justify the risks;
3. Verification that the rights and welfare of subjects, especially their anonymity, will be adequately protected; and
4. A complete statement illustrating the method to be used for obtaining written consent of each subject, which will include:
   A. A fair explanation of the procedures followed and their purposes, including identification of any procedures that are experimental;
   B. A description of any attendant discomforts and risks reasonably to be expected;
   C. A description of any benefits reasonably to be expected;
   D. An offer to answer any inquiries concerning the procedures; and
   E. An instruction that the person is free to withdraw his or her consent and to discontinue his or her participation in the project or activity at any time without prejudice to the subject.

Solicitation

It is the policy of MABTS that no sales representative of any kind be allowed to solicit business among the student body on campus or student housing. Furthermore, it is the policy of MABTS that no list of student names or addresses is made available to such individuals for off-campus solicitation. If such a person or sales representative feels that his or her product or service is so worthy that exception should be made to the above stated policy, he or she may apply in writing for permission to present said product on the campus. Such an application should be very specific in stating why it is felt an exception should be made and should be submitted to the office of the director of Campus Life. It should be recognized that any exception to the established policy is just that (an exception) and does not constitute any endorsement of the product or service on the part of the committee or the Seminary administration.

Educational Rights and Privacy

FERPA

The Family Educational Rights and Privacy Act (FERPA) of 1974 is a federal law designed to protect the privacy of aspects of a student’s educational record that are not considered ‘directory’ information. Educational records include financial aid, student account records, and academic records, which are considered confidential and will not be released without written consent from the student, except to the extent that FERPA authorized disclosure without consent. For this reason, it is necessary for the Campus Life office at Mid-America Baptist Theological Seminary to obtain permission from a student in order to release financial and academic information not excluded by FERPA laws. Copies of FERPA are available in the Campus Life office, Admissions office, Registrar’s office, and the Dean of Men/Dean of Women’s Office.
Students may complete the Consent for Student Release of Information form in the Campus Life office with the name and relationship or any individuals they wish to be able to access their information. Authorization for an individual can also be revoked at any time by completing the same form in the Campus Life office.

Veterans’ Education Benefits and Records

MABTS maintains educational benefit records of veteran students in confidentiality and does not release records to unauthorized personnel without the written consent of the student. Personnel authorized to view records are: (1) a Veterans Administration Education representative who annually views the file of at least one student who receives VA educational benefits, and (2) a Tennessee or New York Higher Education Commission representative who reviews all files of students receiving VA educational benefits.

(Cordova Campus)

United States military service members, Veterans, and dependents of veterans who are eligible for Veterans education benefits may apply to the Academic Vice President’s Office to defer payment of tuition for the current semester. Application must be received on or before the final registration day of the current semester. If approved, tuition must then be paid to the business office no later than the last day of the current academic semester. This is in conjunction with the following information from the Tennessee Higher Education Commission.

Service members, Veterans, and dependents of veterans who are eligible beneficiaries of U.S. Department of Veterans Affairs education benefits or other governmentally funded educational assistance, subject to the conditions and guidelines set forth in Tennessee Code Annotated 49-7-104 as amended, may elect, upon formal application, to defer payment of required tuition and fees until the final day of the semester for which the deferment has been requested. Application for the deferment must be made no later than 14 days after the beginning of the semester, and the amount of the deferment shall not exceed the total monetary benefits to be received for the semester.

Students who have been granted deferments are expected to make timely payments on their outstanding tuition and fees balance once education benefits are being delivered, and eligibility for such deferment shall terminate if the student fails to abide by any applicable rule or regulation, or to act in good faith in making timely payments. This notice is published pursuant to Public Chapter 279, Acts of 2003, effective July 1, 2003.