

Jackson State Community College

Financial Aid Services

Consumer Handbook

*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 will welcome the opportunity to speak with you.*

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

*The Office of Financial Aid will mail requests or other information to a student's address in the College's database from the Admissions and/or Financial Aid applications. Therefore, it is important for student's to keep their address updated with the Registrar's Office to ensure information is mailed to the correct address. This is only if there are address changes.*

*Occasionally, the Financial Aid Office may use the student's personal or college email accounts to communicate with students. 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 Office of Financial Aid 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. Some scholarship funds are awarded by specific departments on campus. Some departments will award scholarships to “new” incoming students and others will award scholarships to students who have succeeded academically within the department after several semesters. Students will need to inquire with their department of interest to find out if they may qualify for scholarship funds.

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.

**Loans** are a way to postpone the payment of your school expenses until you have ceased to be enrolled in your educational program. The institution **does not participate in the William D. Ford Federal Direct Loan Program or the Federal Perkins Loan Program.**

However, Jackson State does work with lenders that offer **alternative educational loans** to eligible students. Students may use any lender who provides alternative loans to community college students. These lenders will offer repayment options for maximum flexibility. Information is provided on the financial aid webpage at [www.jscc.edu/financial-aid](http://www.jscc.edu/financial-aid). There is a list of lenders that students have borrowed from in the past.

## 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, room and board, transportation, dependent care, and others 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 made for whether 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 Expected Family Contribution (**EFC**) will be subtracted from the cost of attendance to determine financial need.

### JACKSON STATE COMMUNITY COLLEGE

#### 2017-2018 CAMPUS-BASED BUDGETS

	DEPENDENT					INDEPENDENT				
	3 MO	4 MO	7 MO	<b>9 MO</b>	12 MO	3 MO	4 MO	7 MO	<b>9 MO</b>	12 MO
Tuition/Fees	2014	2014	4029	<b>4029</b>	6043	2014	2014	4029	<b>4029</b>	6043
Books/Supplies	600	600	1200	<b>1200</b>	1800	600	600	1200	<b>1200</b>	1800
Maintenance	NA	NA	NA	<b>NA</b>	NA	3629	4838	8467	<b>10886</b>	14515
Room & Board	1017	1356	2372	<b>3050</b>	4067	NA	NA	NA	<b>NA</b>	NA
Personal	351	468	819	<b>1054</b>	1405	351	468	819	<b>1054</b>	1405
Transportation	978	1833	2811	<b>3666</b>	4644	978	1833	2811	<b>3666</b>	4644
<b>TOTAL</b>	4960	6271	11231	<b>12999</b>	17959	7572	9753	17326	<b>20835</b>	28407

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:

1. Budgets include tuition assessed at \$156/hour, plus basic fees, with no tuition cap. Tuition and fees are based on prior year charges and may be adjusted for actual charges.
2. If a student enrolls for other than a 9 month period, the budget and EFC must be adjusted accordingly. The fall or spring EFC/budget will be prorated for 4 months when the student enrolls for one semester only, and the summer semester will be prorated for 3 months. A 7-month EFC/budget will be used for Fall/Summer or Spring/Summer. The 12-month EFC/budget will be used for Fall/Spring/Summer.
3. The independent maintenance allowance of \$10,886 supplied by College Board is based upon a low, 9 month budget. The \$3050 dependent room and board is based on Table A3 of the EFC Formula Book. Independent students (without dependents) living at home will use the dependent budget. Dependent students living away from home will use the independent budget. \$1500 per semester may be **added** to the dependent room and board allowance for athletes living in school approved housing.
4. The transportation average is based on the following formula for a 9 month period: 30 weeks of class x 5 trips per week x 52 average miles driven per day x .47 cents per mile (\$3666). Summer cost is based on 10 weeks x 4 trips per week x 52 average miles driven per day x .47 cents per mile (\$978). Fall and spring budgets will be adjusted for part-time enrollment. Transportation may be adjusted on an individual basis for online class enrollment or if actual distance traveled exceeds 52 miles (round trip) per day.
5. Costs for dependent care and costs related to a handicap may be added to the student budget if these costs are incurred by the student: \$1000 per first dependent, infant to five years of age, \$750 per additional dependent, infant to five years of age; \$450 per dependent, six to twelve years of age. Actual expenses may be used when documented. Allowances for elderly or disabled adults will be made on an individual basis for actual costs incurred by the student.
6. Students in the Nursing Program will be allowed an additional \$100 per semester for books/supplies, plus additional tuition charges associated with a high cost program.

## **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 an eligible non-citizen as defined by the U.S. Department of Education
- Be admitted to the school as a regular student in an eligible degree or certificate seeking program
- Demonstrate financial need for certain types of aid
- Be a recipient of a high school diploma or a recognized equivalent (such as a General Education Development Certificate-GED or HiSET)
- Be a holder of a valid social security number
- Maintain satisfactory academic progress toward the degree or certificate
- Not in default on any educational loans or owe a refund on any federal educational grants
- Be registered with Selective Service, if required to do so (requirement for males only)

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.

Students convicted of possession or sale of controlled substances may be disqualified from federal or state aid programs. Also, any student incarcerated in a federal or state penal institution will not be eligible.

## 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 [www.fafsa.gov](http://www.fafsa.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 [www.studentaid.ed.gov/PDFfafsa](http://www.studentaid.ed.gov/PDFfafsa). 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 students and/or parents to obtain a username and password called the FSA ID. As a student and/or parent, the FSA ID will need to be created as student and/or parent identifier. The FSA ID will allow students and parent to sign and update their FAFSA information online. This is the fastest way to sign the FAFSA application and have it processed.

Once the FSA ID is established by the student and/or parent, the “Free Application for Federal Student Aid” 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 2012-2013 FAFSA, the U.S. Department of Education implemented the **“IRS Data Retrieval Tool.”** It will allow students and parents to access their IRS tax information. Once this retrieval process is activated, the IRS data may be transferred directly into the FAFSA. The U.S. Department of Education and the Internal Revenue Service have worked together to develop this process.



The retrieval is recommended for the following reasons:

**IT'S EASY:** Students and parents do not manually fill in information from their paper return

**IT'S FAST:** With a couple of clicks and verification of identity the tax information will automatically be transferred into the student's FAFSA

**IT'S ACCURATE:** By using the IRS Data Retrieval Tool, students are ensuring the Financial Aid Office is receiving the most accurate tax information

**IT STREAMLINES THE VERIFICATION PROCESS:** For students and parents that are selected for verification of FAFSA information, the retrieval process is the most efficient way to provide tax information.

Tax returns filed electronically will be available online from the IRS Data Retrieval Tool **approximately 2-3 weeks after return has been filed** with the IRS. Data from paper tax returns will be available in **6-8 weeks after the return has been filed** with the IRS.

Financial aid is awarded for one academic year only. Students will need to renew their application every year in October. 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 [www.fafsa.gov](http://www.fafsa.gov).

## How Do I Determine My Dependency Status for Financial Aid?

When the “*Free Application for Federal Student Aid (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. Dependent statuses will require student and parental information while the independent statuses will require only the student information.

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. Students who have access to parental support (dependent students) should not receive need-based federal funds at the expense of students who do not have such access (independent students). 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 13<sup>th</sup> 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 a unaccompanied youth who was determined to be homeless by a high school liaison on or after a certain date
- the student must be a 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 a 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 are required to schedule an appointment to discuss unusual 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 Financial Aid Services to learn about the foundation or institutional aid programs. Additionally, information is located on the financial aid webpage at [www.jbcc.edu/financial-aid/types-of-aid/scholarships.html](http://www.jbcc.edu/financial-aid/types-of-aid/scholarships.html).

### **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 March 15 unless otherwise indicated

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 “**Free Application for Federal Student Aid (FAFSA)**” will need to be received by the Financial Aid Office on or before **March 15th**. This deadline is a calendar date that the institution established to provide guidance in applying for federal and state financial aid. Also, the Foundation Scholarships will have the March 15<sup>th</sup> deadline. Other institutional scholarships may vary by department and/or major.

All FAFSA results and other paperwork received after March 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 March 15<sup>th</sup> are considered late applicants. However, late applicants will be given the opportunity to complete all paperwork and/or applications by **July 1**. 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 1<sup>st</sup>**. 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 “Free Application for Federal Student Aid (FAFSA).” This is once the FAFSA results and other “requested” documents have been received by Financial Aid Services. 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 Services.

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 Free Application for Federal Student Aid (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 for the student and student's spouse (if any) or student's parents, W-2s, proof of citizenship, registration with Selective Services, 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.

**Please Note:** Schools are no longer permitted to accept copies of U.S. Individual tax returns from a student or parent.

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 IRS Data Retrieval Tool. Students and parents may use this tool to request and retrieve their tax data directly from the IRS. Once this data is retrieved from the IRS, it is transferred to the FAFSA application.

Upon selecting the IRS Data Retrieval Tool, the applicant will be directed to the IRS website. Users will be asked to authenticate their identity before any personal information is displayed. After viewing tax data, applicants will then have the option to "TRANSFER" tax information directly to the FAFSA application.

Some applicants and/or parents will not be able to use the IRS Data Retrieval Tool. Those individuals may have filed amended tax returns, filed married filing separate, filed a foreign tax return or provided conflicting information. They will be required to submit a copy of their IRS Tax Transcript.

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 the U.S. Postal Services. A "requests for information and forms" are 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. 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 they 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 mailed or emailed at least three (3) notifications before their file is inactivated due to lack of response. Files are inactivated if no response is received within sixty (60) days.



### **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 mailed to the student if he/she is eligible for financial aid. The notification will provide the types and amounts of aid. Students are required to notify Financial Aid Services of any other aid extended to them from other sources. This would include scholarships from academic and other scholarship programs. Financial aid recipients will receive a disclosure form with their awards notification. It will provide information about financial aid programs and student responsibilities. Additionally, some financial aid awards may be viewed online through the student’s jWeb account under the financial aid awards summary. Students are encouraged to accept or reject financial aid awards through the “Student Self-Service” web page.

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 at the close of the registration period before the first day of class. Adjustments will not be made to federal funds for classes the student adds on or after the first day of class. The student’s whose eligibility is established after this point in time will be paid for the actual number of hours for which the student is enrolled.

## **What are the Disbursement and Confirmation Processes?**

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.

Jackson State will require financial aid recipients to confirm their class registration and fees payment. Confirmation of Registration will allow the student to give Jackson State permission to apply financial aid resources and/or scholarships toward the student's payment of fees. Also, the student is confirming their intent to attend the classes for which they have registered. A student's class schedule will be purged due to lack of confirmation.

Students may log into: [www.jscc.edu](http://www.jscc.edu) and click on jWeb. This is where the student will provide their "Secure Access Login" which requires Net Logon and Password. Once the student is logged into their account, they may select the "Student Welcome" tab. The next step is to click the "Pay or Confirm" link.

Additionally, students must remove all holds on their record to allow 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 confirmation is not received by this deadline. **If students do not plan to attend classes for which they are registered, students must contact Financial Aid Services 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 check. 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.

## 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 Services. This handbook is designed to supplement the most current **Federal Student Guide** from the U.S. Department of Education. By utilizing these tools, a student will be able to understand financial aid programs. A copy of a student guide may be obtained from the following website:

[http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

A financial aid package is likely to include funds from more than one **Student Financial Assistance Program (SFAP)**. However, Jackson State does not participate in the Federal Family Education Loan (FFEL) Programs, the William D. Ford Federal Direct Loan (Direct Loan) Programs, or the Federal Perkins Loan Program which are loans administered through the SFAP. Both the FFEL and Direct Loan Programs consist of what are generally known as Stafford Loans and Plus Loans.

The following Student Financial Aid Programs are available through Financial Aid Services 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 student 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. A Federal Pell Payment Schedule will be provided from the Department Of Education to establish the amount to award. The "Free Application for Federal Student Aid" must be completed for Pell grant consideration.

**Tennessee Student Assistance Award (TSAA)-State Grant:** The TSAA grant is administered by the Tennessee Student Association (TSAC). Jackson State does certify eligibility for these funds. Students are required to complete the "**Free Application for Federal Student Aid.**" 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. For additional information, a student may contact Financial aid Services.

**Tennessee Education Lottery Scholarship Program (TELS):** The lottery scholarships are funded by the lottery revenues and administered by the Tennessee Student Association Corporation (TSAC). Students are required to complete the “**Free Application for Federal Student Aid.**” TELS provides scholarship and grant assistance to Tennesseans attending eligible Tennessee postsecondary institutions. Jackson State does not determine eligibility. For additional information, a student may contact Financial Aid Services.

**Tennessee Promise Scholarship Program:** The Tennessee Promise Scholarship offers two years of tuition-free community or technical college to Tennessee high 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 organization will contact seniors to help with the scholarship requirements.

#### **Federal Campus-Based Aid Programs:**

The next three programs are called campus-based. They are programs administered directly by Financial Aid Services. 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.

Jackson State’s deadline for the campus-based programs is March 15. Students will need to complete the “**Free Application for Federal Student Aid**” for Campus-Based Aid Programs.

**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 “Expected Family Contribution (EFC)”. 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 meet federal minimum wage standards. Most students work approximately 10 hours a week during a regular enrollment period. A supervisor will be assigned to monitor assignments and hours. The supervisor will be responsible for reporting work hours with a timesheet. The payment period is determined by Jackson State’s Payroll Services.

**Federal Perkins Loan Program:** As of the 2015-2016 Academic Year, Jackson State is no longer allowed to participate in this loan program. It is due to federal budgetary appropriations. However, a repayment schedule is provided below for students who received Perkins loan monies in prior academic years:

**PERKINS LOAN SCHEDULE EXAMPLE**

**Amortization of \$1,000 at 5% interest in monthly installments of \$40.00**

<b>Due Date</b>	<b>Payment</b>	<b>Interest</b>	<b>Principal</b>	<b>Balance</b>
06/01/2012	40.00	4.17	35.83	964.17
07/01/2012	40.00	4.02	35.98	928.19
08/01/2012	40.00	3.87	36.13	892.06
09/01/2012	40.00	3.72	36.28	855.78
10/01/2012	40.00	3.57	36.43	819.35
11/01/2012	40.00	3.41	36.59	782.76
12/01/2012	40.00	3.26	36.74	746.02
01/01/2013	40.00	3.11	36.89	709.13
02/01/2013	40.00	2.95	37.05	672.08
03/01/2013	40.00	2.80	37.20	634.88
04/01/2013	40.00	2.65	37.35	597.53
05/01/2013	40.00	2.49	37.51	560.02
6/01/2013	40.00	2.33	37.67	522.35
07/01/2013	40.00	2.18	37.82	484.53
08/01/2013	40.00	2.02	37.98	446.55
09/01/2013	40.00	1.86	38.14	408.41
10/01/2013	40.00	1.70	38.30	370.11
11/01/2013	40.00	1.54	38.46	331.65
12/01/2013	40.00	1.38	38.62	293.03
01/01/2014	40.00	1.22	38.78	254.25
02/01/2014	40.00	1.06	38.94	215.31
03/01/2014	40.00	0.90	39.10	176.21
04/01/2014	40.00	0.73	39.27	136.94
05/01/2014	40.00	0.57	39.43	97.51
06/01/2014	40.00	0.41	39.59	57.92
07/01/2014	40.00	0.24	39.76	18.16
08/01/2014	18.24	0.08	18.16	-0-

### **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:

**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. The freshmen and returning students should contact Financial Aid Services for more information. Applications may be obtained in Financial Aid Services or online at [www.jscc.edu/financial-aid](http://www.jscc.edu/financial-aid). Also, Academic Service Scholarship information is contained in the Jackson State Catalog and Student Handbook. The application deadline is March 15 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 and applications by contacting Financial Aid Services or online at [www.jscc.edu/financial-aid](http://www.jscc.edu/financial-aid). 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

**Access & Diversity Scholarships:** 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 Diversity Committee will determine who the scholarship recipients are each semester. Students may obtain an application by contacting Financial Aid Services or online at [www.jscc.edu/financial-aid](http://www.jscc.edu/financial-aid). 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.

**Institutional Work Program:** A student who does not qualify for the Federal Work-Study Program may be considered for this program. This will help to further aid some students with their educational expenses. It will provide an opportunity to develop skills. Applications are available in Financial Aid Service.

**Alternative (Private) Loan Program:** Jackson State does not participate in the Federal Direct Loan Program or the Parent's Loan for Undergraduate Students (PLUS) Program. However, JSCC does work with lenders to offer alternative educational financing to eligible borrowers. Students may obtain information about private loans by contacting Financial Aid Services or visiting the financial aid web page at [www.jsc.edu/financial-aid](http://www.jsc.edu/financial-aid).

**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**

*Consumer Information Handbook*

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

After registering, a financial aid recipient may make adjustments to their class schedule **on or 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.

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 [www.jsc.edu](http://www.jsc.edu) under financial aid.

## **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 first day becomes an overpayment if before the first day of classes 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 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 Services 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 Services 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 withdraws (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 the 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 (50% will be forgiven), 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 or make satisfactory repayment arrangements with the U.S. Department of Education. If the student does not pay in full or make satisfactory arrangements to repay, the overpayment will be reported to the U.S. Department of Education for collection and the student is **ineligible for any additional federal 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 Services 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 Office of Financial Aid Services 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?

Jackson State is required to monitor the academic progress of all students who are receiving some form of federal and state financial aid. This is to ensure financial aid funding is awarded to students who are actively pursuing a degree and are making progress toward that degree. The standards will address the “Satisfactory Academic Progress Standards (SAP).” The process by which financial aid is revoked for failure to make SAP, and the process by which students may appeal SAP decisions. A student’s academic progress will be reviewed at the end of each semester to determine whether the student meets the minimum standards to receive aid. The basic standards are as follows:

- Students are expected to maintain a satisfactory grade point average;
- Students are expected to successfully complete at least 67% of the classes they attempt;
- Students are expected to complete their program in a timely manner; and
- Students must also be working on their first associate degree.

All coursework is evaluated for financial aid purposes whether or not financial aid was received for that academic coursework. The following is more information on SAP standards:

### Qualitative: Cumulative Grade Point Requirement (GPA)

Students must meet the following standard each semester. The GPA includes all coursework attempted, including Learning Support and transfer hours. 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.

<u>Overall Combined GPA Hrs.</u>	<u>Minimum Cumulative GPA</u>
00.1 – 14.0	No minimum
14.1 – 26.0	1.0
26.1 – 40.0	1.4
40.1 – 48.0	1.7
48.1 – 56.0	1.9
56.1 – and above	2.0 (not eligible for warning status)

**Pace: Measurable Progress Requirement**

Students are expected to maintain progress toward the completion of their degree. Therefore, students must have an overall completion rate of 67% of all college level hours attempted (includes transfer and repeated courses, excludes Learning Support hours). The completion rate is calculated by dividing the cumulative overall number of college level hours successfully completed by the cumulative overall number of college level hours attempted, using standard rounding rules. A grade of A, B, C, D or P will be required for successful completion. Grades of W, N, AU or F are not considered completions. 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 period.

**Maximum Time Limit: Reasonable Length of Time Requirement**

A reasonable length of time for completion of an educational program 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 hours x 150% = 90 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 aid if it is projected that it is not possible for them to meet graduation requirements within the 150% limit. It is important to note that transfer hours accepted by the college count toward the attempted hours, including withdrawals. Once the required courses to earn a degree have been completed, students are no longer eligible to receive aid.

**Warning Status:**

Students who do not meet the **GPA** or **PACE** standards will be placed on financial aid warning and may continue to receive financial aid for one semester without an appeal. A student who meets the standards at the end of the warning semester will return to good standing. A student who failed to meet the standards at the end of the warning semester will be considered to be making unsatisfactory academic progress.

**Unsatisfactory Academic Progress**

Students who fail to meet any of the above requirements are considered to be making unsatisfactory academic progress. Failure to meet these standards results in the loss of eligibility to receive aid, which includes the work-study program, as well as most state funds, including the lottery scholarship programs. Once a student becomes ineligible for aid due to unsatisfactory academic progress they are not eligible to receive aid until the standards have once again been met, therefore, students must 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 and Awards Committee.



**Learning Support Limit:**

Students can receive aid for up to 30 attempted semester hours of remedial or developmental coursework. Transfer credits will be included in the total hours of eligibility. All attempts including withdrawals, repeats and PRs count toward the maximum number of hours attempted. Federal aid for a student who has exceeded this maximum will be based on college level courses only. This time limit **cannot** be appealed.

**Incomplete Grades:**

Students with an “I” grade(s) will be held for review since satisfactory academic progress cannot be determined until all final grades have been posted.

**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.

**Transfer Students:**

All academic transcripts must be received and evaluated by the institution prior to determining satisfactory academic progress for financial aid. All transfer coursework posted by the college will be counted in determining satisfactory academic progress. Transfer students who have graduated or reached the 150% limit will be ineligible for financial aid.

**Academic Fresh Start:**

Students granted an Academic Fresh Start remain accountable for all academic work on their record and are eligible for the appeal process.

**Appeal to Regain Eligibility:**

In some cases, a student’s failure to be in compliance with 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. Examples of situations that may be considered beyond a student’s control include, but are not limited to 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:**

Any loss of eligibility as a result of this policy may be appealed in writing to the Student Aid & Awards Committee. The appeal request consists of a signed appeal letter, appropriate support documents and an academic plan. The appeal must explain why the student failed to make satisfactory academic progress and what has changed that will allow the student to make satisfactory progress by the end of the next semester or by a specific point in time. Appeal guidelines are available to assist with the appeal process. All decisions made by the committee are final. However, the decision may be appealed in writing to the Vice President of Student Services (or designee). Students will not be granted more than **three** appeals throughout their enrollment at Jackson State. The Vice President of Student Services (or designee) may make exceptions to the financial aid satisfactory academic progress policy on an individual basis.

**Financial Aid Probation:**

The status of financial aid probation will be assigned to a student who fails to make satisfactory academic progress and who has appealed and has had eligibility reinstated. Conditions may be imposed for a student’s continued eligibility to receive aid. The student may receive aid for ONE payment period on probation, after which the student must be making satisfactory progress or successfully following an academic plan.

**Appeal Deadlines:**

Appeals and supporting documentation must be submitted within one week of notification of suspension, but no later than the following dates. Appeals submitted after the deadline or without the required documentation may result in an automatic denial, or may be held until the next semester for committee review. Students pending an appeal decision at the beginning of the semester are responsible for payment of their tuition and fees. No class schedule will be held due to a pending appeal decision.

**Fall Semester.....August 1**

**Spring Semester..... January 4**

**Summer Semester.....May 15**

**Notification:**

It is the student's responsibility to stay informed of the satisfactory academic progress standards and to monitor their own progress. You may check your status at any time by logging into your jWeb account. The Financial Aid Office will notify by letter 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 address.


The termination of eligibility to receive financial assistance has no effect on the right to enroll as a student at Jackson State.

**Policy effective Fall Semester 2015**

## 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:

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1. Go to the JSCC homepage at [www.jsc.edu](http://www.jsc.edu)
2. Scroll down and Click on the jWeb box 
3. Enter your NetLogon and password, then click “Login”
4. Click on the “Self-Service” tab
5. Click on the “Banner Self-Service” folder
6. Click on the “Financial Aid” folder
7. Choose from the following options
  - **Eligibility**
    - Holds
    - Student Requirements (information we need from you)
    - Academic Progress for Financial Aid
    - Academic Transcript
  - **Award**
    - Account Summary by Term
    - Award for Aid Year
    - Accept Award Offer
    - Award Payment Schedule
    - Award History
  - **E-Mail JSCC Financial Aid Office**
    - Send an email to the Financial Aid Office
  - **General Financial Aid**
    - Helpful Links
      - Federal Application (FAFSA website)
      - Scholarship searches
      - Government Services
      - General Information (Smart Guide to Financial Aid)
      - National Student Loan Data System (NSLDS)
      - U. S. Department of Education
      - College Board

## COMMENTS

The results of the FAFSA will be received electronically by Financial Aid Services 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 mailed or emailed notifications to request additional

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 mailed or 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 mailed to the student. Also, students may review their financial aid requirements through their jWeb account.

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

The student who confirms his/her "Intent to Attend" by the last day to pay fees will have their credit balances available the first day of class. This is based on priority registration dates.

## **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 and get the assistance you need:

**Jackson Campus:** 731-425-2605 or 1-800-355-JSCC (5722)

**Humboldt Campus:** 731-784-7226

**Lexington Campus:** 731-968-5722

**Savannah Campus:** 731-925-5722

## **HELPFUL WEB SITES**

JSCC Webpage	<a href="http://www.jscc.edu">http://www.jscc.edu</a>
JSCC Financial Web Page	<a href="http://www.jscc.edu/financial-aid/">http://www.jscc.edu/financial-aid/</a>
FAFSA on the Web	<a href="http://www.fafsa.gov">www.fafsa.gov</a>
Request for Federal PIN	<a href="http://www.pin.ed.gov">www.pin.ed.gov</a>
Student Aid Home Page	<a href="http://www.ed.gov/studentaid">www.ed.gov/studentaid</a>
Funding Your Education	<a href="http://www.ed.gov/prog_info/SFA/FYE">www.ed.gov/prog_info/SFA/FYE</a>
The Federal Student Guide	<a href="http://www.studentaid.ed.gov">www.studentaid.ed.gov</a>
TSAC or TELS Programs	<a href="http://www.collegepaystn.com">www.collegepaystn.com</a>

## 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 Free Application for Federal Student Aid (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.

