

receiving a job. Work-study awards are based on the availability of funds at Troy University.

- Federal Perkins Loan Program

The Perkins Loan program provides low-interest loans to help undergraduate and graduate students with exceptional financial need pay for their higher education. The general loan limits depend, in part, on the student's year in school. Students attending school at least half-time do not begin repaying their loan until nine months after they graduate, leave school, or drop below half-time status. Less-than-half-time students may have a different grace period. Borrowers have up to 10 years to repay the loan. Troy University has limited access to Perkins Loan funds. Priority is given to students with the lowest EFC, determined by information provided on the Free Application for Federal Student Aid (FAFSA), who also receive Pell Grants. There is no guarantee that every eligible student will receive a Perkins Loan, so it is important to apply early to have a better chance. Perkins Loans are based on the availability of funds at Troy University. If you have been awarded a Perkins Loan, you may download, print, complete, and return the signed Perkins Promissory Note from our website.

Direct Stafford Loans

Direct Stafford Loans require a FAFSA and include the following federal programs:

- Subsidized Loans

Subsidized loans are awarded based on the student's calculated need from the FAFSA. The interest is paid by the government while at least half-time enrollment is maintained. You are charged a 3% to 4% fee by the federal government when you borrow; the amount of your loan sent to the school is reduced by that fee. Repayment begins six months after enrollment has ceased or dropped to below half-time status. Once in repayment interest rate is variable and caps at 8.25%.

- Direct Unsubsidized Loans

Unsubsidized loans are not based on calculated need, but still necessitate the filing of the FAFSA for eligibility determination. You are charged a 3% to 4% fee by the Federal government when you borrow; the amount of your loan sent to the school is reduced by that fee. Interest rate is a maximum of 8.25%. Interest is not paid by the Federal government, and the student is responsible for all interest associated with the loan. Interest payments can be capitalized (added to the loan at repayment) if no payments are made during enrollment. Repayment begins six months after enrollment has ceased or dropped below half time.

- Direct PLUS Loan

Direct PLUS Loan is for parents of dependent students and is not based on need but a FAFSA is required. Parents may qualify for the PLUS Loan for the difference between your education costs and the amount financial aid you are awarded.

Interest rates for the Direct Stafford and Direct PLUS Loans vary. The federal government pays the interest on the q Mborrow;|

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used each year to benefit students majoring in one of the fields of biological science. Applications should be directed to the chair of the Department of Biological Sciences.

Blankenship Award was established by Larry D. Striplin,

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established in 1993 by their son, Brad Dunning, a 1980 graduate

John E. Horne Scholarship was established in 1983 by John E. Horne for the purpose of assisting students at Troy University who are majoring in one of the academic disciplines within the Sorrell College of Business. Mr. Horne was a 1928 graduate of Troy State Teachers College and a long-time friend and supporter of the university. Applications should be directed to the dean of the Sorrell College of Business.

Bettie Hopper Perpetual Memorial Scholarship was established by William F. Hopper in loving memory of his mother, a graduate of the university. Mr. William F. Hopper, a 1972 graduate of TSU, was the university's senior vice-president financial affairs. The scholarship is awarded to a student majoring in accounting, with preference given to student athletes. Applications should be directed to the dean of the College of Business.

Louis Hopper Scholarship was established by William F. Hopper in honor of his father. It is the intent of the donor that the scholarships go to hard working students who possess the highest character. Recipients must have a 23 ACT and an overall and last term GPA of at least 3.0. Incoming freshmen recipients must have at least a 26 ACT and an overall B average in high school. Preference will be given to student athletes. For information on applying, contact the Department of History.

George M. Hudson Endowed Scholarship was established in 1993 by Mr. Hudson, a 1934 graduate of STC. Mr. Hudson was employed for 43 years in Alabama Department of Education and was a founder of the TSU's Rehabilitation program. In 1973, he was named Outstanding Alumnus of the Year (Education) at TSU. The scholarship is awarded to students majoring in rehabilitation. Selection will be made by Troy University scholarship committee.

William R. Hudson Scholarship was established with gifts from the employees of Hudson Industries, Inc., friends of William R. Hudson, and Hudson Industries, Inc., in memory of Mr. Hudson, a graduate of TSU and president of Hudson Industries, Inc. Preference is given to students who are children of former employees of Hudson Industries, Inc., GPA of 2.5 is required. Selection is made by Troy University scholarship committee.

Sherrod Curtis Huggins Endowed Scholarship will be awarded to students majoring in psychology. Preference will be given to individuals in their junior year. If no students from psychology are eligible, the next preference will be students in their junior year majoring in education. Preference will also be given to students from Butler County. Recipients must be enrolled full-time at Troy University with a GPA of 3.0. Selection of recipients will be made by the Troy University scholarship committee.

Earl Hutto Foundation, Inc. Scholarship was established to assist students pursuing majors in nursing or, upon agreement, in other areas of study. Recipient is required to write a letter to The Earl Hutto Foundation describing his/her personal and family situation and goals in life. The recipient must meet the GPA set

Marian Rhodes Scholarship for Theatre was established in 1998 by Claudia Graves Crosby. The scholarship is awarded to deserving students whose studies are concentrated in the areas of drama and theatre. Applications should be directed to the dean of the College of Communication & Fine Arts.

Gregory Glenn Riley Scholarship was established through a planned gift from the estate of Hazel Sexton Riley, the mother of Gregory Riley. It is awarded to students enrolled full-time with a 2.8 GPA. Preference is given to students majoring in Psychology. Selection will be made by the Troy University scholarship committee.

Hugh G. Rose Endowment Scholarship was established in 1990 through the generosity of Mr. Rose, a TSU alumnus, with the purpose of providing financial assistance to students. It is awarded on the basis of financial need and academic achievement. An essay must be written on the tangible and intangible benefits of the free enterprise system.

Michael Russell Music Award was established in 1996 by Mr. and Mrs. Thomas W. Russell in memory of their son, a 1989 graduate of Troy State University. This scholarship is awarded to a student who has been accepted to a program in music, exhibits academic merit, and demonstrates financial need. First preference for the award will be given to students from Crenshaw County. Applications should be directed to the director of the School of Music.

Cowart and Georgia Sanders Endowed Scholarship in Nursing will be awarded to full-time students enrolled in the BSN program with a GPA of 3.0. Recipients must be a United States citizen and be at least a five-generation American. Must also perform 10-12 hours each semester in community service related to the nursing field (community service cannot be in facilities which provide abortions). Selection will be made by committee of faculty members from the School of Nursing.

Alfred L. Shell Endowed Scholarship is awarded to graduates

dents. The fellowship requires 10 hours per week working with a staff member. Students cannot be on any other university work program. Information on applying can be obtained from the Foundation Office.

Earl and Carol Franks Scholarship is awarded to two students (one male, one female) from Luverne High School who are enrolling at Troy University and who possess a strong work ethic, selfless dedication and have a good attitude and integrity. Awards are for one year only. Selection of recipients will be made by officials from Luverne High School in conjunction with the Troy University scholarship committee.

Harris Security First Responders Scholarship will be awarded to entering freshman at Troy University, who are the sons or daughters of first responders. (First Responders are defined as current, full-time employees of fire, police, or EMT organizations who have been employed in their profession for a minimum of two consecutive years.) Also, if the parent (first responder) passes away during active employment (not necessarily on the job), the dependent will still be eligible. Applicant must also have a 2.5 GPA and be a resident of one of the following counties in Alabama: Butler, Covington, Crenshaw, Dale, Houston, or Pike. Selection will be made by the Troy University scholarship committee.

Anne Wood Johnson Scholarship was established by Wilbur G. Johnson in honor of his wife, Anne Wood Johnson. The purpose of this scholarship is to assist full-time students attending Troy University.

Johnston Textiles Scholarship is awarded based on scholastic ability, leadership qualities, and moral qualities. Applicants seeking information should contact the Human Resources Manager at Johnston Industries, Inc. Selection is made by scholarship committee comprised of designated Johnston Textiles employees.

Jess Jordan Memorial Scholarship was established by the Troy Broadcasting Corpov / it-

thy F-1 and J-1 non-immigrant foreign students who are in need of financial assistance in order to continue their education.

TROY UNIVERSITY FOUNDATION PRIZES

The Foundation administers several funds established by donors to recognize students selected for outstanding achievement at Troy University.

PRIZES (Endowed)

Ralph W. Adams Omicron Delta Kappa Leadership Award was established by Dr. Ralph W. Adams to honor a member of ODK who showed exemplary character and leadership during the year. Dr. Adams was chancellor emeritus of TSU system.

Alpha Lambda Delta Scholarship was established by the Troy Chapter of Alpha Lambda Delta, a national honorary for college freshman, to provide assistance to a full-time enrolled student who is an initiated member of Troy University Alpha Lambda Delta.

Heather Alsbrooks Award

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Deadline: March 31. Apply online at montgomery.troy.edu.

Returning and New Graduate Student Scholarship

Amount: The scholarship will apply only to tuition and will cover only that tuition (up to the maximum cost of one three-hour course) not funded by other financial assistance, i.e., Pell Grant, VA educational benefits, tuition assistance, other scholarships, etc.

Availability: Twenty awards to new and returning students beginning each fall semester (T-1 and T-2) and is renewable for the spring semester (T-3 and T-4). Recipient must maintain a 3.5 GPA each semester).

Criteria: Returning students must have a 3.5 overall GPA or higher on nine or more semester hours at Troy University Montgomery. New students must be unconditionally admitted to the graduate program by the scholarship deadline. The student must be enrolled for at least two courses.

Deadline: July 30 (applications available June 1). Apply online at montgomery.troy.edu.

Alumni Association Scholarship

Amount: The scholarship will apply only to tuition and will be in the amount of \$500.

Availability: One undergraduate student per semester. Three awards in the fall semester (T-1 and T-2) and three awards in the spring semester (T-3 and T-4).

Criteria: The student must have a 3.5 GPA at Troy University Montgomery; have earned a 30 semester hours with 15 of the semester hours earned at the University if applying as a transfer student.

Deadline: July 30 and December 1.

Stephen H. Morochnick Scholarship

Amount: The scholarship provides for one three-hour course at the Montgomery Campus or it may be used for a one-time purchase of textbooks in the Montgomery Campus Bookstore up to \$150.00 (no refunds allowed).

Availability: The scholarship may be awarded for fall semTiv m textbooks