human error.

Federal regulations require the Office of Financial Aid to reduce your financial aid package when an over-award exists. You may be responsible for the repayment of any monies applied to your account or refunded to you if an over-award occurs after you have received your aid.

WITHDRAWING OR DROPPING CLASSES

The CTS financial aid refund policy states that when a student withdraws from CTS or drops a class, adjustments are made to CTS grants and scholarships. Adjustments are done in coordination with the CTS standard refund schedule. The Return to Title IV Policy (see section 7) states that when a recipient of a federal loan withdraws from all classes, unofficially withdraws, or takes a leave of absence, CTS is required to determine the amount of loan funds that the student earned as of the student's withdrawal date.

Contact the Director of Financial Aid prior to dropping classes or withdrawing from all classes to determine how this action may impact your financial aid awards.

Section 3

CTS FINANCIAL AID PROGRAMS

The following is effective for fall semester 2017 and beyond

SCHOLARSHIPS

Some scholarships are available to students pursuing specific degrees. The following degree abbreviations are used in this document.

Degree abbreviation key:

M.Div.	Master of Divinity
M.A.M.F.T	Master of Arts in Marriage and Family Therapy
M.A.C.M.H.C	Master of Arts in Clinical Mental Health Counseling
M.T.S.	Master of Theological Studies
D.Min.	Doctor of Ministry

The following policies and procedures govern the CTS scholarship programs (individual awards may have additional conditions):

- Scholarships are awarded as part of the admissions process (except for the Saltsburg Second Chance Scholarship, which is awarded through the Academic Dean's Office, and The **Pastoral Excellence** scholarships, which are administered through the Center for Pastoral Excellence).
- Applicants are considered for CTS scholarships only at the time of the initial admission to the first degree program (except for the Saltsburg Second Chance Scholarship).
- Recipients must not:
 - Be in default on a federal loan(s),
 - Owe a repayment(s) on a federal grant, or
 - Have a past due balance with CTS.
- The number of scholarships is limited, and recipients are selected on a competitive basis.
- Scholarship recipients must successfully complete at least 18 credit hours per academic year, unless approved to study part-time.
- Scholarships are awarded for the following periods unless otherwise noted in the scholarship description:
 - M.Div. – tuition support for up to 72 credit hours.
 - M.A.M.F.T. and M.AC.M.H.C. – tuition support for up to 69 credit hours.
 - M.T.S. – tuition support for up to 48 credit hours.
 - Dual Degree Programs-Some CTS scholarships are considered for dual degree programs. Eligible candidates must be admitted as a dual degree student. Tuition support up to 111 credit hours, for up to 12 consecutive semesters.
- Scholarships pay all CTS tuition charges. They do not pay for fees (technology fee, student association fee, counseling practicum fees, CPE hospital fee, etc.).
- Coursework required by external bodies, including denominational formation programs, are not covered by CTS scholarships when that coursework is taken at other institutions.

CTS students are awarded financial aid through the generous support of countless sources including, but not limited to, Name Endowed Scholarship Funds. Below is a list of some of the Name Endowed Funds, which have been established through the philanthropic support of donors, who value the significance of theological education.

NAMED ENDOWED SCHOLARSHIP FUNDS-

Mrs. Myrtis L. Adams Family
 Frank J. Albert Memorial Scholarship
 Loren E. Arnett Endowed Scholarship Fund
 William L. and Augusta Barnes Scholarship
 John C. and Eltha G. Baxter Scholarship
 Rev. Dr. John R. & Julia P. Bean Scholarship
 T. Garrott and Beverly Benjamin Scholarship
 Joseph E. & Vera S. Billman Scholarship
 Clarence & Martha Branaman Memorial Scholarship
 Bessie and Forrest Brock Scholarship
 Clara England Campbell Scholarship
 Dr. Sue and Dr. Walter Cardwell Endowed Scholarship Fund
 CTS Alumni Scholarship
 John Dexter & Ruth E. Montgomery Memorial Scholarship
 Richard, Phoebe and Helen Dickinson Scholarship
 Roy Donica Memorial Scholarship
 Arthur J. and Hester Dowler Scholarship
 Bishop and Mrs. Sheldon Duecker Scholarship
 Jim & Margaret Ellerbrook Family Endowed Scholarship
 Ruth and George B. Elliott Scholarship
 Elizabeth Enix Memorial Scholarship
 David P. Evans Memorial Scholarship
 Cassius M. Fenton Memorial Scholarship
 Daniel W. & Minerva Jo Fielder Memorial
 Leah G. Foote Memorial Scholarship
 W. Brooks & Wanda Y. Fortune Scholarship
 Richard K. Fox and Lillian K. Fox Name Endowed Scholarship Fund
 Janet Wachstetter Freund Memorial Scholarship
 Joel and Sara Grayson, III - Memorial Scholarship
 Hance-Moore Families Scholarship
 Ann L. Harmeier Memorial Scholarship
 Grover L. and Annabel S. Hartman
 Richard and Geneva Hartman Scholarship
 Lois Evelyn Hughes Scholarship
 Harry N. Huxhold Scholarship
 Joe R. and Sarah J. Jones Endowed Scholarship Fund
 W. Thomas & Vernell Keefe Scholarship
 Lacy Institute for Ecumenism Scholarship
 Liggett-Ballentine Families Scholarship
 McCrea-Dickinson Families Scholarship
 John and Jeannette McKiernan Scholarship for Second Career Students
 Stanley E. Melton Memorial Scholarship

Mabel Metze Scholarship
 J. Stuart Mill Memorial Scholarship
 James Blair Miller Scholarship
 Ministers Wives Fellowship Scholarship Fund(National Convocation of The Christian Church (Disciples of Christ)
 Virginia Moore Liggett Scholarship
 The Moseley Family Scholarship
 Clarence and Enid Mulkin Memorial Scholarship
 Clarence Oldham
 D. Renee Pugh and James E. Gaynor
 Gertrude Reynolds Scholarship
 James & Alice Roberson Scholarship
 Glenn and Olive C. Scott Memorial Scholarship
 J. Hubert & Floy D. Smith Scholarship
 Nancy Carol Stahl Scholarship
 Donald and Alice Stone Scholarship
 Jacob J. M. Strite Memorial Scholarship
 AshleyRe' Thomas Endowed Scholarship Fund
 J. Maurice and Avis L. Thompson Memorial Scholarship
 The Turner Family Scholarship
 Rev. Dr. Charles H. Webb, Sr. & Margarette M. Webb
 Edward & Mary Susan Wheeler Scholarship
 D. Newell Williams and Clark M. Williamson Scholarship

GENERAL FUND NAMED SCHOLARSHIPS-

Dr. Martin Luther King, Jr. Scholarships
 Daughters & Sons of Christian Church (Disciples of Christ)
 Ministers Scholarships
 Saltsburg Second Chance Scholarships

GRANTS

The following policies and procedures govern the CTS grant programs (individual awards may have additional conditions):

- The Free Application for Federal Student Aid (FAFSA) must be submitted each year in order to receive consideration for CTS grants.
- Priority consideration is given to FAFSAs received by the Central Processor on or before April 1 for enrollment beginning in fall semester and October 1st for enrollment beginning in spring semester.

- CTS Grants are awarded on an annual basis through the Office of Financial Aid.
- CTS Grant recipients must enroll in at least 6 credit hours each semester during the academic year
- The number of CTS grants is limited, and recipients are selected on the basis of need as demonstrated by the data submitted on the FAFSA.
- Recipients must not:
 - Be in default on a federal loan(s),
 - Owe a repayment on a federal grant(s), or
 - Have a past due balance with CTS.
- Coursework required by external bodies, including denominational formation programs, are not covered by CTS grants when that coursework is taken at other institutions.

GRANT PROGRAMS

Frederick F. Kershner Tuition Grants

Award: Varying amounts

Degree Eligibility: M.Div., M.A.M.F.T., M.A.C.M.H.C., M.T.S

Criteria: Financial Need as demonstrated by filing the FAFSA

CTS Grant-in-Aid

Award: Varying amounts

Degree Eligibility: M.Div., M.A.M.F.T., M.A.C.M.H.C., M.T.S

Criteria: Financial need as demonstrated by filing the FAFSA

EMERGENCY FUNDS (GRANTS)

Emergency Grants

CTS offers the Mary Harris Student Emergency Fund to help students with unexpected, non-tuition expenses such as medical expenses, car repair, unexpected travels for family emergencies or funerals, etc. Thanks to the generosity of donors, students are permitted to request assistance from the funds throughout the academic year, not to exceed \$300 per student per school year. As part of the process you'll be asked to supply a receipt for the expense.

The funds are administered via the Associate Dean of Student Life. Just an email, phone call, or personal visit to Associate Dean's office will get the process started for fast approval.

Section 4

DENOMINATION & PRIVATE AID PROGRAMS

You are *encouraged* to contact your denominational office to inquire about support which they may be able to provide for your attendance at CTS. The following organizations have notified our office of the below listed sources of assistance.

CHRISTIAN CHURCH (DISCIPLES OF CHRIST)

Ministerial Student Grant

<http://www.helmdisciples.org/>

Disciples Home Missions Scholarships and Loans

<https://www.discipleshomemissions.org/clergy/scholarships/>

Phillips University Legacy Foundation Seminary Scholarship

<http://www.pulf.org/about-the-program/>

Charles F. Schwab Ministerial Scholarship (Georgia Disciples)

https://www.decaturdisciples.org/?page_id=155

UNITED METHODIST

General board of higher education and ministry

<http://www.gbhem.org/loans-and-scholarships>

Georgia Harkness Scholarship Award

<https://www.gbhem.org/loans-and-scholarships/scholarships/list-scholarships/georgia-harkness-merit-award>

UNITED CHURCH OF CHRIST

UCC scholarship for seminarians

<http://www.ucc.org/scholarships/>

PRESBYTERIAN CHURCH (U.S.A.)

Loans, grants and scholarship

<http://www.presbyterianmission.org/ministries/financialaid>

AMERICAN BAPTIST

National ministries scholarships

<http://abhms.org/ministries/developing-leaders/education-scholarships/financial-aid-for-students/>

MISCELLANEOUS OUTSIDE SCHOLARSHIPS AND GRANTS:

FTE Ministry Fellowship Award

<https://fteleaders.org/grants-fellowships>

FREE SCHOLARSHIP SEARCH LINKS

Several companies can help you search for outside scholarships. Listed below are some free search services.

<https://bigfuture.collegeboard.org/scholarship-search>

<https://www.fastweb.com/>

<https://www.scholarships.com/about-us/>

Beware of companies that charge a fee for their services. Most reputable companies will not charge you a fee for their scholarships.

Section 5

FEDERAL AID PROGRAMS

FEDERAL WORK-STUDY

The Federal Work-Study (FWS) Program provides jobs for students with financial need, allowing you to earn money to help pay educational expenses. Employers arrange work schedules around your academic schedule. You must file the Free Application for Federal Student Aid (FAFSA) and indicate on the FAFSA you are interested in being considered for the Federal Work-Study Program.

If a FWS award is listed on your Financial Aid Award Notification, it is important to realize that the amount of this award is the maximum amount you may earn and is not a guarantee of a job nor a guaranteed amount of earnings. A FWS award allows you to be considered for FWS jobs on campus or with a community service employer. CTS FWS employees **must be able to work a minimum of 10 hours per and** may work up to a maximum of 20 hours per week **if eligible for the maximum award amount.** FWS employees are not eligible for benefits.

The CTS federal work-study process

- A student can apply for FWS by completing the FAFSA and emailing the Office of Financial Aid to indicate interest in being considered for Federal Work-Study position.
- The Office of Financial Aid determines your eligibility and **directs you to complete a FWS application. Your eligibility for FWS and your submission of an FWS application does not guarantee that you will be hired as an FWS.**
- Work-Study supervisors will contact work-study candidates about opportunities as they arise or students may contact departments with open positions to request an interview.
- The Work-Study supervisors will inform the candidates and the **Financial Aid Office** of their hiring decisions.
- First-time FWS Employees must complete all payroll forms required by the Business Office **before starting work.**

FEDERAL DIRECT LOANS

The William D. Ford Federal Direct Loan Program (DL) provides Federal Direct Unsubsidized Loans to assist graduate students to help cover the costs of educational expenses. You may qualify to borrow up to a maximum of \$20,500 each year. An unsubsidized loan is not awarded on the basis of financial need although you must file the FAFSA to be considered. You must be enrolled in at least 6 hours per semester to be eligible. You may use Direct Loan proceeds to pay for costs associated with study abroad.

Unsubsidized Loan Interest

If you borrow an unsubsidized loan you will be responsible for all interest charged from the time the loan is disbursed until it is paid in full. Interest will begin accruing after the first disbursement even though payment is not required until six months after graduating or dropping below half-time status. While in school, interest-only payments may be made, but is not required. If interest is not paid while in school, the interest is capitalized (added to the original loan amount) once repayment begins.

Interest Rate

Direct loan interest rates are determined annually based on the sale of Treasury Bills. Once established, the interest rate on a loan will not change. The interest rate you pay will be determined by the disbursement date of your loan. To see what the current student loan interest rates are, please visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>

LOAN FEES

A loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You are responsible for repaying the entire amount you borrowed and not just the amount you received. To see what the current student loan fees are, please visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>

THE CTS LOAN PROCESS

- The Office of Financial Aid determines your **student loan** eligibility based on successful completion of the FAFSA application and **your previously borrowed student loan amounts**.
- The amount of **student loan funds offered to you** is the federal maximum you may borrow **for the current academic period**. It is not a recommended amount **and you may accept a lesser amount on the loan**.
- Every student who submits a FAFSA for the current academic year will be offered a Direct Unsub loan.
- The Office of Financial Aid determines your loan eligibility and transmits that information to the Department of Education.
- You will need to complete the online entrance counseling and the Master Promissory Note (MPN) and submit them to the Department of Education, if you have never borrowed a **federal student loan before**. Be sure to print a copy of the MPN for your file. Additional information can be found at:
 - www.studentloans.gov
 - The Director of Financial Aid will check your enrollment status to confirm that you are still enrolled on at least a half-time basis. Dropping below half time prior to your loan disbursing will make you ineligible for loan funds.
 - Once the student has met all requirements, the loan will disburse to the student's account.
 - When the loan is disbursed, students will receive an email as the loan disbursement notification. The amount will then be credited to their accounts. CTS has 14 calendar days to then issue any credit balance as a refund to the student.

LOAN ENTRANCE COUNSELING

If you haven't previously borrowed a federal loan, you must complete entrance counseling before your loan can be disbursed. This information helps you to understand your responsibilities regarding your loan. You may complete entrance counseling online at <https://studentaid.gov/entrance-counseling/>. The Office of Financial Aid is available to answer questions about your loans.

LOAN EXIT COUNSELING

Federal loan borrowers are required to complete exit counseling once they fall below half-time enrollment (degree completion, official or unofficial withdrawal, dropping classes, etc.). This information helps you to understand your repayment responsibilities and options. You complete exit counseling online at <https://studentaid.gov/exit-counseling/>. In addition, you may contact the Office of Financial Aid at finaid@cts.edu if you have questions.

LOAN REPAYMENT

Direct Loan repayment begins six months after your last date of at least half-time enrollment (6 hours per semester). The U.S. Department of Education will assign your loan to a loan servicer, which is an organization contracted to service and collect student loan **payments** during the repayment process. You will be able to select the repayment plan that is best for you from the following options:

Standard Repayment

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you'll have up to 10 years to repay your loans.

The standard plan is good for you if you can handle higher monthly payments because you'll repay your loans more quickly than under the other plans and will pay the least amount of interest.

Extended Repayment

To be eligible for the extended plan, you must have more than \$30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans. Remember that the longer your loans are in repayment, the more interest you will pay.

Graduated Repayment

With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

Income Contingent Repayment

(not available for parent PLUS loans)

This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

1. the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
2. 20% of your monthly discretionary income.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized.

The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

Income-Based Repayment

Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans.

Pay As You Earn Repayment

This plan usually has the lowest monthly payment of the repayment plans that are based on your income. Your payment amount may increase or decrease each year based on your income and family size. To qualify for pay as you earn, you must have a partial financial hardship. You have a partial financial hardship if the monthly amount you would be required to pay on your eligible federal student loans under a 10-year standard repayment plan is higher than the monthly amount under pay as you earn. Once you've qualified for pay as you earn, you may continue to make payments under the plan even if you no longer have a partial financial hardship. For this purpose, your eligible student loans include Direct Loans as well as certain types of Federal Family Education (FFE) Loan Program loans. Although your (FFE) loans cannot be repaid under pay as you earn, the following types are counted in determining whether you have a partial financial hardship:

- Subsidized and Unsubsidized Federal Stafford Loans
- Federal PLUS Loans made to graduate or professional students
- Federal Consolidation Loans that did not repay any PLUS loans for parents

You also must be a new borrower as of Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You are a new borrower if you had no outstanding balance on a Direct Loan or FFE loan as of Oct. 1, 2007, or had no outstanding balance on a Direct Loan or FFE loan when you received a new loan on or after Oct. 1, 2007.

LOAN REPAYMENT ESTIMATOR

You may estimate your monthly repayment amount and the total cost of your loans under the various repayment options by using the federal calculators at: <https://studentaid.ed.gov/sa/repay-loans>.

LOAN CONSOLIDATION

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time. <https://studentaid.ed.gov/sa/repay-loans/consolidation>.

PUBLIC SERVICE LOAN FORGIVENESS PROGRAM

The Public Service Loan Forgiveness Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance of your Direct Loans after you have made 120 qualifying payments on those loans while employed full time by certain public service employers. Please visit the following website for additional information, <https://studentaid.ed.gov/sa/re-pay-loans/forgiveness-cancellation/public-service>.

FEDERAL STUDENT AID OMBUDSMAN GROUP

The Ombudsman Group is dedicated to helping resolve disputes related to federal student loans. If you've completed the steps to resolve your loan dispute and you still are not satisfied, you may contact the Federal Student Aid (FSA) Ombudsman Group of the U.S. Department of Education. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans.

Contact the Ombudsman Group as a last resort. Make every effort to resolve your student loan problems before contacting the Ombudsman Group.

The Ombudsman Group can be contacted here:
 U.S. Department of Education
 FSA Ombudsman Group
 830 First Street, N.E., Mail Stop 5144
 Washington, D.C. 20202-5144
 Phone: 1-877-557-2575
 Fax: 202-275-0549

Section 6

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

In addition to all CTS academic requirements, recipients of Federal Loans and Federal Work-Study funds must meet the following standards of Satisfactory Academic Progress (SAP) in order to establish and maintain eligibility for assistance from these programs.

PACE

Successful pace by completion of at least 67% of all coursework attempted. Pace is measured by dividing the cumulative number of hours successfully completed by the cumulative number of hours attempted.

- Attempted coursework is defined as any course in which a student is enrolled at the end of the 100% refund period

- Successful completion of coursework is defined as receipt of a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, or P if a course is taken as pass/fail.
- Unsuccessful completion of coursework is defined as receipt of a grade of F, I, or W.
- Successful completion of coursework for the Doctor of Ministry Program is defined as B- or higher in all courses applied toward the degree.
- Repeated coursework is counted only once toward completion of academic progress requirements.
- Credit hours officially accepted in transfer and specifically applied toward a student's degree program are counted as both attempted and completed hours.

MAXIMUM TIMEFRAME FOR DEGREE COMPLETION

The time limit for completing degree requirements and minimum cumulative GPA requirements are as follows:

Degree Program	Max. Time to complete degree	GPA
Master of Divinity	7 years	2.50
M.A. in Marriage and Family Therapy	6 years	2.70
M.A. in Clinical Mental Health Counseling	6 years	2.70
Master of Theological Studies	6 years	2.70
M.Div./M.A. in Marriage and Family Therapy	9 years	2.70
M.Div. /M.A. in Clinical Mental Health Counseling	9 years	2.70
M.Div./Master of Theological Studies	9 years	2.70
Doctor of Ministry	6 years	3.00

Repeated coursework is counted as many times as the course is repeated in the computation of total hours attempted.

Courses that are assigned an incomplete grade are included in the cumulative hours attempted but cannot be used as credits earned toward progress standards until a successful grade is assigned.

SAP REVIEWS

Satisfactory Academic Progress will be reviewed after each spring semester. Financial aid already offered for the following

enrollment period(s) may be canceled if academic progress is found to be unsuccessful during this review.

If progress is determined to be insufficient during the review process, students will be suspended from receiving future federal student aid. Students will receive written notification when placed on financial aid suspension.

Students who are placed on financial aid suspension and terminated from receiving federal financial aid can appeal to be reinstated. See the section below for appeal information.

FINANCIAL AID ELIGIBILITY TERMINATION

APPEAL PROCESS

A student who wishes to appeal the termination of financial aid eligibility will be required to submit a written appeal to the Office of Financial Aid. The written appeal must be specific in describing the factors that caused the financial aid suspension and should explain what changes will be made that will allow you to meet academic standards.

Appeals may be based on the following circumstances:

- Personal medical condition impeded progress; written statement from student's healthcare professional or other documentation required.
- Death or life-threatening medical condition of immediate family member; written statement from healthcare professional or other documentation required.
- Student experienced extraordinary situation or problem which necessitated professional intervention to overcome; statement from healthcare professional or other documentation required.
- Other extenuating circumstances prevented achievement of academic progress; documentation required.

The Director of Financial Aid will review all appeals and provide a written statement as to the outcome of the appeal.

Students whose appeals are accepted will be placed on Financial Aid Probation. **If Satisfactory Progress is not maintained while on Financial Aid Probation, financial aid eligibility will be terminated and no further appeals will be allowed. A student may file one appeal of financial aid termination status.**

RE-ESTABLISHING AID ELIGIBILITY

If satisfactory progress is not made during the semester while on probation status, a student may regain eligibility by bringing both the cumulative GPA and pace requirements up to the minimum standards outlined in this policy.

Section 7

FINANCIAL AID REFUND & RETURN TO TITLE IV POLICY

Official enrollment status is determined based on the student's enrollment on a census date for each enrollment period. The census date is determined by the CTS Registrar and may vary depending on the length of enrollment period and /or course formats. If your enrollment status changes, your financial aid award may be adjusted to reflect your current enrollment status.

If you drop a class(es) after the end of the 100% tuition refund period, institutional aid may be adjusted per the CTS Standard Refund Schedule, but federal aid will not be adjusted. However, Federal Loans require enrollment to be re-certified at the time of disbursement. If you drop below half-time status or withdraw prior to disbursement, the loan will not be disbursed.

CTS STANDARD REFUND SCHEDULE

The following schedule applies to each of the fall and spring semesters.

Week	Refund %
1st week	100%
2nd week	80%
3rd week	60%
4th week	20%
5th week +	0%

Refunds for summer session courses are made on the basis of one day equals one week in the above schedule.

CTS INSTITUTIONAL REFUND POLICY

When a student withdraws from CTS or drops a class, adjustments are made to CTS scholarships and grants which were awarded to the student. Adjustments are done in coordination with the CTS Standard Refund Schedule for institutional charges. In no case will a student receive CTS Scholarship or Grant refunds in cash.

RETURN TO TITLE IV (RT24) POLICY

When a recipient of Title IV aid (Federal Unsubsidized Stafford Loan) withdraws from all classes, drops out, or takes a leave of absence, Federal regulations require CTS to determine the amount of Federal Title IV Aid (not including Federal Work Study) that the student earned as of the student's withdrawal date. The return of funds calculation will be completed within 30 days of the student's determined withdrawal date.

DETERMINATION OF WITHDRAWAL DATE FOR RETURN OF FUNDS

Official withdrawals:

The withdrawal date for students who complete the formal withdrawal process will be the date listed on the Withdrawal Form, the date the student contacted the Registrar to indicate that he/she planned to withdraw, or the date of the student's last participation in a documented educationally related activity.

A student may provide official notification of the intent to withdraw and then change his/her mind. In order to rescind the intent to withdraw for purposes of this calculation, the student must provide a statement, in writing, of his/her intention to remain enrolled through the end of the payment period. If the student withdraws after rescinding his/her intent to withdraw, the withdrawal date is the date on which the student provided notification of the intent to withdraw or began the original withdrawal process, or the date of the student's last attendance at a CTS documented academically related activity.

Unofficial withdrawals:

If the student ceases attendance without providing official notification to CTS, the withdrawal date will be considered to be the last date on which the student participated in a CTS-documented academically related educational activity or the 50% date of the semester.

If it is determined that the student did not begin the official withdrawal process or did not notify the Registrar's Office of the intent to withdraw due to illness, death, accident, grievous personal loss, or other circumstances beyond the student's control, the withdrawal date is the date which CTS determines that the student ceased attendance due to the aforementioned applicable event.

For the purposes of this policy, an educationally related activity is defined as:

- Physically attending a class where there is an opportunity for direct interaction between the instructor and students
- Submitting an academic assignment
- Taking an exam, an interactive tutorial, or computer-assisted instruction
- Attending a study group, cohort meeting, or formal meeting that is assigned by the institution
- Participating in an online discussion about academic matters
- Participation at a SCOFE or CPE site
- Initiating contact with a faculty member to ask a question about the academic subject studied in the course

CALCULATION OF TITLE IV AID EARNED

CTS will determine the percentage of Title IV funds earned by a student who withdraws by dividing the number of calendar days completed in a semester by the total number of days in the semester. The number of days in the numerator and denominator includes all days within the period, except for institutionally scheduled breaks of five or more consecutive days. If a student withdraws while on a scheduled break of five or more consecutive days, the withdrawal date is the last date of classes prior to the beginning of the break. The day the student withdraws is counted as a completed day.

The amount of Title IV Aid earned by the student is then determined by multiplying the percentage of Title IV aid earned by the total amount of Title IV aid disbursed plus Title IV aid that could have been disbursed to the student or on the student's behalf. For students receiving federal aid who withdraw completely before attending 60 percent of the semester, CTS is required to calculate how much of the federal aid must be returned.

TITLE IV AID TO BE DISBURSED OR RETURNED

If the student receives less Title IV Aid than the amount earned, CTS must offer a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement.

POST-WITHDRAWAL DISBURSEMENTS

CTS will provide written notification to the student of his/her eligibility for a post-withdrawal disbursement. This notification will:

- Inform the student of post-withdrawal disbursement funds that were credited to the student's account for tuition, fees, charges, and other educational expenses for which authorization has been granted by the student.
- Request permission to credit the student's account for other current charges for educationally related activities, if prior authorization was not obtained.
- Notify the student of the availability of any remaining earned Title IV programs assistance and ask the student if they wish to receive these remaining funds.

This written notification will be sent within 30 days of the student's withdrawal and will require that the student respond within 14 days of the date on the written notification if the student wishes to receive any remaining earned Title IV assistance in a refund check. If the student does not respond to this notification within the timeframe, CTS is not required to make these funds available to the student. Responses received after the timeframe will be considered on a case-by-case basis.

A post-withdrawal disbursement must be made within 120 days of the of student's withdrawal.

RETURN OF TITLE IV AID

If the student receives more Title IV aid than the amount earned, CTS, the student, or both, must return the unearned funds.

CTS must return a portion of the excess funds equal to the lesser of:

- The institutional charges multiplied by the unearned percentage of funds or
- The entire amount of excess funds.

The funds will be returned within 45 days of the date of the determination that the student withdrew and will be returned from Unsubsidized Federal Stafford Loans. Unearned loan funds which must be returned by the student will be repaid in accordance with the terms of the promissory note.

Section 8

FINANCIAL AID VERIFICATION POLICY

Verification is the process of checking the accuracy of the information reported on the Free Application for Federal Student Aid (FAFSA).

The guidelines used for verification are published annually in the U.S. Department of Education's Verification Guide. It is CTS policy to verify all recipients of need-based federal aid selected for verification by the Central Processing System (CPS). CTS also reserves the right to select additional applications for verification.

The verification requirements delineated in this policy statement apply to all recipients of federal student aid under the following programs:

The Federal Work-Study Program

For verification purposes CTS defines a financial aid recipient as an enrolled student who is eligible to receive federal financial aid. **Aid will not be disbursed from the aforementioned program, as well as any need-based CTS programs, until the verification process has been completed.**

Verification Deadlines

Applicants selected for verification will be required to submit documentation to the Director of Financial Aid to verify data reported on the FAFSA. The Director of Financial Aid will notify selected applicants of the documentation required to complete the verification process. All information required to complete the verification process or to resolve conflicting data must be submitted prior to beginning Federal Work-Study employment. If all information is not received, the applicant forfeits all rights to any Federal Work-Study employment during the current academic year.

APPLICANT CORRECTION AND NOTIFICATION PROCEDURES

The Director of Financial Aid will electronically submit necessary corrections to CPS for your FAFSA data as a result of your verification process. The CPS will then send notification of these changes to you as notification of the FAO initiated corrections. You will be notified of any award changes resulting from verification via the receipt of an updated award notification from student financial services.

OVERPAYMENTS, FRAUD AND ABUSE

If corrections resulting from the verification process decrease an applicant's award and create an overpayment situation, CTS will send notification of this situation to the student and attempt to collect the overpayment. If collection of the overpayment from the student cannot be made, CTS will refer the overpayment to the Department of Education for collection.

The Director of Financial Aid will report to the Office of the Inspector General all instances of suspected fraud.

Fraud occurs when a financial aid applicant, employee, or other individual has misrepresented and/or altered documentation for the purpose of increasing aid eligibility or fraudulently obtaining federal funds.

APPENDIX A

SUMMER FINANCIAL AID POLICIES AND PROCEDURES

The following is a listing of policies and procedures which apply to summer financial aid awards.

Summer financial aid eligibility will be determined based upon your summer registration. You will receive an updated Financial Aid Award Notification e-mail when your summer awards are available for viewing on Populi. Your eligibility for summer financial aid cannot be determined until you have registered for summer coursework.

While three credits is considered full time for institutional scholarships and grants in the summer term; students must enroll in 6 or more credits to be considered for federal financial aid (Federal Direct Loan).

Once you have registered for summer coursework and if you borrowed a fall/ spring loan and have remaining funds available to borrow for the summer, you will receive an offer of a summer student loan via email. If you did not borrow for the fall/spring, you will need to contact the Financial Aid Office at finaid@cts.edu to request that a summer loan be offered on your account.

For financial aid purposes, all summer mini-sessions will be combined into a single term.

Financial Aid Handbook 2022-2023



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