



Program Costs & Financial Aid Guide

Please note that these cost estimates are based on 2016-2017 rates and are subject to change. Also note, students who do not meet financial aid Satisfactory Academic Progress (SAP) requirements for two or more semesters will have their aid suspended.

For more information on SAP at PSCC, visit http://www.pstcc.edu/financial_aid/sap.php.

Third Summer Session 2017

- Because third summer session 2017 is part of the 2016-2017 academic year, students interested in receiving financial aid in summer 2017 must complete a 2016-2017 FAFSA in addition to the 2017-18 FAFSA. Since summer 2017 Bridge students have not used any other financial aid in the 2016-2017 academic year, they have access to the full annual amount of student loans.
- All financial aid for Bridge students goes through PSCC. PSCC must be the #1 school on the FAFSA. Please note that students' financial aid (if any) for summer will be released after the semester begins (but before the UT payment deadline of August 4, 2017). Students should expect to purchase their summer books out of pocket, as they will need to buy their books before financial aid is disbursed.
- Students are also expected to attend one of the two Bridge orientation sessions. The registration fee is \$200 for students and \$50 for guests (over 18).

Tuition/Fees & Other Costs for Summer 2017	In-State	Out-of-State
PSCC: Tuition/Fees for 6 credit hours	\$1,073	\$3,989
UT: Student Services Fees	\$348	\$348
UT: Bridge Program Fee	\$225	\$225
UT: Summer Dining Dollars meal plan - optional	\$200	\$200
UT: Housing (optional) Double room in Clement Hall (*estimate)	\$720*	\$720*
PSCC: Books - students report paying as little as \$75 and as much as \$500 for books in 3rd summer session; this is an average cost (*estimate)	\$200*	\$200*
UT: Parking (optional) If students choose to keep a car on campus, they need this pass.	\$100	\$100
Total Estimated Costs (*including optional estimated costs such as meal plan, housing, and parking)	\$2,866*	\$5,782*

Students receive two separate bills: one from PSCC and another from UT.

Potential Available Financial Aid for Summer 2017	
Subsidized Loans (*if eligible) – federal loans that must be paid back but do not accrue interest while students are enrolled in school	\$3,500*
Unsubsidized Loans (all students eligible) – federal loans that must be paid back and do accrue interest while students are in school	\$2,000
Parent PLUS Loan and/or Alternative Loan – federal PLUS loans are for eligible parent borrowers. If a PLUS loan is denied, the student’s \$2,000 unsubsidized loan amount may be increased up to \$6,000. Alternative Student Loans are loans through a private bank which often require a co-signer.	variable
HOPE Scholarship (*if eligible) – not available until fall semester	N/A
Pell Grant (*if eligible) – federal aid that does not need to be paid back. Whether a student is eligible for any (partial or full) Pell Grant funding depends on estimated family contribution (EFC) and other need-based factors.	maximum of \$1,454*
Tennessee Promise (*if eligible) – not available until fall semester	N/A

Fall 2017 and Spring 2018

- Bridge students have two bills due each semester – one for PSCC (tuition/fees) and one for UT (select fees, housing, etc.). The UT payment deadline is deferred to a point later in each semester to allow Bridge students to receive their excess financial aid money (if any) from PSCC before having to pay the UT bill.
- Bridge students living on campus are also assessed a one-time LLC fee of \$50 in the fall semester.

Please note that the costs and aid amounts listed are per semester.

Tuition/Fees & Other Costs for Fall 2017 & Spring 2018 Per Semester	In-State per semester	Out-of-State per semester
PSCC: Tuition/Fees Estimate for 15 credit hours *based on 2016-2017 school year, subject to increase	\$2,186*	\$8,474*
PSCC: Books Estimate- *this is an average cost estimate based on 2016-2017 stats	\$650*	\$650*
UT: Student Services Fees (not including facilities fee or study abroad fee) *based on 2016-2017 school year, subject to increase	\$718*	\$718*
UT: Bridge Program Fee	\$225	\$225
UT: Housing (optional) Double room in Clement Hall	\$3,250*	\$3,250*
UT: Meal Plan (optional) Bridge students are not required to purchase a meal plan. Meal plans range from \$492/sem to \$2045/sem; this estimate is based on the “block 75 meal plan” *based on 2016-2017 school year, subject to increase	\$693*	\$693*
UT: Parking (optional) – Students who wish to keep a car on UT’s campus need this pass. Motorcycle rates differ. Parking at PSCC is free. *based on 2016-17 school year, subject to increase	\$294*	\$294*
Total Estimated Costs Per Semester – including optional costs	\$7,916 per semester	\$14,204 per semester

Potential Available Financial Aid for Fall 2017 & Spring 2018	Per Semester
Subsidized Loans (*if eligible) – federal loans that must be paid back but do not accrue interest while students are enrolled in school	\$1,750/sem.*
Unsubsidized Loans (all students eligible) – federal loans that must be paid back and do accrue interest while students are in school	\$1,000/sem.
Parent PLUS Loan and/or Alternative Loan – federal PLUS loans are for eligible parent borrowers. If a PLUS loan is denied, the student's \$2,000 unsubsidized loan amount may be increased up to \$6,000. Alternative Student Loans are loans through a private bank which often require a co-signer.	variable
HOPE Scholarship (*if eligible) – Bridge students receive the two-year HOPE amount in the first year and receive the four-year amount in the second year and beyond, assuming matriculation to UT and retention of HOPE scholarship	\$1,500/sem.* (*if eligible)
Pell Grant (*if eligible) – federal aid that does not need to be paid back. Not all students are eligible for Pell Grants! Whether a student is eligible for any – partial or full -- Pell Grant funding depends on estimated family contribution (EFC) and other need-based factors.	maximum of \$2,960/semester if eligible
Tennessee Promise (*if eligible) – applied only to students' PSCC bills. Note that this is a last-dollar scholarship, meaning that the HOPE scholarship (if eligible), PELL grant (if eligible), and TSAA grant (if eligible) will be applied first to the PSCC bill before TN Promise kicks in. Does NOT cover any of the UTK bill or books.	Remaining PSCC bill* *certain fees and all books not covered – if eligible

Summer 2018

- Students have until the end of summer 2018 to complete Bridge requirements or otherwise secure degree-seeking admission to UT. Costs and aid are variable.
- Note that students will likely have used all of their 2017-2018 financial aid in fall and spring and thus may not have financial aid left for summer 2018. Students relying on financial aid and expecting to need to attend one summer or the other should plan to attend summer 2017, since it is in a different aid year.

Scholarships

Please make sure your TN Promise Scholarship* and TN HOPE Lottery Scholarship* (*if eligible) are being sent to PSCC. To check this and change online (if needed), please log in to the TSAC Student Portal. You may also print the TSAC Change of Institution Form and fax to the number provided. If you have questions, please call TSAC at 1-800-342-1663.

Pellissippi State awards numerous scholarships based on talent, academic achievement and/or financial need. By submitting the PSCC Scholarship Application, you will be considered for any scholarships for which you may be qualified.

For instructions and to apply, please visit https://ps15.pstcc.edu/forms/fa/scholarship/scholarship_start.php.

NOTE:

Volunteer Bridge students are not eligible for any UTK scholarships during their first year in the program.

Guidelines and Due Dates

All financial aid for Bridge students must go through PSCC every semester they are in the program, including third summer session at UT. Any financial aid or scholarship money sent directly to UT for a Bridge student will be returned to the sender. Bridge students should list PSCC (school code 012693) as their #1 institution on the 2016-2017 (if beginning the program in third summer session 2017) and 2017-2018 FAFSA forms.

A student's federal financial aid will be applied to the PSCC bill first, then the PSCC Business Office will disburse the student's excess financial aid, if any, to the student. The student is responsible for paying fees to UT. PSCC does not pay UT directly. Each semester, the UT staff will place Bridge students receiving financial aid in a deferment, to allow time for students to receive any excess financial aid before the UT bill is due.

****Bridge students are responsible for paying all requisite tuition and fees to each institution. Students receiving excess financial aid from PSCC are responsible for collecting their excess aid and applying it to any outstanding balance at UT. Students with overdue balances at either institution will have holds placed on their accounts and may be removed from the program as a result.****

Bill Due Dates

Summer 2017 Third Session Session Bill Due Dates	
PSCC Bill & Schedule Confirmation Deadline	July 20, 2017
UT Bill Deadline	August 4, 2017

Fall 2017 Semester Bill Due Dates	
PSCC Bill & Schedule Confirmation Deadline	August 7, 2017
UT Bill Deadline - for students <u>not</u> receiving financial aid or scholarships	August 21, 2017
UT Bill Deadline - for students receiving financial aid or scholarships	October 31, 2017

Spring 2018 Semester Bill Due Dates	
PSCC Bill & Schedule Confirmation Deadline	January 3, 2018
UT Bill Deadline - for students <u>not</u> receiving financial aid or scholarships	January 2018
UT Bill Deadline - for students receiving financial aid or scholarships	March 30, 2018



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