

Jackson State
COMMUNITY COLLEGE



Consumer Handbook
2025-2026

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Consumer Information Handbook

Financial Aid Office

2046 N. Parkway Jackson, TN 38301
Phone: (731) 425-2605 Email: fao@jscc.edu <https://jscc.edu/costs-aid>

Jackson State Community College is a Tennessee Board of Regents Institution.

Dear Student,

Welcome to Jackson State Community College!

We know your decision to attend Jackson State will be a rewarding one. We will do our best to help you to achieve your educational goals while we are hopeful that your financial challenges will be manageable. Financial aid procedures are complex, demanding, and sometime confusing. Timely and responsible delivery of your financial aid requires a close partnership among you, the applicant, this office, and several other agencies.

This handbook is a guide to your role in your financial aid delivery, and will assure smooth and speedy service for you, as well as a better understanding of the financial aid process. Please take the time to read through the handbook. If there is information which is confusing, or you have questions, we welcome the opportunity to speak with you.

All correspondence from the Financial Aid Office will be sent to the student. If a parent or a spouse wants to receive financial aid information about a student's financial aid process or aid offer, it is the student's responsibility to forward that information to the appropriate parties.

*The Financial Aid Office will use the student's college email address, and occasionally student's personal email address, to communicate with the student. Students are encouraged to use the Jackson State "Student Portal" called **jWeb** to access information and announcements. The portal is a web site that brings together information from diverse sources in a unified way. Students will be able to locate information about registration, financial aid, account balances, etc. A student may check their financial aid requirements, status, and awards on-line through jWeb.*

The Financial Aid Office will attempt to notify students in multiple ways. Students will need to check their mail, emails and jWeb information on a regular basis.

Sincerely,

Financial Aid Staff

What is Financial Aid?

In today's job market, a college degree is more important than ever before. The demand for a higher education is a reality. However, the dream will come with a price tag. The cost of education beyond high school is rising on an annual basis. Planning for college expenses is one of the biggest financial projects that a family can undertake.

As students are preparing to go to college, they will look forward to all the new experiences. However, very few will really think about how they are going to pay for it. Usually, there is the surprise at a school's cost of attendance. If a student is asked about how they are going to pay for college, they will say "financial aid." Yet, students and parents may fail to understand the realities of financial aid and the family's own resources.

Financial aid is a resource (monies) that student may use to help pay for the cost of college. The monies may come from federal, state, institutional, and private sources in the form of grants, scholarships, loans, and employment. Such aid makes it possible for a student to continue their education beyond high school even if the student and their family cannot meet the full costs of college.

All programs are based on the premise that parents have the primary responsibility of assisting their dependents to meet educational costs, and that financial aid may be available only to fill the gap between a family's contribution and your annual educational expenses.

Aid can be need-based (awarded because of your financial need) or it can be merit-based (awarded because of your academic ability or unique talents). Approximately two-thirds of student financial assistance comes from federal programs administrated by the U.S. Department of Education.

What Types of Financial Aid are Available at Jackson State?

Jackson State offers a variety of financial aid programs to assist students with their educational cost. Financial aid may be awarded from these categories:

Scholarships are generally awarded for academic performance but may include criteria for performance, character and need. Students can review available scholarships on our website at: <https://jscc.edu/costs-and-aid/types-of-aid/scholarships/>.

Private scholarships will come from a variety of sources. High schools, local clubs, national organizations, foundations, and many others have scholarships that students may learn about through high school counselors, friends, magazines, civic organizations, etc.

Grants are entitlements or gift aids based on need. Usually, grants will not have to be repaid. Jackson State is a participant in two Federal Grant Programs: the Federal Pell Grant Program and Federal Supplemental Educational Opportunity Grant Program (SEOG). Award amounts may vary for both programs.

Work-Study is employment where students have an opportunity to work while enrolled in classes. Federal Work Study (FWS) funds are limited to students with financial need. Students will plan their work schedule around their academic obligations. They will be paid for actual hours worked. Students will interview with potential supervisors before a work contract is established by a financial aid administrator.

Private loans are a way to postpone the payment of your school expenses until you have ceased to be enrolled in your educational program. Although you are not required to make payment prior to graduation, you have the option to pay on your loan while attending, which reduces the interest paid.

The institution **does not participant in the Federal Direct Loan Program or the Federal Perkins Loan Program**. However, Jackson State does work with lenders that offer **private educational loans** to eligible students. Students may use any lender who provides private loans to community college students. These lenders will offer repayment options for maximum flexibility. Information is provided on the financial aid webpage at <https://jscc.edu/costs-and-aid/types-of-aid/private-loans/>. There is a list of lenders that students have borrowed from in the past. Jackson State does not have a preferred arrangement with a private loan lender.

What is the Cost of Attendance?

The value of a college degree is a lifetime investment; not merely annual expenses incurred over a span of time. As with any investment, it takes foresight and planning. Students will find the cost to attend Jackson State very moderate compared to other institutions.

Tuition is a set charge per credit hour. However, other expenses like books, food and housing, transportation, and other miscellaneous expenses will be estimated when developing a budget to attend college. Cost of attendance may vary based on the student's program of study, living arrangements while in school, and a wide variety of other factors.

Institutions are required to develop **"Cost of Attendance Budgets"** if the institution is a participant in various financial aid programs. The budget amounts are average expenses.

Budget adjustments may be made on an individual basis for certain categories of educational expenses and dependent care expenses. Considerations will be on a case-by-case basis and based on if the student is dependent or independent according to federal regulations.

The following chart will represent a standard set of budgets used as a basis for determining maximum aid eligibility. These budgets are average costs to attend Jackson State. Revisions are made for each school year. The Student Aid Index (SAI) will be subtracted from the cost of attendance to determine financial need.

2025-2026 Cost of Attendance			
Tennessee Residents			
	Living with Parent	Living Off-Campus	Military (Living on Base)
TUITION & FEES*	\$ 2,447	\$ 2,447	\$ 2,447
BOOKS, COURSE MATERIALS, SUPPLIES, & EQUIPMENT	\$ 732	\$ 732	\$ 732
LIVING EXPENSES** (FOOD & HOUSING)	\$ 3,550	\$ 7,474	\$ 2,242
MISC/PERSONAL**	\$ 808	\$ 808	\$ 808
TRANSPORTATION	\$ 2,625	\$ 2,625	\$ 2,625
TOTAL (PER SEMESTER)	\$ 10,162	\$ 14,086	\$ 8,854
TOTAL: (FOR FALL AND SPRING)	\$ 20,324	\$ 28,172	\$ 17,708
Military Living Expenses only includes food and not housing)			
*Based on 12 credit hours			
**Not included if student is enrolled in less than 6 credit hours			

2025-2026 Cost of Attendance			
Non-Tennessee Residents			
	Living with Parent	Living Off-Campus	Military (Living on Base)
TUITION & FEES*	\$ 4,127	\$ 4,127	\$ 4,127
BOOKS, COURSE MATERIALS, SUPPLIES, & EQUIPMENT	\$ 732	\$ 732	\$ 732
LIVING EXPENSES** (FOOD & HOUSING)	\$ 3,550	\$ 7,474	\$ 2,242
MISC/PERSONAL **	\$ 808	\$ 808	\$ 808
TRANSPORTATION	\$ 2,625	\$ 2,625	\$ 2,625
TOTAL (PER SEMESTER)	\$ 11,842	\$ 15,766	\$ 10,534
TOTAL: (FOR FALL AND SPRING)	\$ 23,684	\$ 31,532	\$ 21,068
Military Living Expenses only includes food and not housing)			
*Based on 12 credit hours			
**Not included if student is enrolled in less than 6 credit hours			

Notes: Tuition/fees, books and transportation will be adjusted each semester for part-time enrollment. Only tuition/fees, books and transportation will be considered in less than half time budget. Please note the following:

Tuition and Fees

This component is calculated using the full-time amount from the prior year. It may be adjusted for actual charges on a case-by-case basis.

Books, Course Materials, Supplies, & Equipment

Component is determined based on average cost at public 2-year institutions as published by educationdata.org (<https://educationdata.org/average-cost-of-college#average-cost-of-books-supplies>). These calculations include different rates for full-time, three-quarter-time, half-time, and less-than-half-time enrolled students by dividing the average cost by 12 to find the by credit hour price.

Adjustments may be made on a case-by-case basis (with receipts) to account for actual costs to a student, through PJ. Documentation of a computer rental or purchase may be submitted by a student to include a reasonable allowance for the rental or upfront purchase of a personal computer in the cost component, as determined by the institution.

Living Expenses

Housing and Food

A student's housing status is determined by their dependency status on the FAFSA. The institution does not have on-campus housing. Therefore, we assign with parent status to dependent students and off campus status to independent students. Upon documented request from student or to resolve an overaward, PJ may be used to change status of living with parent to off campus – with appropriate documentation.

Allowance is determined utilizing the following categories:

- Dependent students (residing at home with parents or relatives)
- Independent students (living off-campus)
- Students who live in housing located on a military base or for which a basic allowance is provided under section 403(b) of title 37, United States Code

Costs are determined based on the College Board Living Expense Budget figures—moderate budget (South—Atlanta area) - [Nine-Month Living Expense Budget | Education Professionals \(collegeboard.org\)](https://collegeboard.org/nine-month-living-expense-budget) and a standard food allowance. The standard food allowance provides the equivalent of three meals each day. The College Board moderate budget for food costs is comparable to unlimited meal plan costs at universities near the institution.

For dependent students residing at home with parents, the amount reflects food costs associated with maintaining the student in the parent's household and using $\frac{1}{4}$ of the housing allowance for independent students (due to the lower costs of students living at home). Including food costs and the $\frac{1}{4}$ of the housing allowance in the living expenses component aligns with USDOE guidance in DCL ID: GEN-22-15 that requires dependents living at home to have a reasonable standard allowance for living that is not zero.

Personal/Miscellaneous

Miscellaneous expenses include allowances for clothing, toiletries, and other living expenses. These expenses vary based on the individual student's lifestyle. The allowance is based on a reasonable estimate, as outlined below:

Personal/Misc. Component	Monthly Amount	Term Amount	Total Amount
Cell	\$40.00		\$360.00
Entertainment	\$65.00		\$585.00
Clothing (3 outfits a term)		\$110.00	\$220.00
Toiletries/Other Living Expenses	\$50.00		\$450.00
			\$1,390.00

Transportation

Component average is based on the following formula for a 9 month period: 30 weeks of class x 5 trips per week x 50 average miles driven per day x .70 cents per mile (\$5,250). Summer cost is based on 10 weeks x 4 trips per week x 50 average miles driven per day x .70 cents per mile (\$1,400). Fall and Spring budgets will be adjusted for part-time enrollment. Upon request from the student, an allowance can be included for costs associated with travel between home and work or for travel that requires greater than 50 miles round-trip -with documentation. Mileage rate is based on IRS annual mileage rate.

<https://www.irs.gov/tax-professionals/standard-mileage-rates#:~:text=The%20standard%20mileage%20rates%20for,Medical%3A%2022%20cents%2Fmile>

- Costs for dependent care and costs related to a disability may be added to the student budget if these costs are incurred by the student. These will be made on an individual basis for costs incurred upon the student's request.
- Students, in any program, may request line item increases in any of these components by providing documentation of the higher expense. Nursing is a good example of this.

Who May Apply for Federal and State Aid?

Every student should apply for financial aid, regardless of their family's financial status. However, the following criteria must be met to receive federal or state aid:

- ✓ Be a U. S. citizen or reside in the U.S. for other than a temporary purpose
- ✓ Be a TN resident for state aid
- ✓ Demonstrate a documented need for need-based financial assistance
- ✓ Be in good academic standing and maintain satisfactory level of academic progress
- ✓ Be a recipient of a high school diploma or a recognized equivalent (such as a General Education Development Certificate-GED or HiSET)
- ✓ Be working toward a degree or certificate
- ✓ Enroll for the course load required by the requested aid program
- ✓ Not be in default on any educational loan, or owe a refund or repayment on any educational grant

Some financial aid programs may require student to meet other requirements. This would include institutional, private and other aid programs where monies may not be appropriated through federal or state resources.

How do I apply for Federal and State Financial Aid?

To apply for federal and state aid at Jackson State, the student will need to complete the “**Free Application for Federal Student Aid (FAFSA)**.” There is no cost to submit this application. Students will need to remember that the first F in “FAFSA” stands for “free.” The application will need to be completed the application each year. The recommendation is to complete the application online at <https://studentaid.gov/>.

Even though the on-line process is faster and easier, some students may need to file a paper version of the FAFSA. To obtain a paper copy, a student may request one through their high school counselor, financial aid office, or print an application from <https://studentaid.gov/sites/default/files/2025-26-fafsa.pdf>. High schools and colleges will have limited access to the paper FAFSA. It is due to restrictions that the U.S. Department of Education has legislated through the Paper Reduction Act.

In order for Jackson State to receive any FAFSA results, the student will need to include a federal school code on their application. Jackson State’s federal code is **004937**. The Financial Aid Office will receive FAFSA results through an electronic process.

Also, the *FAFSA on the Web* process will require all FAFSA contributors (student, parent, student spouse, and/or parent spouse or partner) to obtain a username and password called the FSA ID. The FSA ID will require contributors to sign and update their FAFSA information online.

Once the FSA ID is established by the contributor, the FAFSA will need to be completed before the submission of the application. The FAFSA is submitted to the Central Processing Center on behalf of the U.S. Department of Education. A confirmation number will be given when the student clicks on the “SUBMIT MY FAFSA NOW” button. If a confirmation number is not received, the FAFSA was not received by the processing center.

Additionally, the FAFSA will require financial information about the student and/or parents. If there is a need to file an income tax return with the Internal Revenue Service (IRS), the recommendation is that the student and parent will need to file the return before the FAFSA is submitted online. An application may be submitted with estimated financial information. However, the student and/or parent will be required to update their financial information once the returns have been processed by the IRS.

Beginning with the 2024/-2025 FAFSA, the U.S. Department of Education implemented the “**Direct Data Exchange**.” It allows IRS tax information to be automatically populated to the FAFSA. The U.S. Department of Education and the Internal Revenue Service have worked together to develop this process.

Financial aid is awarded for one academic year only. Students will need to renew their application every year once the FAFSA application is available, currently October 1st annually. After a student has applied for the first time, their application process may be easier if they will complete a “Renewal FAFSA.” The renewal application is located at <https://studentaid.gov/>.

How Do I Determine My Dependency Status for Financial Aid?

When the **FAFSA** is completed, students will have answered statements that the U.S. Congress and U.S. Department of Education formulated to determine a student’s status for financial aid. A student will be considered dependent or independent for financial aid purposes. A dependent status will require student and

parental information while the independent status will require only the student information (must include spouse's income if married).

Students are classified as dependent or independent because federal student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying their college education. A student is considered **independent** if at least one of the following applies:

- the student must be born before a specific date
- the student must be married
- the student must be working on a master's or doctorate program at the beginning of a school year
- the student must have children who receive more than half their support from the student between certain dates
- the student must have dependents (other than their children or spouse) who lives with the student and who receive more than half their support from the student between certain dates
- the student must be an orphan (both parents are deceased) or the student must have been in foster care; or a dependent or ward of the court in the student's state of legal residence since his/her 13th birthday
- the student must have been in a legal guardianship as determined by a court in the student's state of legal residence (please note that custody and guardianship are not the same)
- the student must be serving on active duty in the U.S. Armed Forces for purposes other than training
- the student must be a veteran of the U.S. Armed Forces
- the student must be an emancipated minor as determined by a court in the student's state of legal residence
- the student must be an unaccompanied youth who was determined to be homeless by a high school liaison on or after a certain date
- the student must be an unaccompanied youth who was determined to be homeless by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development after a certain date
- the student must be an unaccompanied youth who was determined to be homeless or self – supporting and at risk of being homeless by the director of a runaway or homeless youth basic center or transitional living program

Occasionally, due to unusual circumstances, dependent students may need to petition for a waiver of federal regulations requiring parental information. Unusual circumstances may include a documented history of abuse, abandonment, and/or a harmful situation that can be supported by court documents or statements by third parties. Students will need to contact the financial aid office to discuss usual circumstances with financial aid administrators.

How Do I Apply for Institutional and Foundation Financial Aid?

The Jackson State Foundation and/or other institutional scholarships are offers to increase access to Jackson State. These scholarships are made possible through contributions from businesses, civic organizations, clubs, grants, college employees and other resources.

There are separate applications to apply for institutional aid. However, some programs may require a student to complete the “Free Application for Federal Student Aid (FAFSA).”

To apply, a student may call the Financial Aid Office to learn about the foundation or institutional aid programs. Additionally, information is located on the financial aid webpage at <https://jscc.edu/costs-and-aid/types-of-aid/scholarships/>.

General requirements for institutional aid:

- Scholarships require the completion of an application as specified by the scholarship sponsor.
- Scholarships require a demonstration of potential academic success.
- Applications must be submitted by the published deadline.
- Applicants must be enrolled as a regular student in degree or certificate program.
- Applicants must enroll as a full-time student unless otherwise indicated.

What are the Financial Aid Deadlines?

To receive priority consideration for federal and state student aid, the **FAFSA** will need to be received by the Financial Aid Office on or before **July 15th**. This deadline is a calendar date that the institution established to provide guidance in applying for federal and state financial aid. Other institutional scholarships may vary by department and/or major.

All FAFSA results and other paperwork received after July 15 will continue to be processed by the Financial Aid Office. However, some types of aid have limited funds that are depleted after the first priority group is awarded. Scholarship deadlines are firm.

It is very important to know if you will receive financial aid before monies are needed to meet tuition and other fee payment deadlines. It is the student's responsibility to ensure that their tuition and fees are covered by financial or other payment methods. A student's class schedule will be dropped or purged for non-payment of tuition and fees.

Tuition and fees should be paid during registration for each semester. A student will not be admitted to class without having met their financial aid obligations to Jackson State. If students do not qualify for financial aid or scholarships, students in good standing at Jackson State may request the deferment of tuition and fees for fall and/or spring semesters. The deferred payment plan is not available for summer terms. To take advantage of this plan, a student will need to contact the Business Office at Jackson State.

Other Processing Deadlines: Any students who apply and/or submit financial aid paperwork after July 15th are considered late applicants. However, late applicants will be given the opportunity to complete all paperwork and/or applications by **August 15**. This is an opportunity to have financial aid processed in time for fall registration. All applications and other paperwork will be processed after priority deadlines. Late applicants will need to be prepared to pay out-of-pocket until their financial aid eligibility is established.

Applicants for spring semester aid must meet a **November 1st** deadline; if the student needs to receive aid for summer school, the deadline will be **April 1st**. If deadlines are not met, financial

aid administrators will continue to review FAFSA results for financial aid eligibility. However, the financial aid may not be available by the tuition and fees payment deadlines.

Transfer Students & Deadlines: Since each semester has separate priority dates for applying for financial aid, the transfer student will need to adhere to processing dates as any other student. The transfer student will need to apply for admissions in an eligible degree or certificate seeking program and submit all required documents to be considered for financial aid. If the Free Application for Federal Student Aid has already been processed, the student will need to add Jackson State's school code (004937). Once this correction is processed, Jackson State will receive an electronic copy of the transfer student's ISIR. It is at this point that the student's financial aid process will begin for the appropriate semester. No exception will be made to this process.

What is the Financial Aid Processing Timelines?

Generally, it may take **14 business days** to determine financial aid eligibility from the FAFSA. This is once the FAFSA results and other "requested" documents have been received by Financial Aid Office. The timeline for processing applications can be faster or slower depending on the time of year and if application results are received during peak processing times.

March through September are peak processing months for Financial Aid Office. Therefore, it may take longer than 14 business days. The processing timeline may be extended to 2-4 business weeks. Aid administrators will process as many applications as possible to assist students in meeting tuition and fees payment deadlines. This is why students are encouraged to meet priority deadlines.

What is the Verification Process?

Verification is a review process to determine the accuracy of the information provided on the student's FAFSA. This process is conducted by the school. It will ensure that the information students and parents report on the FAFSA is accurate. Also, verification will prevent ineligible students from receiving aid by false reporting of information.

The student and/or parents will be required to submit specific information. All students may not be required to submit the same documents. The information may include official Internal Revenue Services (IRS) tax transcripts, or tax returns for the student and student's spouse (if any) or student's parents, W-2s, proof of citizenship, official college transcripts and other "required" information. If any discrepancies are discovered during verification, the financial aid administrators may require additional information for clarification. Such discrepancies may cause the student's financial aid eligibility to change from the initial FAFSA results.

The U.S. Department of Education and the Internal Revenue Service (IRS) collaborated to develop a tool that simplifies the completion of the FAFSA application. It is called the Direct Data Exchange (DDX), and it allows for tax information from the IRS to be directly imported into the FAFSA. Students and all other FAFSA contributors must give consent for their tax

information to be transferred into their FAFSA form via the DDX before the FAFSA will be processed.

If applicants and/or parents earned income from work, they may not be required to file a tax return. The verification process will require these individuals to submit their wage earners statement, W2(s).

Why do I have to submit tax and verification information each year?

A student's financial information can change from one year to the next. Changes in income and other financial issues are reported each year's FAFSA. This may potentially result in changes to the types and amounts of financial aid.

The verification process ensures that eligible students receive all the financial aid to which they are entitled and prevents ineligible students from receiving financial aid to which they are not entitled. A student may be selected for verification either by the U.S. Department of Education or by the school. If the student is selected for verification, financial aid administrators will contact the student through email and/or mail. A "request for information and forms" are emailed/mailed for the student and/or parent(s) to review and complete. Also, a student may log into their student web account (jWeb) to access their financial aid requirements.

How long does verification take?

Once all documents have been submitted to the school, the student's file will go through an initial review. There may be a need to clarify information. Until all clarification documents are satisfactorily submitted, the student's verification process cannot be completed by the school. The student may review their jWeb account and submit information in a timely manner.

Depending on the information included in a student's individual file and specific situation, the verification process may take several weeks. Otherwise, the student's eligibility may be established in **14 business days** from the date the last "requested" document was received. A student and/or parent may refuse to submit the required documentation. However, verification must be completed before Jackson State will determine financial aid eligibility for any student. No exceptions are allowed in the verification process. Institutions must verify any information that may conflict with the FAFSA application and other documents.

Verification Deadline

Most information submitted through the verification process must be signed by the student and/or parent. If the requested information is not received, a student will not receive aid. Generally, all documents should be submitted within **30 business days** from the date of the request. A student will be emailed at least three (3) notifications of missing documents.

What is the process for making corrections to a student's FAFSA?

The Free Application for Federal Student Aid (FAFSA) is considered to be a “snapshot” of the family’s financial situation. However, initial information may need to be updated or corrected by Jackson State. Students have the right to correct their FAFSA information. However, these corrections are subject to review by the U.S. Department of Education and Jackson State. The student and parent may cause the school to request additional information in order to verify the accuracy of the “corrected” data. Jackson State’s policy is to allow a financial aid administrator to correct the FAFSA data.

The aid administrator will submit required updates and corrections through the Financial Aid Administrator’s Access (FAA Access) online process to the Central Processing Service (CPS). The CPS will process the changes, send electronic results to the school, and send the student a one-page acknowledgement or, if the CPS has the student’s email address, an e-mail message with a link to the student’s electronic results.

If a student completed a FAFSA, but would like to make changes or updates on it, Jackson State may not recommend some student corrections. Student changes may create issues with their financial aid process at the institution. As the student and/or school makes changes to the original FAFSA data, it is possible that the student and school are making similar changes. A financial aid administrator will require documentation to support any changes. Students who make their own corrections may cause delays in their financial aid processes.

What is the Awards Process?

An “Awards Notification Letter” will be emailed to the student if he/she is eligible for financial aid. The notification will direct the student to jWeb where they can view the types and amounts of aid. Students are required to notify Financial Aid Office of any other aid extended to them from other sources. This would include scholarships from academic and other scholarship programs. Financial aid recipients can read the policies governing financial aid at: <https://jscc.edu/costs-and-aid/costs-and-aid-consumer-information/practices-governing-student-financial-assistance/>. It will provide information about financial aid programs and student responsibilities. Additionally, financial aid awards may be viewed online through the student’s jWeb account under the financial aid awards summary.

Jackson State or other institutions are not permitted to pay a student federal funds simultaneously for the same period of enrollment without prior approval from both schools. Unauthorized payments may result in the repayment of federal funds to the Department of Education by the student.

Initial awards are based on full-time attendance. However, disbursements will be determined on the number of hours for which a student is enrolled in on census date. The financial aid census date is the 14th day of class for fall and spring terms and an equivalent date for the summer term. The classes a student is enrolled in on the census date will determine the amount of financial aid for which the student is eligible. Aid will not be increased if a student adds classes after the

financial aid census date. Downward adjustments may be made as needed if attendance requirements are not met. Grant payments are made once attendance is confirmed, at the beginning of the payment period or after the award is processed and eligibility is determined.

What is the Disbursement Process?

Students are responsible for payment of all tuition and fees assessed at the time he or she registers for their courses. There is always a last date to pay before the beginning of each semester. It is the student's responsibility to inquire about this date.

All holds on student accounts must be cleared before financial aid funds to be applied to their account. If students do not have sufficient financial aid to cover all tuition and fees, students must contact the Business Office to pay the remaining balance. Students are dropped from their classes if payment or deferred payment arrangements are not received by this deadline. **If students do not plan to attend classes for which they are registered, students must contact Financial Aid Office so that their financial aid may be cancelled and they must drop those courses online.**

Students who register during regular or late registration must contact the Financial Aid Office the same day they to have their financial aid applied to their account. Tuition and fees will be deducted from financial aid applied to the student's account.

How does a student receive their excess financial aid funds?

When a student is admitted to the college, Jackson State (JSCC) will establish the student a business account. The account will record all school charges for tuition, registration fees and other costs. Financial aid will be disbursed to the student's account. Once institutional charges have been satisfied, a student may have "leftover" financial aid. These excess funds may be released to the student by direct deposit or by check. Students can set up direct deposit in their jWeb account. Paper checks are mailed to the student by the U.S. Postal Service within 14 days of disbursement to the student's account. These checks will not be available for pick up in the Business Office. Detailed information regarding the refund process and link to sign up for direct deposit can be found here: <https://jscc.edu/costs-and-aid/refunds/>.

What are the Financial Aid Programs at Jackson State?

Jackson State must provide the student with reliable information regarding the Financial Aid Programs administered by the Office of Financial Aid. This handbook is designed to supplement the most current guidelines from the U.S. Department of Education. The office of Federal Student Aid provides publications, fact sheets, online tools, and other resources to help you prepare and pay for college. By utilizing these tools, a student will be able to understand financial aid programs. Students can view these resources at: <https://studentaid.gov/resources>.

A financial aid offer is likely to include funds from more than one **Student Financial Assistance Program (SFAP)**. However, Jackson State does not participate in the Federal Direct Loan Programs or the Federal Direct Parent Plus loan program which are loans administered through the SFAP.

The following Student Financial Aid Programs are available through Financial Aid Office at Jackson State:

Federal and State Aid Programs:

Federal Pell Grant: The Pell Grant is a type of federal aid awarded to eligible, qualified applicants. This grant, unlike a loan, does not need to be repaid. Generally, Pell Grants are awarded only to undergraduate students that have not earned a bachelor's or professional degree. Also, students will be limited on the duration of their eligibility to receive this grant. The calculation of the duration of a student's eligibility will include all years of the student's receipt of Pell Grant funding. The duration of eligibility is limited to 12 semesters (or its equivalent). Awards will vary each year and are based on financial need and hours of enrollment. The FAFSA must be completed for Pell grant consideration. Students may refer to <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility> for more information.

Tennessee Student Assistance Award (TSAA)-State Grant: The TSAA grant is administered by the Tennessee Student Association (TSAC). Students are required to complete the FAFSA. This is a non-repayable grant available to undergraduate Tennessee residents only. Students are required to meet certain Federal Pell Grant criteria. Awards are contingent upon state appropriations. TSAC will notify students about their "tentative" awards. Tennessee Student Assistance Awards are not available until the mid-point of each semester. Semester awards will be based on the hours they are attending as of the census date. Students wishing to transfer their award from another school should log into their TSAC Student Portal (<https://cliplink.tsac.tn.gov/studentsignon/>) to change their choice of institution to JSCC.

Tennessee Education Lottery Scholarship Program (TELS): The lottery scholarship is funded by the lottery revenues and administered by the Tennessee Student Association Corporation (TSAC). Students are required to complete the **FAFSA**. TELS provides scholarship and grant assistance to Tennesseans attending eligible Tennessee postsecondary institutions. Students must enroll for at least six credit hours in a degree program to be eligible for the award. The scholarship amount will be based on your enrolled hours as of the 14th day of each term. Funds will be applied to student accounts after this date.

Tennessee Promise Scholarship Program: The Tennessee Promise Scholarship offers five semesters of tuition-free community or technical college to Tennessee high school graduates. Tennessee Promise is a last dollar scholarship, meaning it will cover costs not met from the Federal Pell Grant, Tennessee Education Hope Scholarship Program, Tennessee Student Assistance Award, or other programs. High School seniors are required to apply for the scholarship. Students will be required to participate in mentoring and community service activities. This scholarship does require students to complete a Tennessee Promise Scholarship application. The application deadline is November 1. Local partnering organizations will contact seniors to help with the scholarship requirements.

Tennessee Reconnect Scholarship Program: The Tennessee Reconnect Scholarship is administered by the Tennessee Student Assistance Corporation (TSAC). Students must enroll for at least 6 credit hours each semester to be eligible for the award, unless approved for less than half time attendance. The scholarship pays for basic tuition and fee charges that are not covered by the Federal Pell Grant or other state funds. Some miscellaneous charges are not covered by the scholarship.

Federal Campus-Based Aid Programs:

The following programs are called campus-based. They are programs administered directly by the Financial Aid Office. Criteria are established by the school with federal guidance. Not all schools participate in these programs. How much a student will receive from each program will depend on financial need, other aid received and available funding. Unlike the Federal Pell Grant, each program is administered with a limited amount of monies.

Federal Supplemental Educational Opportunity Grant (FSEOG): The FSEOG is a non-repayable, federally funded grant awarded to undergraduates with exceptional financial need. These awards are made to Pell grant recipients with the lowest Student Aid Index (SAI). Funds will be made available to dependent and independent students according to federal regulations.

Federal Work-Study Program (FWS): The Federal Work-Study Program is a federally funded employment program for undergraduates with financial need. This program will allow the student to earn money which will help pay education expenses. This program promotes community service and on-campus assignments. Students are required to attend at least half-time and must demonstrate need. The rate of pay will vary based on the position.

Most students work up to 20 hours a week during a regular enrollment period. A supervisor will be assigned to monitor assignments and hours. The supervisor will be responsible for verifying work hours through the student's electronic timesheet. The payment period is determined by Jackson State's Payroll Services.

Institutional and Other Aid Programs:

The purpose of the institutional and other aid programs is to provide funds to students as an alternative to financing an education. Many students do not qualify for Federal or State Aid Programs. Even if a student receives other aid, it does not mean he/she cannot receive institutional aid in most cases. The following are Institutional Aid Programs at Jackson State:

The JSCC Institutional Work Program (IWP) offers jobs to students that do not qualify for need-based FWS funds. Limited positions are available. Students may only work in on-campus positions. If interested, students must complete the FAFSA in order to apply for this program. Institutional Work funds are limited and therefore it is awarded on a first-come, first-served basis until the funds are depleted. Employment opportunities are available throughout the year as long as funds are available. The award amount is money you may earn during the academic year. You will be paid monthly for actual hours worked.

Academic Service Scholarships: The scholarship is funded by the Tennessee Board of Regents (TBR). Awards will be limited due to funding. The scholarship may cover tuition and fees for four academic semesters.

Students are required to provide 75 hours of service as a full-time student. Service hours are adjusted if enrollment is less than full-time. To receive the scholarship, recipients must be enrolled for six or more credit hours and meet other criteria. Preference is given to students who meet one of the following criteria:

- (1) Incoming freshmen who have a 3.0 grade point average (GPA) and, have an ACT composite score of 19 or above.
- (2) JSCC sophomores who have a 3.0 GPA or better.
- (3) HSE (formerly called GED) of 510 or above.

Freshmen and returning students should contact The Financial Aid Office for more information. Applications are completed online at <https://jscc.edu/costs-and-aid/types-of-aid/scholarships/>. Also, Academic Service Scholarship information is contained in the Jackson State Catalog and Student Handbook. The application deadline is July 1 for the next academic year.

Jackson State Community College Foundation Scholarships: The Foundation's purpose is to support the mission and enhance the growth and development of the institution. Foundation funding will help to provide scholarships, programs, loans and other financial opportunities to

the JSCC student. Scholarships will require the completion of an application as specified by the scholarship sponsor.

Students may obtain a list of the Foundation Scholarship Programs online at <https://jscc.awardspring.com/Home/Scholarships>. Also, the Foundation Scholarships information is contained in the Jackson State Catalog and Student handbook. For some Foundation scholarships, the application deadline is March 15 for the next academic year. Usually, these are the scholarships that the Student Aid and Awards Committee or Director of Financial Aid will award to students. Other Foundation scholarships will require a separate application and they are awarded by institutional departments, off-campus centers

Success and Innovation Scholarship: This scholarship will provide educational funding for students who are members of targeted underrepresented groups at Jackson State Community College. The students must have documented unmet financial need. The college will apply to the Tennessee Board of Regents (TBR) each year for continuance of funds. JSCC's Success and Innovation Committee will determine who the scholarship recipients are each semester. Students may apply online at <https://jscc.edu/costs-and-aid/types-of-aid/scholarships/>. Awards are approved for one semester only. To renew the award, the student must submit an additional application. The application deadline will vary each semester.

Athletic Scholarships: The Jackson State Athletic Department will offer these scholarships to students who participant in Athletic Programs.

Private Scholarships: Students may receive a scholarship by a group that is not associated with Jackson State. It will be the student's responsibilities to notify the Jackson State Business and Financial Aid Offices in writing prior to registration concerning the amount of the award, types of fees to be paid, and how funds are to be paid to the school. It is especially important to provide the notification if the student receives Federal funding.

Alternative (Private) Loan Program: Jackson State Community College DOES NOT participate in the Federal Direct Loan Program or the Parents' Loan for Undergraduate Students (Direct PLUS) program. However, JSCC does work with lenders that offer private educational loans to eligible students. JSCC does not have a preferred arrangement with a private loan lender. Students may obtain information about private loans by contacting the Financial Aid Office or visiting the financial aid web page at <https://jscc.edu/costs-and-aid/types-of-aid/private-loans/>.

Veteran Benefits Program: Veteran educational benefits are available to eligible veterans of both Activity Duty and the Selected Reserve. A child or surviving spouse of a veteran who served on activity duty and who dies of a service-connected disability, or who has a total disability that is service connected, may also be eligible for benefits. Information may be obtained from the Veteran Affairs Office on the campus of Jackson State.

Vocational Rehabilitation: This is a program administered by the Tennessee Department of Human Services through the Division of Rehabilitation Services. Vocational Rehabilitation will

help students who have physical or mental disability. It is the reasonable expectation that through training, counseling and education that the student may return to gainful employment. For further information contact, a student may call or visit the Tennessee Vocational Rehabilitation Office. Their contact number is (731) 423-5620.

Workforce Investment Act (WIA): WIA is a federally funded program. The program's purpose is to provide job training and employment opportunities to eligible clients through use of core and intense services. The eligibility requirements may vary by program components. Services are provided to clients in Northwest and Southwest counties in West Tennessee. For further information contact:

Northwest District-Workforce Investment Act (WIA)
(731) 286-8300

Southwest District-Workforce Investment Act (WIA)
(800) 372-6013

What is the Impact to Drop Classes or Withdraw from School?

After registering, a financial aid recipient may make adjustments to their class schedule **before the first day of classes or through the 100 % tuition and fees refund period.** Students considering schedule changes will need to research and understand the financial impact of dropping courses or withdrawing from all classes.

Any student who withdraws from all classes prior to completing the semester or unofficially withdraws from (stopped attending) all classes will have their eligibility for federal aid recalculated on the percent of the term that the student completed before the withdrawal.

A withdrawal will occur when a student decides to withdraw from **all classes** and leave the school. It will impact a student's academic progress, federal and state student aid, scholarships, insurance programs, and other financial aid awards. Financial aid funds are awarded to a student under the assumption that the student will attend or attempt classes throughout the semester.

A drop will occur when a student decides to drop a course from their class schedule. Some students may choose to drop several courses. However, they will remain enrolled at Jackson State. Course drops may impact the student's academic progress, federal and state student aid, scholarships, insurance programs, and other financial aid awards.

Students should consult with parents, spouse, school advisors and aid administrators before their class schedule is changed for a particular semester. A withdrawal is considered official if the student completes all required withdrawal procedures. If a student stops attending all courses before the end of the term and does not complete the official withdrawal procedures, this is

considered an unofficial withdrawal. The withdrawal type will not keep a student from repaying monies. Course attempts and attendances are monitor by the institution.

Any student who discontinues attendance at Jackson State should officially withdraw. The “Last day to Drop courses or Withdraw from college” is indicated in the Academic Calendar. Please refer to the Jackson State College Catalog & Student Handbook for information on the drop/add and withdrawal procedures of the institution. Also, information may be found at <https://jscc.edu/costs-and-aid/costs-and-aid-consumer-information/withdrawal-and-return-of-federal-funds/>.

What is the Class Attendance Policy?

At Jackson State, regular class attendance is a reliable predictor of student learning and retention. Students are expected to attend or attempt all classes in which they enroll. It is the responsibility of each student to know the attendance policy of each instructor.

If a student receiving federal aid drops or withdraws from a class delivered through the classroom or on-line (Distance Education Department or the Tennessee Board of Regents Online Programs (RODP) course, the course instructor will be required to document the student’s last date of attendance or attempt in a class-related activity. For federal student aid recipients, the U.S. Department of Education is very specific about verification of attendance.

The student must actively engage in the online courses. Logins cannot be verified as a class attempt. The course instructor will determine if the student was active in their course participation. The institutions are expected to monitor a student’s class attendances or attempts. Instructors and students may be required to document the student’s attendance by reviewing records from attendance, exams, tutorial programs, computer-assisted instructions, counseling, advising or study groups. Failure to document attendance (if required) may result in a repayment owed by the student.

What is the College’s Refund Policy?

Refunds of tuition and fees will be made when a student withdraws from college or changes his/her class schedule during a refund period. A refund means the institution may owe money back to the student or program from which the student received funds. The institutional refund policy is published by the Business Services Office according to the Tennessee Board of Regents (TBR) regulations.

What is the College’s Repayment Policy for Federal Student Aid?

A repayment means a student will return federal aid to the institution. All cash disbursements made before the 14th day of the term becomes an overpayment if before the 14th day of the class of that payment period the student officially withdraws, drops out, is expelled, or if the student never attends classes during the semester. Non-attendance may require a student to repay all or part of their federal or state student aid funds. The student will be notified in writing if they will

need to repay federal monies. The monies will need to be paid within 30 calendar days from the date of notification.

What are Class Cancellations?

Jackson State reserves the right to cancel classes which do not meet established criteria. If a student receives federal student aid and receives notice of a class cancellation, he/she must notify the Office of Financial Aid. A financial aid administrator will recalculate the financial aid eligibility of the student and make adjustments to awards where applicable. The re-calculation may reveal that the student will need to repay monies to a federal student aid program. The student will be notified in writing if they will need to repay federal monies. The monies will need to be paid within 30 calendar days from the date of notification.

What is the Impact to Drop or Withdraw from On-line Classes?

If a student receiving federal aid drops or withdraws from a class delivered through Jackson State's Distance Education Department or the Tennessee Board of Regents Online Programs (RODP), the course instructor will be required to document the student's last date of attempt in the on-line course. Institutions with federal student aid programs are expected to monitor a student's class attendances or attempts. Instructors and students may be required to document the student's attendance by reviewing viewing records from attendance, exams, tutorial

programs, computer-assisted instructions, counseling, advising or study groups. Failure to document attendance (if required) may result in a repayment owed by the student. Students must be engaged in on-line activity in order to attempt an online course. Logins are not considered as course attempts.

Withdrawals and the Return of Federal Student Aid

The Higher Education Amendments of 1998 changed the formula for calculating the amount of federal aid a student and school can retain when the student withdraws from all classes. This policy went into effect at Jackson State Community College beginning with the Fall Semester 2000. Students who withdraw from or stop attending (unofficial withdraw) all classes prior to completing 60% of the term will have their eligibility for federal aid recalculated based on the percent of the term they completed and may be required to return a portion of the federal funds.

For example, a student who withdraws after completing only 30% of the term will have "earned" only 30% of federal funds received. The remaining 70% must be returned. The Financial Aid Office encourages you to read this policy carefully. If you are thinking about withdrawing from all classes prior to completing 60% of the semester, CONTACT the Financial Aid Office to see how your withdrawal will affect your financial aid eligibility.

NOTE: *This policy shall apply to all Federal Title IV funded students at Jackson State, who officially withdraw (as well as students who drop out or stop attending ALL classes). Federal*

student aid funds (Title IV) defined for this policy will include: Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (SEOG).

The withdrawal date used for the return of federal funds as required by federal regulation may differ from the withdrawal date used to process the withdrawal from classes and calculate the institutional refund. A student's **withdrawal date** for the purpose of returning federal funds is:

- The date the student began the withdrawal process as stated in the JSCC catalog, or officially notifies the institution of intent to withdraw: **or**
- The student's last date of attendance of class or at a documented academically related activity.

Federal Title IV aid is earned on a daily basis up to and including the 60% point in the semester; 100% is considered earned after the 60% point of the semester. The **percent of Title IV aid "earned"** is calculated by dividing the number of calendar days completed by the total number of calendar days in the term. Scheduled breaks of five or more calendar days are excluded from the calculation. The **percentage of Title IV aid "unearned"** (100% minus the percent earned) is used to determine the amount of federal funds to be returned by the institution and the student. The "unearned" percentage of federal aid is multiplied by the institutional charges (tuition and fees) for the term and by the total amount of aid disbursed; the school is responsible for returning the lesser of these two amounts. Students are responsible to JSCC for the amount of federal funds returned by the institution offset by the refund as calculated under the institutional refund policy.

The student is also required to return any unearned aid less the amount returned by the school. If the student is required to return any grant aid, the student is considered to owe a **federal overpayment**. A student who owes an overpayment will be notified in writing by the school within 30 days of the date of withdrawal. The student will have the option to make payment in full. If the student does not pay in full, the overpayment will be reported to the U.S. Department of Education for collection and the student is **ineligible for any additional federal or state financial aid** at JSCC or any other educational institution.

Federal Title funds are returned to federal accounts by the institution and the student in the following order: 1) Federal Pell Grant; 2) Federal SEOG. Funds returned to federal accounts may not exceed those funds disbursed from the program account.

Jackson State's responsibilities in regard to the Return of Title IV Funds include:

- Providing each student with information given in this policy;
- Identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for each student;
- Returning the Federal Student Aid Funds to the appropriate Federal Student Aid Programs

The student's responsibilities in regard to the Return of Title IV Funds include:

- Knowing the institutional official withdrawal process and institutional refund policy as stated in the JSCC catalog;
- Becoming familiar with the Return of Title IV Funds Policy and how complete withdrawal, official or unofficial, affects eligibility for Title IV aid;
- Returning to the Title IV programs any funds that were disbursed directly to the student and for which the student was determined to be ineligible via the Return of Title IV calculation;
- Contacting the Financial Aid Office to obtain more information or clarify this policy;

The policies and procedures listed above supersede those published previously and are subject to change at any time by the U.S. Department of Education.

NOTE: The Financial Aid Office at Jackson State may provide examples of how the Return to Title IV Policy is used to calculate the percent of Title IV “earned” and “unearned.”

What are the Satisfactory Academic Progress Standards for Financial Aid?

Federal and state regulations require that students meet certain academic standards to be eligible for financial aid. The basic Satisfactory Academic Progress standards are:

- 1) Maintain a 2.0 cumulative grade point average for all JSCC courses;
- 2) Successfully complete at least 66.67% of attempted credit hours;
- 3) Must be seeking a first associate degree.

Grades are evaluated to determine Satisfactory Academic Progress at the end of each term. There is a process for appealing to the financial aid committee if requirements are not met. The deadline to appeal is seven (7) days prior to the start of the term being appealed. The following provides more information on each one of these standards:

GPA: Cumulative Grade Point Requirement

Students must maintain a **2.0 cumulative GPA** for all JSCC credit hours attempted. This GPA includes both undergraduate level and Learning Support level courses. Grades for transfer courses from another institution will not be included in this GPA. Students who do not maintain the required 2.0 GPA will be placed in a financial aid **warning status**. This means the student is one semester away from losing their financial aid. The student remains eligible for financial aid during the warning semester. If the 2.0 cumulative GPA is not met after the warning semester, the student will be on Financial Aid Suspension.

Pace of Completion: Measurable Progress Requirement

Students are expected to maintain progress toward the completion of their degree. Therefore, students must have an overall completion rate of 66.67% of all hours attempted. This includes

repeated courses and transfer credit hours from other institutions. This does not include Learning Support courses from other institutions. The Pace of Completion is calculated by dividing the cumulative number of hours earned by the cumulative number of hours attempted. Repeated and previously passed courses can cause a student's Pace of Completion to decrease. Students who do not meet this standard will be placed in a financial aid warning status which means the student is one semester away from losing their financial aid. The student remains eligible for financial aid during the warning semester. If the Pace of Completion is not met after the warning semester, the student will be on Financial Aid Suspension.

Warning Status

Students who do not meet the **GPA** or **Pace of Completion** standards will be placed on financial aid warning status and may continue to receive financial aid for one semester without an appeal. This applies to transfer and readmitted students. A student who meets the standards at the end of the warning semester will return to good standing. A student who fails to meet the standards at the end of the warning semester will be on Financial Aid Suspension.

Financial Aid Suspension / Unsatisfactory Academic Progress

Students who do not meet the **GPA** or **Pace of Completion** standards for two consecutive terms are determined to not be making Satisfactory Academic Progress. Failure to make Satisfactory Academic Progress results in the loss of eligibility to receive federal aid, which includes the Federal Work-Study program, as well as state funds from the TSAA and HOPE Lottery scholarship programs. Once a student becomes ineligible for aid due to Unsatisfactory Academic Progress, they are not eligible to receive financial aid until the standards have once again been met. Students may attend classes and pay for them from their own resources until satisfactory progress has been re-established.

Loss of financial aid eligibility may be appealed in writing to the Student Aid & Awards Committee. The appeal process is outlined below.

Maximum Time Limit: Reasonable Length of Time Requirement

Pace of Completion is important because financial aid does not last forever. A reasonable length of time for completion of a degree is defined as "no longer than 150% of the length of the program". For example, a student enrolled in a degree program that requires 60 credit hours must complete all requirements by the time they have attempted 90 hours ($60 \text{ hours} \times 150\% = 90 \text{ hours}$). Students will not be considered to have reached the 150% hour maximum until after the semester in which they reach or exceed the attempted hours allowed. However, students will be immediately suspended from all federal aid upon determination that it is not possible to meet graduation requirements within the 150% limit. All transfer credit hours count toward the attempted hours, including withdrawals. Learning Support hours are excluded from this limit. Once the required credit hours to earn a degree have been completed, students are no longer eligible to receive aid.

Learning Support Limit

Students can receive aid for up to 30 attempted credit hours of Learning Support (remedial or

developmental) coursework. Examples include Math Lab or Reading Lab. Learning Support courses transferred into JSCC will be included in the 30 total hours of eligibility. This 30-credit hour limit cannot be appealed.

Incomplete Grades

In cases where a student is assigned a grade of “I”, the student will be evaluated accordingly. These grades do not impact GPA. These grades also do not count as completed or earned hours. If the grade is subsequently changed, the student’s SAP status may be re-evaluated.

Repeated Courses All credits from repeated courses will be counted toward maximum hours. Students may repeat a previously passed course once and be eligible for payment on the repeat. Students may repeat a failed course until it is passed and be eligible for payment. Repeated courses may impact a student’s Pace of Completion.

Transfer / Readmitted Students

Satisfactory Academic Progress is determined according to the policy in effect for the current semester. All academic transcripts must be received and evaluated by JSCC prior to determining satisfactory academic progress for financial aid. All transfer credit hours posted by the college will be counted as attempted hours for calculating pace of completion. Transfer/readmitted students who have attained an associate degree or higher, or reached the 150% maximum time limit, will be ineligible for financial aid.

Dual Enrollment Credit Hours

Students entering JSCC with dual enrollment credit hours immediately after receiving their high school diploma, or equivalent, will be coded as good standing for financial aid purposes. Upon completion of the first term at JSCC those dual enrollment credit hours will be included in the appropriate categories of Satisfactory Academic Progress.

Academic Fresh Start

Students granted an Academic Fresh Start remain accountable for all academic work on their record for financial aid purposes. The appeal process is available if necessary for aid. All attempted hours will still be considered when evaluating Maximum Time Limit.

Appeal Process

Any loss of eligibility for financial aid because of this policy may be appealed in writing to the Student Aid & Awards Committee. In some cases, a student’s failure to follow one or more of these requirements is due to events beyond the student’s control. If unusual or extreme circumstances can be documented for a specific term(s) or relevant timeframe, the student may be able to submit an appeal to regain eligibility for financial aid. Examples of situations that may be considered beyond a student’s control include, but are not limited to: the death of a relative; injury or illness of the student or a family member; family difficulties resulting from divorce, strained relationships, finances, work or balancing family responsibilities.

Appeal Process

Students must include:

- A signed and dated appeal letter explaining the circumstances that led to the student failing to make Satisfactory Academic Progress
- Appropriate support documents related to the event or circumstances
- A statement detailing the circumstances that have changed that will now allow the student to make Satisfactory Academic Progress during future terms
- A completed Online Satisfactory Academic Progress Appeal Form
- An academic plan signed by the student and the advisor

Academic Plans

The academic plan is a semester-by-semester list of all courses required for graduation in the student's current program of study. The student works with their academic advisor to create the academic plan. The college may void an approved academic plan if the student changes majors, deviates from the plan, or does not enroll for the initial term for which the appeal is approved.

Financial Aid Probation

The status of financial aid probation will be assigned to a student who has had financial aid eligibility reinstated. Conditions may be imposed for a student's continued eligibility to receive aid. The student may receive aid for one semester, after which the student must be making satisfactory progress, or multiple semesters under an approved academic plan.

Appeal Deadlines

Appeals and supporting documentation should be submitted at least seven (7) days prior to the start of the term for which the student is appealing. Appeals submitted after the deadline or without the required documentation may result in an automatic denial, or may be held until the next term for committee review. Students without an appeal decision at the beginning of the term are responsible for payment of their tuition and fees. No class schedule will be held due to a pending appeal decision.

Notification

It is the student's responsibility to stay informed of the satisfactory academic progress standards and to monitor their own progress. Students may check their status at any time by logging into their jWeb account. The Financial Aid Office will notify, by letter or email to the student's JSCC email address, any student that does not meet minimum satisfactory academic progress requirements as well as the results of any appeal. It is the responsibility of the student to keep the Records Office informed of their correct mailing and e-mail address. The termination of eligibility to receive financial assistance has no effect on the right to enroll as a student at Jackson State. Students may enroll and pay with their own resources as long as they are not academically suspended as well. Appeals submitted for financial aid are separate from academic suspension. If a student has been academically suspended, they need to contact the Admissions and Records office.

How do I Access Student Financial Information Online?

As students apply for financial aid, they may need to check their financial aid requirements, financial aid eligibility, financial aid awards and other information. The student will be able to access a variety of information through the following steps

1. Go to the JSCC homepage at www.jsc.edu
2. Click on “Students” in the top right of the page
3. Click the “JWEB” button
4. Go to the “Financial Aid Quick Links” card
5. Click on the “JSCC Financial Aid”
6. Click on the “Financial Aid” folder
7. In the top right, select the appropriate aid year
8. Choose from these options:
 - **Home**
 - Responses Required
 - Student Requirements (information we need from you)
 - Unsatisfied
 - Satisfied
 - **Offer**
 - Financial Aid awards
 - **Financial Aid History**
 - **Resources**
 - **Notifications**
 - Messages from the Financial Aid Office
 - **Satisfactory Academic Progress**
 - Student’s SAP standing
 - **College Financing Plan**
 - Estimated cost of attendance

COMMENTS

The results of the FAFSA will be received electronically by Financial Aid Office if the student includes Jackson State as an institution of choice.

It is the student's responsibility to submit **ALL** requested information or documents; students are emailed notifications to request additional information.

If a determination is made that corrections are needed, a financial aid administrator will make the corrections for the student. The school does not encourage students and parents to make FAFSA corrections.

Students are emailed notifications to request additional paperwork; also, students may review their financial aid requirements through their jWeb account.

Once the additional paperwork is received and reviewed for accuracy and completeness, a financial aid administrator will approve or deny the request for aid.

If the student is approved for financial aid, the financial aid administrator will determine the "type" and "amounts" of each award. An "Awards Notification" letter will be emailed to the student directing them to review their financial aid awards through their jWeb account.

The student will be required to notify the Financial Aid Office if his/her plans do not include acceptance of the award or attendance at Jackson State.

Federal aid will be disbursed to the student's business account at Jackson State Community College once attendance is confirmed.

FREQUENTLY REQUESTED TELEPHONE NUMBERS

Federal Student Aid Information Center- To obtain general information about Federal Student Aid

1-800-433-3243

Tennessee Student Assistance Corporation- To obtain information about the Tennessee Student Assistance Award and/or Tennessee Educational Lottery Scholarship Programs

1-800-342-1663

Internal Revenue Service (IRS) –To obtain an official copy of a tax transcript

1-800-829-1040

Social Security Administration – To obtain a social security number and/or card

1-888-383-1593

Veteran's administration – To obtain information about veteran's benefits

1-888-442-4551

When in doubt, please use the following Jackson State Community College numbers or email addresses to get the assistance you need:

Jackson Main Campus: 731-425-2605 or 1-800-355-JSCC (5722)
fao@jscc.edu

Gibson County Center: 731-425-8836
gibson@jscc.edu

Lexington-Henderson County Center: 731-968-5722
lexington@jscc.edu

Savannah-Hardin County Center: 731-925-5722
savannah@jscc.edu

HELPFUL WEB SITES

JSCC Webpage	http://www.jsc.edu
JSCC Financial Web Page	https://jsc.edu/costs-aid
FAFSA on the Web	https://studentaid.gov/
Student Aid Home Page/Federal Guide	https://studentaid.gov/
TSAC or TELS Programs	https://www.collegefortn.org/about-financial-aid/

Last Thought

A student will simultaneously need to apply for admissions and financial aid. Students do not have to be fully accepted for admissions to complete the FAFSA. However, financial aid will not be disbursed until all admission requirements have been met by the student. It is the student's responsibility to inquire about costs of attendance.