

OFFICE OF FINANCIAL SERVICES

Frequently Asked Questions

Can my previous semester balances be deferred?

No. Beginning with the Fall 2007 Semester **ALL** previous term balances must be **Paid in Full** .

What is the refund process?

Financial Aid loans have a disbursement date when monies from the lending institutions are applied to the students JSU accounts on PAWS. Financial Services Counselors are given a roster of students whose money has been applied. The Counselors verify enrolled hours of those students that have "completed registration" then determines the amount that is refundable. The refund is processed on the student's JSU account then direct deposited into the student's bank account. Refunds are processed within 14 days from the date the Federal

Financial Aid is applied on the JSU P.A.W.S account.

Please Note that the disbursement date is based on JSU's Default Rate (the rate in which student loans are being repaid). The higher the default rate the longer it takes for monies to be disbursed to the University. Schools that have a consistently low default rate with regards to student loans are able to disburse monies earlier in the semester. That is why some schools are able to immediately provide refund checks soon after registration is completed.

Am I entitled to a refund?

You may be entitled to a refund if your account has a credit balance. You can use the internet to find out by logging onto [JSU P.A.W.S.](#), enter ID and PIN, select Student & Financial Aid, select Student Accounts, select Account Summary to check on your account.

Who is my Financial Services Counselor?

Financial Services Counselors have been assigned to students by their last name: (A-H) Mrs. Monagin @ 979-2440, (I-P) Ms. Mitchell @ 979-4249, (Q-Z) Ms. Cynthia Bell @ 979-2956. .

How long does it take to process my refund?

Refunds are processed within fourteen (14) calendar days from the date monies are posted to the student's account. Please feel free to contact your Financial Services Counselor if your refund has not been processed by the end of the twelfth (12 th) calendar day.

Student accounts with direct deposit are given the highest priority, thus giving them access to their monies in their bank accounts within days of the refund being processed. Direct deposit also eliminates waiting on the mail to be delivered and then having to go and stand in line at the bank to cash or deposit your check. JSU and Liberty Bank have an established relationship that allows JSU students to open a basic account at no charge and without making a mandatory deposit. Just present your JSU ID card to open the account. There is even a branch in the Campus Union on the first floor (by the post office) for your convenience.

Why do I need to complete the Direct Deposit Authorization Form?

You should complete the [Direct Deposit Authorization Form](#) because the highest priority is given to direct deposits during the refund process.

If I don't complete the Direct Deposit Authorization Form, to what address will my refund check be mailed?

Refund checks are sent in the following order to:

- a) Mailing address
 - b) Billing address
 - c) Permanent address
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Can I change my mailing address?

Yes. You can log onto **JSU P.A.W.S** and update addresses under Personal Information.

How does the Supercard Voucher work?

At the start of each semester, Jackson State University allows students with financial aid, who are scheduled to receive a refund, to place money on their Supercard for the purpose of purchasing books and supplies ONLY. Since JSU will not receive this money until the established disbursement date, there is a limit of \$700 per student. In order for additional monies to be placed on the Supercard, the student will need to submit receipts showing proof of purchases and a quote of additional book and supply charges ONLY.

What is "Completing Registration?"

"Completing Registration" is the phrase used to describe the Office of Financial Services acknowledgement/verification of how fees are to be paid for the current semester. Once this information is officially communicated to the Office of Financial Services, we will "accept" the charges and payments for the current semester which in turn protects the student's classes from being purged.

There are two ways to "officially communicate" with the Office of Financial Services.

1. The first and most popular way is online at the JSU website <http://www.jsums.edu/>.

A) To "Complete Registration" you will need to click on the icon marked "Complete Registration ONLINE" (**not JSU PAWS**).

B) Enter your J#, PIN # and follow the prompts to finish this process.

C) You will see a message congratulating you for completing your registration.

D) Print that page as proof that you have completed your registration.

E) If you encounter a problem online that will not allow you to complete registration, a message will appear instructing you to see a Financial Services Representative or Counselor in the Office of Financial Services.

2. The second way to "officially communicate" is to physically interact with a Financial Services Representative or Counselor.

A) The Financial Services Representative would need to know how the fees are to be paid. Whether by financial aid, third party scholarships, departmental scholarships/awards or a payment plan.

B) Once the method of payment has been agreed upon, the Financial Services Representative or Counselor will manually "accept" the charges and payments for the current semester, present the student with a printout that states "Registration Completed" for the students' records.

C) Please note that you **CANNOT** "Complete Registration" in JSU PAWS. You can select classes, pay for your classes with a credit card and review your account in JSU PAWS, however, you will need to exit the JSU PAWS webpage and click the "Complete Registration ONLINE" icon to correctly "Complete Registration."

Why should I Pre-Register?

1. By pre-registering, you will be able to increase your chances of enrolling in the premier classes at the times best suited for you, thereby customizing your class schedule to your particular needs.

2. Pre-registering allows students to avoid crowds, long lines and the frustration of trying to enroll in closed sections during Registration.

3. Pre-registration also allows you to complete your registration online, if your financial aid info is available.

Why was my loan money returned to the lender?

The most common reasons for money being returned to the lenders are:

- A. Registration not completed, so classes were purged. If you are not enrolled in school you are not eligible for the Federal loan program.
- B. Registered in less than 6.0 hours
- C. Withdrawal from the University
- D. Over awarded. Third Party Scholarships and grants awarded to the students from resources outside of the university MUST be reported to the Financial Aid Office to ensure the student is not over awarded.

If I withdraw from the university will I owe any money?

- Withdrawals before the first day of classes will result in no tuition charges for that semester, however; there may be prorated charges for room and board along with any monies spent from the supercard voucher, if applicable.
 - Withdrawals beginning on the first day of class, and thereafter, will result in prorated tuition charges for that semester, in addition to prorated charges within the deadlines for room and board, supercard etc.
 - The JSU Class Schedule Booklet lists the dates for prorated charges. The deadline dates are listed under the title "Jackson State University Refund Policy." If you have received Federal Financial Aid (grants and student loans) and plan to withdraw, please read the section titled "Return of Title IV Federal Financial Aid" especially if you have already received a refund. This valuable information should be read and considered when making a decision to withdraw from the university.
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How do I pay?

- Online by credit card via JSU P.A.W.S. under student account summary.
- MasterCard and Visa: JSU will accept both credit cards for payment of student tuition and fees.
- Checks: Checks should be made payable to Jackson State University . All checks must have the check holder's name, address, driver's license number and/or social security number, a personalized bank check given for tuition, fees, or room and board will be accepted subject to acceptance by the bank where the account is located. Returned checks due to insufficient funds must be redeemed immediately along with a \$40 fee to avoid termination of registration.
- Cashier Checks, Money Orders or Travelers Checks: Can be used for payment in lieu of cash.

Where should I send payments?

Payments should be mailed to the Office of Financial Services,
P.O. Box 18020 Jackson , MS 39217.
