

2021-22 ACADEMIC CATALOG



Midway University Course Catalog

Table of Contents

Midway University Course Catalog.....	
Scholarship Programs.....	2
Traditional Undergraduate Student Scholarships.....	3
Type A - Academic Merit Scholarships.....	3
Type B - Scholarships.....	4
Type C - Scholarships.....	4
Evening/Online Undergraduate Student Scholarships.....	5
Graduate Assistantships.....	5
Other Financial Assistance.....	6
Student Employment Program.....	7
Federal Work-Study (FWS).....	7
Grant Programs.....	7
Teacher Education Assistance for College and Higher Education (TEACH) Grant.....	7
Federal Pell Grant.....	8
Federal Supplemental Educational Opportunity Grant (FSEOG).....	8
Iraq and Afghanistan Service Grant.....	8
Kentucky Higher Education Assistance Authority (KHEAA) Funding.....	8
Loan Programs.....	8
Bagby Loan.....	8
Federal Direct Loans.....	9
Federal Direct Parent Loan for Undergraduate Students (PLUS Loans).....	10
Private Loan Options.....	10

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 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. Community Service and Leadership development requirements: current female students, seeking a BA/BS degree, has 60 earned credit hours and a minimum of 3.0 GPA. Requires on campus residency. Earning this award supersedes all other Midway University awards.

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.

2022 Scholarship Day – February 5

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.
- 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 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

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 [Midway University website](#) 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.

Annual Federal Direct Loan Limits			
	Dependent Undergraduate Students	Independent Undergraduate Students (and dependent students whose parents are denied a PLUS loan)	Graduate/ Professional Degree Students
1st-year (0-29 University credits)	\$5,500 (max. \$3,500 subsidized)	\$9,500 (max. \$3,500 subsidized)	\$20,500 unsubsidized loan only

Annual Federal Direct Loan Limits			
2nd-year (30-59 University credits)	\$6,500 (max. \$4,500 subsidized)	\$10,500 (max. \$4,500 subsidized)	(no subsidized eligibility)
3rd- and 4th- year (60 + University credits)	\$7,500 (max. \$5,500 subsidized)	\$12,500 (max. \$5,500 subsidized)	
Aggregate loan limits	\$31,000 (No more than \$23,000 may be in subsidized loans)	\$57,500 (No more than \$23,000 may be in subsidized loans)	\$138,500 (The graduate debt limit includes Direct Loans received for undergraduate study.)

NOTE: 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.

Federal Direct Parent Loan for Undergraduate Students (PLUS Loans)

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. Information regarding the application process, interest rates, origination fees and repayment options can be found at www.studentloans.gov, at www.midway.edu/admissions-aid/cost-aid/apply-for-aid/loan-programs/, 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 on the [Midway University website](#), or by contacting the Financial Aid Office.

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

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Midway University

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