2022-23
ACADEMIC CATALOG



Midway University Course Catalog

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Scholarship Programs

At Midway University we do everything possible to make the college experience achievable and affordable. That is why we have developed a comprehensive program of merit scholarship opportunities as well as athletic, talent, and need-based scholarships. Each year, over 90 percent of our students participate in our financial assistance programs.

Below is an overview of our Undergraduate Institutional merit, athletic, talent and academic scholarship programs as well as scholarships for evening/online students and Graduate

Assistantships. Our Admissions Office and Financial Aid Office are happy to discuss these with students during campus visits, open houses or by calling or scheduling an appointment.

For scholarship consideration, students must be enrolled as an Undergraduate student and attend full-time. Scholarship eligibility is determined during application and admission to Midway University. Most institutional scholarships are renewable for up to four years when a student meets the renewal requirements outlined for the specific award. Students may only receive one scholarship from each category (i.e.1 Category A + 1 Category B + 1 Category C).

All Midway University scholarship awards are for the full academic year and are split evenly between the fall and spring semester only.

Traditional Undergraduate Student Scholarships

Students can only receive one merit scholarship.

Type A - Academic Merit Scholarships

Ruth Slack Roach Leadership Scholarship Program

The Ruth Slack Roach Leadership Scholarship program was created in September 1996 in memory of Ruth Slack Roach, a great community servant-leader. The purpose of the Midway University Ruth Slack Roach Leadership Scholarship program (RSR) is to develop women as leaders dedicated to personal and community service exemplified in the life of Ruth Slack Roach.

Students in the program carry out community service projects dedicated to Ruth's memory and study principles of servant leadership to prepare them to carry on her legacy of service-centered leadership. Students develop leadership skills as they create and implement their projects.

The Scholar will serve as a Student Director of the RSR Leadership program and will be a mentor to the Ruth Slack Roach Leadership program participants, helping them to develop their leadership skills and their commitment to service. She will assist with the development of the RSR program and will oversee the planning and implementation of projects undertaken by participants in the program. The Scholar serves as a liaison between the members and the program advisor and will organize regular meetings of the Ruth Slack Roach participants. The Scholar will perform general administrative duties as assigned by the program advisor.

Scholarship Application Requirements

- Applicants must be bachelor's degree-seeking female residential students who hold a minimum 3.0 cumulative GPA and 60 earned credit hours.
- Qualified candidates will have the opportunity at the end of their sophomore year to apply for a scholarship that will cover full tuition.
- This scholarship is open to students interested in holding a leadership position and who have a commitment to community service.
- Applicants will interview with the Ruth Slack Roach Executive Committee, and the recipient of the award is chosen by the committee members.
- The recipient is required to live on campus.
- In accepting the scholarship, the Scholar agrees to a commitment of two years to the program with semester renewal based on a review of the self-assessment.

Applications are solicited annually by the Office of Student Affairs. Questions? Contact saoffice@midway.edu.

Pinkerton Scholarship

High academic achievement award

- High school GPA of 3.7 or higher
- ACT – 28; SAT – equivalent score to ACT level
- Completed admissions application
- Must be a U.S. citizen and compete during Scholarship Day on campus (interview/essay)

Up to two full tuition awards per year will be decided by faculty and is renewable for up to 4 years with a renewal GPA of 3.5. Earning this award supersedes all other Midway University awards. International students are not eligible for this scholarship.

There is no separate application process for the Pinkerton Scholarship. Students who meet the eligibility criteria will be invited by the Admissions Office once they have submitted all academic documents and have been formally admitted to the University. Students can continue to update their academic documents prior to the Scholarship Day deadline to become eligible. Scholarship Day is typically the first week in February. Students must RSVP to attend Scholarship Day.

Pinkerton applicants must complete the Free Application for Federal Student Aid (FAFSA) each year. Pinkerton is a GAP scholarship and will cover tuition charges at the billed rate less applicable financial aid from federal and state grant programs, which includes but is not limited to the Federal Pell Grant, FSEOG, Kentucky CAP Grant and KTG. Applicable aid does not include KEES, Federal direct loans or other external scholarships, which may be applied toward other costs not covered by Pinkerton such as Room & Board and Books and supplies.

New Freshman Merit Scholarships

- Trustee – $11,000 award for up to 4 years
- President – $10,000 award for up to 4 years
- Provost – $8,000 award for up to 4 years
- Dean – $7,000 award for up to 4 years
- Founders – $6,000 award for up to 4 years
- Director- $5,000 award for up to 4 years
- Opportunity Grant – Up to $5,000 for up to 4 years

Transfer Merit Scholarships

- Transfer $11,000 award for up to 4 years
- Transfer $9,000 award for up to 4 years
- Transfer $7,000 award for up to 4 years
- Transfer $6,000 award for up to 4 years

International Merit Scholarship

- Amount varies – awarded for up to 4 years

Type B - Scholarships

Students can only receive one scholarship from this category

- Athletic – Varies by Team and Coach. To find out more about athletic scholarships and to see what athletic opportunities we have to offer visit the athletics website.
- Chorale – Audition required during Scholarship Day.
- Majors – $2,000: Healthcare Administration, Pre-Professional & Psychology: Will be awarded to current students after major is declared, must meet a 3.0 GPA and maintain a 3.0 GPA to renew each year up to two years. Students must remain in the major to receive the award.
- Minority Scholarship – The purpose of the Midway Minority scholarship is to attract students from diverse racial and ethnic backgrounds traditionally underrepresented in higher education. Midway will award a total of six $5,000 scholarships each year. Download application.
- PATH Program Graduate Scholarship – Every participant of the PATH program at Midway University will be eligible for a $3,000 scholarship. Enrollment in the PATH program must be verified by the PATH coordinator at Midway University before the scholarship is awarded. A completed application for Midway University is required and participants must meet the admission requirements of the University to be eligible for the scholarship.
- Dual Credit Scholarship - Every participant of The Academy at Midway University Dual Credit Program will be eligible for a $3,000 scholarship.
- Sage Scholars - Midway University is a member of SAGE Scholars Tuition Rewards. The Tuition Rewards program is a unique rewards program offered by employers, health insurers, financial institutions and non-profits, to address American families' number one financial concern – a college education for their children, grandchildren, nieces and nephews. Sage Scholar students are eligible for up to a $5,000 scholarship. Renewable for up to 4 years.

Type C - Scholarships

Students can only receive one scholarship from this category

- Out of State Award – $2,000 for students who are residents of the United States that have a permanent address outside of the state of Kentucky. International students are not eligible for this award.
- Legacy Scholarship – $2,000 for students who have a sibling, parent, grandparent who graduated from Midway and proof of relationship.
- Sibling Scholarship – Midway University recognizes the commitment many families make in sending multiple children to college at the same time. The Sibling Scholarship provides $1,000 annually to eligible undergraduate traditional students with a sibling concurrently enrolled at Midway.
- Disciples of Christ Scholarship – $2,000 for students who are members of the Disciples of Christ Church. Requires a letter from a minister.
- Governor's Scholars Scholarship – $2,000 for students who have completed Kentucky's Governor's Scholars Program (GSP) Governor's School for the Arts (GSA) or Governor's School for Entrepreneurs (GSE).
- Rogers Scholars - $2,000 for students who have completed the Rogers Scholars program. International students are not eligible for this scholarship.

Evening/Online Undergraduate Student Scholarships

- Online Access Scholarship – $500 per year: Full-time online students who are admitted with a 2.5 overall GPA, and will maintain a 2.5 for renewal, up to four years. This is not stackable with KCTCS Scholarship or BAP tuition discount. Requires full-time enrollment to earn the award.
- Legacy Scholarship – $1,000 per year for students who have a sibling, parent, grandparent who graduated from Midway and proof of relation. Renewable for up to 4 years. Requires full-time enrollment to earn the award.
- KCTCS Scholarship – $1,000 per year for students who have graduated from a KCTCS institution with a GPA of 3.0 or higher in an AA/AS/AAS degree program. Renewable for up to 2 years with a 2.5 GPA. This is not stackable with the Online Access Scholarship or BAP tuition discount. Requires full-time enrollment to earn the award.
- Dual Credit Scholarship – Every participant of The Academy at Midway University Dual Credit Program will be eligible for a $1,000 scholarship. Renewable for up to 4 years. Requires full-time enrollment to earn the award. This is not stackable with any other scholarship.
- International Students are not eligible for Evening/Online Undergraduate Scholarships.

Scholarship awards cannot exceed tuition or be used for room and board. The University reserves the right to make changes to its scholarships at any time.

Graduate Assistantships

Midway University offers a limited number of graduate assistant scholarships each year for the fall and spring terms. Graduate assistants can earn a scholarship of $237 per credit hour up to an annual maximum of $5,200. Graduate assistant candidates must be enrolled full time in the MBA program (6 credit hours per semester). Graduate assistants must apply for the position through the Career Opportunities link found on the Midway University website in order to be considered for the scholarship. The BAP tuition discount is not stackable with a graduate assistantship.

Other Financial Assistance

Community Scholarships

Many different organizations offer scholarships to assist students with expenses. High school guidance offices, employers, and professional and church organizations can all be possible resources for scholarship opportunities. The Financial Aid Office can provide students with additional information on scholarship search tips, free online search engines, and ways to avoid scholarship scams. Students receiving community scholarship funds are required to notify the Financial Aid Office.

Council of Independent Colleges General Tuition Exchange Program

Midway University holds membership in the Council of Independent Colleges General Tuition Exchange Program (CIC-TEP). Colleges and universities participating in this program have agreed to accept General Tuition-free Students from families of full-time employees of other CIC institutions (full-time as designated by the employer/institution). General Tuition Exchange awards do not represent an exchange of actual dollars, and the recipient of this award must reside on campus.

CIC Tuition Exchange recipients are required to complete a FAFSA each year. The scholarship covers full-time general tuition less duplicative aid. Complete information about this program may be obtained from the Financial Aid Office.

Employer Reimbursement Funding

Employers may offer tuition reimbursement benefits to employees taking courses. Students are encouraged to check with their employers regarding the availability of such benefits. Generally, these benefits are paid directly to the student after the successful completion of the semester. Because of this, students must typically make alternative payment arrangements to cover their charges for the semester and then “reimburse” themselves when their employer pays the funds. Students who are eligible for employer reimbursement should notify the Business Office or Financial Aid Office.

Rehabilitation Benefits

Available to qualified students who are physically or vocationally challenged, rehabilitation benefits usually provide some or all tuition and fees in addition to a book allowance. For more information, interested students should contact the Kentucky Office of Vocational Rehabilitation, Frankfort, Kentucky, at 1-800-372-7172.

Veterans Administration Benefits

Midway has been authorized by the U.S. Department of Veterans Affairs and the Kentucky Approving Agency for Veterans Education to participate in VA educational assistance programs. Midway University assists veterans in the following programs:

- Chapter 30 - Montgomery GI Bill®[1] Active Duty Program
- Chapter 31 - Vocational Rehabilitation
- Chapter 33 - Post 9/11 GI Bill® and the Yellow Ribbon Program
- Chapter 35 - Survivors and Dependents Educational Assistance
- Chapter 1606 - Montgomery GI Bill® Selected Reserves
- Chapter 1607 - Reserve Educational Assistance Program (REAP)

How to Apply

The GI Bill® website offers comprehensive information regarding all education assistance programs and the application process for each. The site also offers a benefits calculator and a side-by-side comparison of the programs for which students may qualify. The Financial Aid Office and the VA Certifying Official located in the Registrar’s Office are available to assist students with questions regarding VA educational benefits.

Workforce Investment Act Funds

Students in certain programs could be eligible to receive Workforce Investment Act funds for training or retraining purposes. For more information, students should contact the Kentucky Office of Employment and Training or the Financial Aid Office.

Student Employment Program

Federal Work-Study (FWS)

The FWS program is funded by combined funding from the federal government and the University. It is designed to provide jobs for eligible students who may earn funds to assist with a portion of their educational expenses. Application for FWS is made through completion of the FAFSA and the Financial Aid Department. Eligible students are assigned part-time jobs on campus while school is in session. Every effort is made to place a student in a job that relates to previous experiences or to future career goals. Students may use all or part of their work study earnings to help pay their tuition and other eligible educational expenses. Students receive biweekly paychecks for hours worked at the established wage, or they may choose to have their earnings applied directly to their student accounts by signing an authorization through the Business Office.

Grant Programs

Students must complete a FAFSA for the Financial Aid Office to determine eligibility for the awards described in this section. Students should apply as soon as possible on or after October 1 to maximize eligibility for state and federal financial aid. Extensive information about all federal aid programs can be found on the FAFSA website.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

The federal TEACH Grant Program provides grants to students who intend to teach full-time in high-need subject areas for at least four years after graduation at schools that serve students from low-income families. Students wishing to apply for the TEACH Grant must obtain an application from the Office of the Registrar, which must be completed and approved by the Registrar each academic year, and then returned to the Office of Financial Aid. IMPORTANT: If a student does not complete the service obligation of at least four complete academic years within eight years after completing their program for which s/he received the grant, all TEACH Grant funds will be converted to a direct unsubsidized loan. If a student changes major or otherwise ceases to be enrolled in the course of study for which s/he received the grant, all TEACH Grant funds received will be converted to a direct unsubsidized loan. The loan then must be repaid to the U.S. Department of Education, with interest charged from the date the TEACH Grant was disbursed. For extensive information on the TEACH Grant, please visit the Federal Student Aid website or contact the Financial Aid Office.

Federal Pell Grant

The federal Pell Grant is made available to undergraduate students who have been determined to have exceptional financial need and have not already earned a bachelor's degree. Eligibility is determined by the Department of Education when a student completes the FAFSA. Eligibility may change yearly, and the Grant is only available for a maximum of 12 semesters.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG may be available to students attending at least half time who receive Federal Pell Grants and who have the highest levels of financial need as demonstrated through the FAFSA. An eligible student may receive up to $400 per semester for full-time enrollment, $300 per semester for three-quarter enrollment, and $200 per semester for part-time enrollment. FSEOG funding is limited and can be exhausted during the year, so not all students with the most financial need may receive FSEOG funds. Students are encouraged to file the FAFSA as early as possible after October 1 to maximize chances of receiving this grant.

Iraq and Afghanistan Service Grant

If the parent or guardian of a student was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, the student may be eligible for an Iraq and Afghanistan Service Grant. For extensive information on the Iraq and Afghanistan Service Grant, please visit the Federal Student Aid Iraq Afghanistan page of the website or contact the Financial Aid Office.

Kentucky Higher Education Assistance Authority (KHEAA) Funding

KHEAA grants are available to qualified residents of Kentucky attending a Kentucky university. Before KHEAA grant eligibility can be determined and funds awarded, application must be made through completion of the FAFSA as soon as possible on or after October 1 of the preceding academic year. Extensive information about all state aid programs can be found at on the KHEAA website.

Loan Programs

We encourage you to explore studentaid.gov for valuable information and resources on borrowing federal student and parent loans. You can learn about responsible borrowing, interest rates, loan terms and loan repayment options. Loan repayment charts and online calculators can help you estimate future loan payments so you can plan ahead and borrow wisely. You can use Loan Simulator to get an early look at what repayment plans you may be eligible for and to receive a comparison of estimated monthly payment amounts for all federal student loan repayment plans. This comparison is important because the Standard Plan may not provide you with the lowest payment amount based on your individual circumstances. You may find that your payment will be lower under another repayment plan.

Bagby Loan

Students attending Midway University may also have available to them funds from the George L. Bagby Trust Loan Fund. This fund, created by bequest in 1972, provides interest-free loan money to students to help defray their school expenses. Bagby Loan repayment is arranged with the Business Office.

Federal Direct Loans

These are loans that *must be repaid* with interest. Repayment begins following a six-month "grace period" after the student graduates, leaves school, or drops below half-time. Students must be enrolled at least half-time to borrow Direct Loans. Application for Direct Loans is made through completion of the FAFSA. There are two types of Direct Loans:

Direct subsidized loan

- Must have financial need as determined by the FAFSA to be eligible.
- Interest on the subsidized loan is deferred until the student graduates, leaves school, or drops below half-time enrollment.

Direct unsubsidized loan

- Eligible for the unsubsidized loan even if there is no financial need.
- Interest on an unsubsidized loan accrues from the time it is disbursed until it is paid in full. To avoid capitalization of the interest, students may choose to make interest payments while enrolled. Doing so will not trigger early repayment.

The most up-to-date information on Direct Loan interest rates, origination fees and repayment options can be found on the chart below or at StudentLoans.gov. Information may also be obtained by contacting the Financial Aid Office. There are limits to the amount a student may borrow in Direct Loans each year and over a lifetime. The chart below provides annual and aggregate loan limits.

Student Type & Loan Type	**Dependent Undergraduate Students Subsidized & Unsubsidized Loans**	**Independent Undergraduate Students+ Subsidized & Unsubsidized Loans**	**Graduate/ Professional Degree Students Unsubsidized**
Interest Rates*	5.5%	5.5%	7.05%
(0-29 college credits)	$5,500 (max. $3,500 subsidized)	$9,500 (max. $3,500 subsidized)	$20,500 unsubsidized loan only
2nd-year (30-59 college credits)	$6,500 (max. $4,500 subsidized)	$10,500 (max. $4,500 subsidized)	$20,500 unsubsidized loan only
3rd-year (60+ college credits)	$7,500 (max. $5,500 subsidized)	$12,500 (max. $5,500 subsidized)	$20,500 unsubsidized loan only
Aggregate Loan Amounts	**$31,000 (No more than $23,000 may be in subsided loans)**	**$57,500 (No more than $23,000 may be in subsidized loans)**	**$138,500 (The graduate debt limit includes Direct Loans received for**

Student Type & Loan Type	Dependent Undergraduate Students Subsidized & Unsubsidized Loans	Independent Undergraduate Students+ Subsidized & Unsubsidized Loans	Graduate/ Professional Degree Students Unsubsidized
			undergraduate study.)

NOTE: Students must be enrolled at least half time to borrow Direct Loans. Students receiving Direct Loans will have their loan information submitted to the National Student Loan Data System (NSLDS). This information will be accessible to guaranty agencies, lenders and institutions determined to be authorized users of the data system.

+ Includes dependent students whose parents are denied a PLUS loan

- Interest Rates apply to Direct Loans first disbursed on or after July 1, 2023 but before July 1, 2024. Interest rates are set by Congress each year, and updated information on interest rates will be made available each year after the rates are published by the U.S. Department of Education. For prior year interest rate information, please visit www.studentaid.gov or contact the Financial Aid Office.

Direct Loan Entrance Counseling

First time borrowers of Federal Direct Loans must complete entrance counseling for comprehensive information on terms, conditions, rights and responsibilities of borrowing Direct Loans before your loan funds will disburse to your student account.

Master Promissory Note

The promissory note is a binding agreement you sign promising to repay your loans in the future and to accept the terms, conditions, rights and responsibilities of your federal student loans. You must complete the promissory note before your loan funds will disburse to your student account.

Federal Direct Parent Loan for Undergraduate Students (PLUS Loans)

Parents of dependent undergraduate students without adverse credit may wish to explore federal funds to help pay for educational expenses not covered by other types of student aid. PLUS Loans are federal education loans with a fixed interest rate made to parents of dependent undergraduate students enrolled at least half-time. PLUS loans are solely for educational expenses and are available to eligible parent borrowers who do not have adverse credit history. PLUS loans remain the responsibility of the parent and are not transferable to the student at any time during the life of the loan. Parent borrowers begin repayment 60 days after the last disbursement has been credited to the student's account for the current academic year.

The interest rate for a parent plus loan first disbursed on or after July 1, 2023, but before July 1, 2024, is 8.05%. Information regarding the application process, interest rates, origination fees and repayment options can be found at www.studentloans.gov or by contacting the Financial Aid Office.

NOTE: Parents receiving Direct PLUS Loans will have their loan information submitted to the National Student Loan Data System (NSLDS). This information will be accessible to guaranty agencies, lenders and institutions determined to be authorized users of the data system.

Private Loan Options

Students are encouraged to maximize all federal and state financial aid options before considering private student loans. Federal direct student loans usually offer borrowers better interest rates, benefits like fixed interest, and more flexible repayment options than loans from private sources. However, students may have unmet costs after all government sources are exhausted and may wish to research private loans. Information regarding private loan options can be found using the FastChoice Toolkit, or by contacting the Financial Aid Office.

Direct Loan Exit Counseling

Students graduating, withdrawing or dropping below half-time enrollment must complete exit counseling for comprehensive information on borrower rights and responsibilities, including various repayment options, debt management strategies and consequences of default.

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*[1] GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).

Last updated: 05/17/2023

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