

# 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) on the web at [www.fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>). 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 online at [www.fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>), the applicant will receive a Student Aid Report 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 the Federal Pell Grant 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 honestly and accurately. Any person who knowingly makes false statements 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. Those selected for verification by the U.S. Department of Education must provide documentation, such as, but not limited to, IRS 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 throughout the academic year, March 1 has been established as the preference deadline for applying for most types of assistance.

Those interested in detailed information on federal financial aid should request The Student Guide by writing to:

Federal Student Aid Information Center  
P.O. Box 84  
Washington DC 20044

Additional information may also be secured from the university's Financial Aid Office, or online at [www.studentaid.gov](http://www.studentaid.gov) (<http://www.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.

Students who apply for federal assistance are required to use their Social Security number for identification purposes. The U.S. Department of Education's legal right to require the use of Social Security numbers for eligibility for the Title IV programs is based on Section 484(a)(4)(B) of the Higher Education Act of 1965, as amended. Complete information on

usage of your Social Security number is located in the Free Application for Federal Student Aid.

Following is a brief description of the different assistance programs:

## Grants

Grants are based on need and do not have to be repaid. Students from low and lower middle income families may qualify for a grant.

### Federal Pell Grant

The Federal Pell Grant is a grant program for undergraduate students who have not earned their first baccalaureate degree.

To apply, submit the FAFSA as soon as possible after the FAFSA opens on the web and list Jacksonville State University (Code 001020) to receive the report. Also submit any other documentation that is required to the Financial Aid Office, preferably by March 1.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

Students who are Pell eligible and who have the greatest demonstrated financial need are given first consideration for this grant. It is restricted to students who have not received their first baccalaureate degree.

To apply, submit the FAFSA as soon as possible after the FAFSA opens on the web and list Jacksonville State University (Code 001020) to receive the report. Also submit any other documentation that is required to the Financial Aid Office, preferably by March 1. SEOG funding is limited.

### Alabama Student Assistance Program (ASAP)

Undergraduate students who have not earned their first baccalaureate degree and who are residents of Alabama are eligible to apply for this grant. The grant is restricted to Pell eligible students with the greatest demonstrated financial need. To apply, submit the FAFSA as soon as possible after the FAFSA opens on the web and list Jacksonville State University (Code 001020) on the FAFSA. Also submit any other documentation that is required to the Financial Aid Office, preferably by March 1. Funding for this grant is limited.

### State Grants from Other Agencies

Several other states offer grants for their residents who attend college in other states. Students residing outside Alabama should contact their state grant educational agencies for information on these grants.

## Loans

### The William D. Ford Federal Direct Loan Program (Direct Loan)

JSU participates in the Federal Direct Loan Program. Repayment begins six months after the student's enrollment drops below half-time status.

There are three types of Federal Direct Student Loans: Subsidized, Unsubsidized and Parent Loan for Undergraduate Students (PLUS).

### Federal Direct Subsidized Student Loan

A subsidized loan is a need-based loan. Borrowers who receive this type of loan are not required to pay the interest while he/she is enrolled at least half-time. Note: Graduate Students are not eligible for subsidized loans per federal regulations.

## Federal Direct Unsubsidized Student Loan

An unsubsidized loan is a non-need-based loan. Borrowers who receive this loan must either pay the interest while enrolled or have the interest capitalized for repayment at a later date and be enrolled at least half time.

## Parent Loan for Undergraduate Students (PLUS)

A PLUS loan is a non-need-based loan. Repayment of principal and interest begins 60 days after the loan has been disbursed. Parents interested in obtaining this loan must follow the PLUS instructions to apply from the Financial Aid Office. Students interested in receiving a PLUS loan only must first complete the FAFSA form. A separate application is required by the student's parent for the PLUS loan and must be completed online at [www.studentloans.gov](http://www.studentloans.gov).

To apply for a subsidized or unsubsidized loan, submit a FAFSA, along with any other documentation that is required, to the Financial Aid Office. The Financial Aid Office will notify applicants of their eligibility.

More information regarding direct loans may be located at [www.jsu.edu/finaid](http://www.jsu.edu/finaid) (<http://www.jsu.edu/finaid/>), select types of financial aid, select loans.

## Annual Loan Limits

Annual loan limits for the Federal Direct Student Loan Program for dependent students are:

- Freshmen, \$5,500; Sophomores, \$6,500; Juniors and Seniors, \$7,500.

Annual loan limits for the Federal Direct Student Loan Program for independent students are:

- Freshmen, \$9,500; Sophomores, \$10,500; Juniors and Seniors, \$12,500; and Graduate students, \$20,500.
- Parents may borrow up to the cost of education on the PLUS program.
- The aggregate loan limit for dependent students is \$31,000.
- The aggregate loan limit for independent students is \$57,500.
- The aggregate loan limit for Graduate + Undergraduate students is \$138,500.

Graduate students are not eligible for subsidized loans, but may borrow up to the cost of attendance, less other aid, from the Graduate PLUS loan program.

*Note that undergraduate students must be enrolled for at least six (6) financial aid eligible undergraduate hours to be considered eligible to borrow a student loan.*

Information on additional types of aid may be located at [www.jsu.edu/finaid](http://www.jsu.edu/finaid) (<http://www.jsu.edu/finaid/>), click Types of Aid.

## Campus Employment

Many students work part-time while attending college. By working, students are able to contribute to their educational expenses and, at the same time, gain valuable experience.

## Cooperative Education (Co-Op)

Students interested in Cooperative Education must meet with their Academic Advisor and the Career Advisor assigned to the college of their major. Cooperative Education is designed to provide the student with valuable, paid work experience related to their major field of study while earning a degree. As part of this program, employers provide the

opportunity for the students to build on classroom skills and knowledge while working.

## JLink

Students have access to full-time, part-time, internship & co-op job postings in JLink. To access this site and its jobs, simply visit: <https://jsu-csm.symplicity.com>, select Students/Alum, and select "Current Students: Single Sign On". Career Services advertises off-campus employment opportunities in this secure website, to include positions, such as: co-op, internship, part-time, and full-time positions.

## Federal Work-Study

The Federal Work-Study Program is administered through funds provided by the Federal government. Eligible students work an average of 15- 20 hours per week and earn at least the minimum wage.

To apply, submit the FAFSA, and list Jacksonville State University (Code 001020). 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 Human Resources webpage (<https://www.jsu.edu/hr/>) - click Job Opportunities.

## University Student Employee

Students who do not qualify for Work-Study may be eligible to work on the university Student Employee Program. Students interested in this program should contact individual departments for possible job placement or check the job opportunities link (<https://www.jsu.edu/hr/jobs/>) through the Department of Human Resources. This program is not based on financial need.

## Off-Campus Employment

Students desiring to find part-time work in the local area must visit Career Advisor (<https://www.jsu.edu/advising/>).

## Scholarships

Jacksonville State University offers various scholarships for entering freshmen, transfer students, graduate students as well as returning students. Academic scholarships are given consideration to entering freshmen based on the receipt of official transcript and test scores. Most scholarships are based on the applicant's academic or extracurricular record, while some are based on demonstrated financial need. Those requesting scholarships based on need should also submit a Free Application for Federal Student Aid (FAFSA). The quickest way to apply for FAFSA is online at [www.fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>). Consult our Scholarship Listing (<http://www.jsu.edu/finaid/scholarships/>) for information pertaining to individual requirements and/or restrictions of scholarships offered. Scholarship offers are subject to applicant being admitted to the University and available funding. The scholarship application period is September 1 and the deadline is February 1. An application is required for all scholarships.

## First-Time Freshman Merit-Based Scholarships

First-Time Freshmen will be considered automatically for merit scholarships upon admission to JSU. Scholarships are awarded based on the highest high school GPA and composite test score (ACT/SAT) JSU's Office of Admissions has on file. Merit scholarships are renewable for 4 years or 8 semesters so long as students successfully earn 24 institutional credit hours per academic year and maintain the institutional GPA as listed in their scholarship contract. Students must be enrolled in

at least 12 hours (full-time) each semester to receive their scholarship award.

## Competitive Scholarships

Admitted students are eligible to apply for JSU's Competitive Foundation Scholarships. Admitted students will apply for all Competitive Foundation Scholarships by completing the JaxAPP within their MyJaxState (MyJSU) account. The application opens each year on September 1 and closes on February 1.

## In-State Scholarship Tuition

For full time undergraduate students who are receiving a Jacksonville State University (JSU) funded scholarship based on merit, ability, or performance, their account will be processed as an in-state tuition waiver as long as the student remains eligible.

## Leadership Scholarships

Leadership Scholarships are awarded to students based on each applicant's participation in high school activities, community service, and academic record. February 1 is the deadline to apply. Leadership Scholarships are for up to four years for students entering JSU Fall 2017 and after.

## Transfer Scholarships

JSU offers Transfer Scholarships to students transferring directly from community colleges. Transfer students will be considered automatically for transfer scholarships upon admission to JSU.

## Athletic and Music Scholarships

Full and partial scholarships are offered for participants in the university's varsity athletic programs. Contact individual head coaches of these sports for more information, or the Athletic Office at (256) 782-5368.

Full and partial tuition scholarships are offered by the university's band/music department. For more information, contact the Department of Music at (256) 782-5559.

## Veterans Benefits

GI Bill<sup>®</sup> is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <https://www.benefits.va.gov/gibill> (<https://benefits.va.gov/gibill/>).

Service members, Veterans, and Dependents may be eligible for educational assistance through a variety of programs. Additional information can be found at <https://www.jsu.edu/veterans/index.html> (<http://www.jsu.edu/veterans/>). For students receiving VA education benefits, any complaint against the school should be routed through the VA GI Bill<sup>®</sup> Feedback System by going to the following link: <https://www.benefits.va.gov/GIBILL/Feedback.asp> (<http://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.

## Addendum July 27, 2021

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.

## Alabama G.I. Dependents' Scholarship Program

Tuition at the DoD tuition assistance cap, instructional fees and required textbooks at the maximum combined total of \$1,000 per semester at the state-supported institution identified below for undergraduate courses of study at the in-state tuition rate. Benefits to be applied after all federal, state, institutional and third party grants and scholarships as permitted by law. The State supported institution may waive any overages at their discretion. Benefits are subject to the dependent's continued eligibility as described by law.

## Vocational Rehabilitation Assistance

Alabama residents who have disabilities may be eligible for assistance through the Vocational Rehabilitation Service. Alabama residents needing more information should contact this agency at:

2127 East South Blvd.  
Montgomery, AL 36199  
Telephone: 1-800-441-7607

In other states offering this assistance, students should contact the agency in their state.

## Prepaid Affordable College Tuition (PACT) Program

PACT is a state program through which contracts are purchased to pay four years of undergraduate tuition and qualified fees at public institutions. The Alabama PACT administrator can be contacted at 1-800-ALAPACT (252-7228). Age limits apply to students enrolled in the program. A copy of the PACT eligibility letter must be provided to the JSU Office of Student Accounts during the enrollment period – Fax (256) 782-8132. In other states offering this assistance, students should contact the agency in their state.

## ROTC

The Army offers ROTC scholarships on a competitive basis for select students who are strongly motivated towards service in the United States Army and who meet all application prerequisites. Four-year scholarships are available to entering freshmen who apply as seniors in high school. Two- and three-year scholarships are awarded to outstanding students on campus. Recipients of Army ROTC scholarships incur a contractual obligation with the United States government and must meet all Army ROTC basic and advanced course requirements for commissioning. Scholarship students who complete the Army ROTC course of instruction are commissioned as second lieutenants in the active Army, Army Reserve or Army National Guard.

These scholarships provide tuition and books up to a maximum limit. Additionally, scholarship recipients also receive a monthly stipend for a maximum of ten months of each academic year. Recipients are also required to attend a five-week advanced camp, usually during the summer after their junior year, during which time they receive pay and travel expenses.

For those Army ROTC scholarship recipients coming to JSU for the first time, competitive scholarship supplements are available. Additionally, Jacksonville State University also offers two competitive scholarships for nursing students who are willing to enter and complete the ROTC program. The nursing scholarship includes tuition for the five semesters of clinicals. Contact the Professor of Military Science for specific details on these and all other Army ROTC scholarship opportunities.

## Satisfactory Academic Progress Policy

Federal regulations require students to be making satisfactory academic progress toward graduation while receiving financial aid. Satisfactory academic progress includes both qualitative, quantitative, and pace and rate of progression criteria. Jacksonville State University reserves the right to monitor satisfactory academic progress periodically throughout the calendar year. Please go to [www.jsu.edu/finaid](http://www.jsu.edu/finaid) (<http://www.jsu.edu/finaid/>), select financial aid forms, select satisfactory academic progress policy for the academic year that you are attending to view the current policy.

## Awarding, Acceptance and Payment of Financial Aid

Students who are determined to be eligible for Federal Pell Grants, Federal Supplemental Grants, Federal Direct Loans, (Alabama or other state grants), Federal Work-Study and/or other Federal financial aid should receive an instruction letter via JSU email for document requests and offers of financial aid. Once the offer of financial aid has been accepted on MyJaxState (MyJSU), all assistance (with the exception of Federal Work-Study) and scholarships awarded by the university may be credited to the student's account.

Students may use scheduled financial aid (with the exception of Federal Work-Study) to confirm classes and/or university housing costs if their assistance has been processed by the required payment dates. Scheduled financial aid may be viewed on MyJaxState (MyJSU). More detailed information on paying confirmation costs is located on the Office of Student Accounts website, [www.jsu.edu/Bursar](http://www.jsu.edu/Bursar) (<http://www.jsu.edu/finaid/>).

## Enrollment Requirements

All financial aid commitments are contingent upon actual enrollment at the university. Most programs require at least half-time status (six hours) for eligibility while the Federal Pell Grant Program requires full-time (12 hours) for maximum benefits during all terms. Questions pertaining to individual program requirements for maximum benefits should be addressed to the Financial Aid Office.

Federal financial assistance is available only to students who are enrolled in a degree or certificate seeking financial aid eligible program. Those accepted into the non-traditional undergraduate admission category (students who are allowed to earn up to 15 semester hours prior to fulfilling regular admission) are therefore ineligible until such time as admissions requirements are fulfilled. Other categories of students who are ineligible include those accepted as transient, special, or the accelerated high school program. Federal/State Financial Aid Regulations and the Federal Taxpayer Relief Act of 1997 require those students seeking assistance use their Social Security numbers in applying for aid.

Students who withdraw, or stop completing academic related activity, may have to repay all or a portion of assistance disbursed for that term. Students who receive a full Federal Pell Grant and then drop to less than 12 hours are reminded that they have used a full semester's entitlement of the grant. Complete information on Return of Title IV Funds is located on the web at [www.jsu.edu/finaid](http://www.jsu.edu/finaid) (<http://www.jsu.edu/finaid/>).

## 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 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.**

## Aid During the Summer Term (May, June, July)

Students who attend during the summer term may qualify for financial assistance if they have remaining eligibility. Federal Pell Grants may be available for students who meet federal requirements. Supplemental Educational Opportunity Grants and Alabama State Grants are generally not available. Most assistance is in the form of Federal Direct Loans for students who have remaining eligibility (see annual loan limits).

While most programs require at least half-time (six hours) for eligibility, short terms are combined into one for eligibility purposes. Because of the brevity of these terms, students are urged to register for all the sessions they plan to attend. Students must have a completed FAFSA, other required documentation and register for classes.

## Nondiscrimination

All financial aid is awarded without regard to age, sex, race, religion, physical or mental disability, or national origin. Most financial aid is available only to citizens, nationals, or permanent residents of the United States. The university does provide scholarships to foreign students accepted to its International House Program.

## Some Aid Subject to IRS Laws

Some scholarships and fellowship grants are subject to being reported as income on Federal income tax returns. It is each student's responsibility to report such assistance in accordance with regulations established by the Internal Revenue Service.

## Tax Relief Act of 1997

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 new legislation, which includes the Hope Scholarship Tax Credit for freshmen and sophomores and the 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 new tax law.

## 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](http://www.jsu.edu) (<http://www.jsu.edu>)) or at other locations described on the website.