

FINANCIAL AID

Financial Aid

Jacksonville State University offers a broad program of financial aid to assist as many qualified students as possible. Since the university cannot meet the financial needs of all applicants, students are also urged to investigate outside sources of aid.

Most aid programs are based on the individual need of the applicant. Demonstrated financial need is determined by completing an independent, standardized need analysis form called the Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/>) on the web. The JSU Title IV Code is 001020.

The FAFSA contains questions pertaining to the student's assets, income, year in college, etc. Students who are dependent on their parents, based on Federal student aid guidelines, must also submit information concerning parental income, assets, and other items.

Once the applicant completes the FAFSA on the web, the applicant is sent a Student Aid Report (paper or by email link) and also forwards information to the college(s) the applicant lists to receive the data. It is the student's responsibility to check his/her JSU email and MyJaxState (MyJSU) for detailed information. The Student Aid Report is used to determine eligibility for federal financial aid and other financial aid programs, as it contains the expected family contribution to the applicant's cost of attendance.

Applicants and their parents are cautioned to complete all forms as honestly and accurately as possible. Any person who knowingly makes a false statement is subject to a fine or imprisonment or both under provisions of the United States Criminal Code. Applicants are also reminded that they may be asked to substantiate information they submit on the need analysis. Each year the federal government selects approximately 10% of all applicants for verification. Those selected for verification must provide documentation such as, but not limited to, federal tax return transcripts in order to receive financial aid.

Note that application for financial aid must be made for each academic year; no awards are automatically renewed from year to year. Although the university accepts applications through the academic year, April 1 has been established as the preference deadline for applying for most types of assistance.

Those interested in detailed information on federal financial aid may visit the JSU Financial Aid Office (<http://www.jsu.edu/finaid/>) or the Federal Student Aid website of the U.S. Department of Education (<https://studentaid.gov/>).

Note that information provided herein is of a general nature and is not intended to explain in detail all financial aid programs. Programs described herein are subject to Federal, State, and institutional guidelines and are subject to change without notice.

Loans

Students who must borrow money to finance their education should consider long-term, low interest loans available to those who meet eligibility requirements. Loans must be repaid regardless of whether recipients graduate. The following loans are available to eligible graduate students:

The Federal Stafford Direct Loan Program

JSU participates in the Federal Stafford Direct Loan Program. Interest rates for the Federal Stafford Direct Loan Program are variable with a cap of 8.25%. Repayment begins six months after the student's enrollment ceases to be at least half-time status. For the most current Federal Stafford Direct Loan information please visit the Federal Student Aid website of the U.S. Department of Education (<https://studentaid.gov/>).

There are two types of Federal Stafford Direct Loans for graduate/doctoral students:

1. **Federal Stafford Direct Unsubsidized Loans** provide low interest rates and are available to all students regardless of financial need (although the FAFSA still must be filed). A credit check is not required to receive these loans. The student is responsible for the interest, which may be paid while the student is in school or accrued and then added to the principal balance when the student enters repayment, which occurs six months after the student is no longer enrolled in school at least half time.
2. **Federal Direct Graduate PLUS Loans** are low interest loans that graduate students may obtain to help pay their own education. Students may apply for a Graduate PLUS loan online (<https://studentaid.gov/understand-aid/types/loans/plus/>) and requires a credit check and, in some instances, an eligible cosigner. Repayment of PLUS loans begins following the final disbursement for the year. Graduate students may be able to defer repayment of their PLUS loans until after the student is no longer enrolled in school at least half time, although interest will continue to accrue. Additional paperwork may be required. Students must also complete a separate Entrance Counseling and Master Promissory Note. Steps to apply are listed on the JSU Financial Aid Office (<http://www.jsu.edu/finaid/>) website under the FAQ & Hints tab.

Loan Limits

For graduate/professional students, a maximum aggregate loan eligibility (including undergraduate loans) is \$138,500, and the award amount is up to \$20,500 per academic year.

JSU no longer participates in the Federal Perkins Loan Program.

To apply for Federal Stafford Loans, submit a FAFSA (<https://studentaid.gov/h/apply-for-aid/fafsa/>) as soon as possible after October 1 (for the year you plan to attend) and check MyJaxState (MyJSU) for any other documentation that may be required by the U.S. Department of Education and the Financial Aid Office. The Financial Aid Office will notify applicants of their eligibility via JSU email. If you have additional questions regarding financial aid or the financial aid process, please visit FAQs & Hints on the Financial Aid Office (<http://www.jsu.edu/finaid/>) website.

Scholarships

Jacksonville State University offers various scholarships each year based on academic achievement. Consult the scholarship listing (<http://www.jsu.edu/finaid/scholarships/>) for information pertaining to individual requirements and/or restrictions for scholarships offered. Scholarship offers are subject to the applicant being admitted to the university and available funding. The scholarship application varies.

Additional information may be obtained by emailing scholarships@jsu.edu or visiting the JSU Scholarships (<http://www.jsu.edu/finaid/scholarships/>) website.

Veterans Benefits

Service Members, Veterans, and Dependents may be eligible for educational assistance through a variety of programs. There is additional information provided on the Military & Post-Traditional Student Services (<http://www.jsu.edu/post-trad/>) website.

For students receiving VA education benefits, any complaint against the school should be routed through the VA GI Bill Feedback System on the U.S. Department of Veterans Affairs website (<https://www.benefits.va.gov/GIBILL/Feedback.asp>). The VA will then follow up through the appropriate channels to investigate the complaint and resolve it satisfactorily.

Students utilizing VA education benefits shall not be charged a penalty, including assessment of late fees, denial of access to classes, libraries, or other institutional facilities, or be required to borrow additional funds because of the individual's inability to meet their financial obligations due to the delayed disbursement of a payment to be provided by the Department of Veterans Affairs.

For Veterans Benefits purposes only, the following full time/part time classifications apply for non-standard terms:

Master's and Educational Specialist

Part of Term	1/4 Time	1/2 Time	3/4 Time	Full Time
Fall A or B	-	-	3 hours	4 hours
Spring A or B	-	-	3 hours	4 hours
Summer I	1 hour	2 hours	-	3 hours
Four Week June	1 hour	2 hours	-	3 hours
Summer II	1 hour	2 hours	-	3 hours
Full Summer	1 hour	2 hours	-	3 hours

Doctoral

Part of Term	1/4 Time	1/2 Time	3/4 Time	Full Time
Fall A or B	-	-	-	3 hours
Spring A or B	-	-	-	3 hours
Summer I	1 hour	2 hours	-	3 hours
Four Week June	1 hour	2 hours	-	3 hours
Summer II	1 hour	2 hours	-	3 hours
Full Summer	1 hour	2 hours	-	3 hours

Full Terms

The following are the minimum graduate semester hours for master's-level and EdS-level full-time and half-time student classification:

Full-time: 9 hours
Half-time: 5 hours

The following are the minimum graduate semester hours for doctoral-level full-time and half-time student classification:

Full-time: 6 hours
Half-time is 3 hours.

Vocational Rehabilitation

Students who have disabilities may be eligible for a special assistance program through the Alabama Department of Rehabilitation Services (ADRS). Information may be obtained from the ADRS State Office:

ADRS State Office
2127 East South Blvd.
Montgomery, AL 36116
Telephone: (334) 228-0220

Disability Support Services (DSS) can provide information and is located on the 2nd Floor of the Houston Cole Lib, (256) 782-8380.

Other Aid Information

For information on any other types of aid that may be available to students, please visit the JSU Financial Aid Office (<https://www.jsu.edu/finaid/>) website.

Enrollment Requirements

All financial aid programs are contingent upon actual enrollment at JSU. Most programs require at least half-time (graduate students – six graduate credit hours; doctoral students – three doctoral credit hours) of financial aid eligible coursework for eligibility during each semester. Federal Stafford Loans and work study require a student to be enrolled in at least half time. **Students who are required to take undergraduate deficiencies must contact the JSU Financial Aid Office for eligibility criteria.** Questions pertaining to individual program requirements for maximum benefits should be addressed to the JSU Financial Aid Office.

Students who attend during the summer sessions may qualify for financial assistance if they have remaining eligibility and are enrolled at least half time.

Federal assistance is available only to students who are enrolled in a financial aid eligible program. Special students, professional development/non-degree seeking, and transient students are, therefore, ineligible for federal aid.

Students receiving financial aid who withdraw or stop attending classes may be required to repay all or a portion of the amount of financial aid received for that term. For more information please review the Federal Official/Unofficial Withdrawal Policy on the JSU Financial Aid Office (<http://www.jsu.edu/finaid/>) website and select Forms, then Federal Return to Title IV Policy.

Graduate students may be required to complete undergraduate preparatory coursework (undergraduate deficiencies) when enrolling in a graduate degree program. Please note that these undergraduate preparatory courses may or may not be eligible for federal financial aid. It is recommended that all graduate students speak with the departments of their majors prior to submitting a graduate admissions application.

Graduate Program Time Length for Completion

- Certificate graduate programs that require 12 - 18 credit hours for completion have an expected completion time length of 1 academic year.
- Graduate programs that require 30 credit hours for completion have an expected completion time length of 1.5 academic years.
- Graduate programs that require 31 - 36 credit hours for completion have an expected completion time length of 2 academic years.

- Graduate programs that require 37 - 48 credit hours for completion have an expected completion time length of 2.5 academic years.
- Graduate programs that require 60 credit hours for completion have an expected completion time length of 3.5 academic years.

Satisfactory Academic Progress

In order to be eligible for federal financial aid, students must be enrolled and making progress in a financial aid eligible program. There are criteria for meeting Satisfactory Academic Progress (SAP): cumulative Grade Point Average (GPA), pace of progression/completion, and maximum time frame. JSU monitors satisfactory academic progress at the end of each semester.

The Satisfactory Academic Progress and Appeals Policy is located on the MyJaxState (MyJSU) web page under your financial aid status and on the JSU Financial Aid Office (<http://www.jsu.edu/finaid/>) website where you will select Forms, select the academic year you plan to attend, and then select Satisfactory Academic Progress and Appeals Policy.

Awarding, Acceptance, and Payment of Financial Aid

Students who are determined to be eligible for Federal Stafford Direct Loans and Federal Work Study should receive emails in their JSU email accounts. (The instructions listed in the email are also located on the JSU Financial Aid Office (<http://www.jsu.edu/finaid/>) website under FAQ's & Hints.) The initial email will list instructions for the student to complete his/her file through MyJaxState (MyJSU). Once the student has completed his/her financial aid file, another email should be sent to the student listing instructions for accepting the Offer of Financial Aid and completing a Master Promissory Note and Entrance Counseling. This assistance and scholarships awarded by the university are credited to the student's account, and a check is issued to the student's campus mail box or direct deposit for the balance, if applicable, approximately two weeks after classes begin. A student must sign up for direct deposit on MyJaxState (MyJSU) by selecting View Account, and the Make Payment.

Students may use their accepted Offer of Financial Aid to confirm classes and/or university housing and meal plan costs, if their assistance has been processed by the required payment dates. Accepted Offers of Financial Aid will appear on MyJaxState (MyJSU). More detailed information on paying confirmation costs is located on the Office of Student Accounts (<http://www.jsu.edu/bursar/>) website.

Cancellation of Financial Aid

Students scheduled to receive financial aid who do not plan to attend a term for which they have pre-registered must notify, in writing, both the Financial Aid Office and the Registrar's Office prior to the first day of classes to cancel their pre-registration and financial aid. ***Students who fail to do this will be enrolled in classes and receive academic and financial penalty for not attending classes.***

Employment of Students

JSU offers five possible employment opportunities for students enrolled through Graduate Studies:

1. Graduate Assistantships
2. University Student Employee Program (University Aide)
3. Federal Work-Study

4. Part-Time Off-Campus Employment
5. Cooperative Education

Graduate assistants, University Aide students, and Federal Work Study students cannot work more than 26 hours per week.

Graduate Assistantships

Several salaried assistantships are awarded each year. In addition to a monthly stipend, these assistantships also cover six to nine (6-9) semester hours of graduate tuition for the fall and spring semesters and a total of six to nine (6-9) semester hours of graduate tuition during the summer sessions. Graduate assistants must report to the Human Resources Office in Bibb Graves Hall to produce evidence of identity and employment authorization within three business days of the date employment begins. If you choose to apply for employment as a graduate assistant at JSU, your transcripts and letters of recommendation will be reviewed by personnel from the units who will supervise a graduate assistantship. To apply, go to the online employment system via the Human Resources (<http://www.jsu.edu/hr/student-employment/>) website. For additional information, contact Graduate Studies, 256-782-5764, or email ahanvey@jsu.edu.

University Student Employee Program – University Aide

Many JSU students work part-time in campus positions in a variety of departmental areas. These positions are not maintained or awarded by the Financial Aid Office and do not require a financial aid application. Once a student is hired, he/she must sign the University Aide Contract with the hiring department.

Federal Work-Study (FWSP)

This program is federally funded and is available to qualified students who demonstrate financial need. Students are employed on campus approximately 20 hours per week at minimum wage and are paid monthly. It is the student's responsibility to find his/her position once he/she has received notice of eligibility. Funds for this program are limited, and a limited number of FWSP community service opportunities are available through the Financial Aid Office. JSU positions may be listed on the Human Resources (<http://www.jsu.edu/hr/>) website under Job Opportunities.

Graduate Cooperative Education Program at Jacksonville State University

Cooperative Education is a unique partnership between the university, industry, and business community. Professional employment allows students to apply the knowledge learned in the classroom to the workplace, in addition to the development of intellect and culture within their major fields of study. The co-op program is designed to be an integral part of the graduate student's academic program.

Cooperative Education allows graduate students to work full-time/40 hours per week or part-time/20 hours per week in a professional workplace, while pursuing at least three credit hours (alternate schedule) and six credit hours (parallel schedule) at Jacksonville State University.

There are no fees associated with the graduate co-op program, and, if approved, students are provided full-time enrollment status.

Nondiscrimination

All financial aid is awarded without regard to age, sex, race, religion, physical or mental handicap, or national origin. Federal financial aid is

available only to citizens, eligible non-citizens, national, or permanent residents of the United States.

Internal Revenue Service Tax Laws

The Taxpayer Relief Act of 1997 allows qualified students and/or parents to receive benefits when filing federal income tax returns for certain educational expenses. Taxpayers who are interested in this legislation, which includes Lifetime Learning Tax Credit, should contact their tax preparers. There are other provisions for interest paid on educational loans. The university does not provide tax advice and makes no representation on the tax law.

Special Note to Students

Information provided in this catalog is of a general nature and is not intended to explain in detail all financial aid programs. Programs described herein are subject to Federal, State, and institutional guidelines and are subject to change without notice. Additional information is located in the Student Handbook (<http://www.jsu.edu/studentaffairs/handbook.html>) and publications prepared by the JSU Financial Aid Office (<http://www.jsu.edu/finaid/>). These publications also contain information about the usage of Social Security numbers, the Family Rights and Privacy Act, and the Student Right to Know Information.

Institutional and Financial Assistance Information for Students

Federal regulations require educational institutions to disclose certain information to enrolled students, prospective students, parents, and employees. This information includes:

- Family Education Rights and Privacy Act
- deferment procedures for students receiving the FFEL/Direct Loans for Peace Corps or volunteer services
- financial assistance programs
- general institutional information (such as curriculum and costs)
- graduation rates
- campus security report
- drug free workplace policy
- athletic program participation rates
- financial support data
- professional certification and licensure (<http://www.jsu.edu/consumer/disclosures.html>) disclosure

Detailed information on these items is located on the Jacksonville State University website (www.jsu.edu) or at other locations described on the website.