

Financial Aid Office

Frequently Asked Questions

Question: How do I check the status of my Financial Aid?

Answer: You may login to: www.jsums.edu; click on JSU P.A.W.S; click “Enter Secure Area (JSU PAWS)”; enter your JSU User ID and PIN number; click Financial Aid; click Financial Aid Status, select Aid Year and submit to view your award, status and messages.

Question: Where may I obtain scholarship information?

Answer: To obtain scholarship information login to: <http://www.jsums.edu/financialaid/scholarships/>, or https://jsums.academicworks.com/users/sign_in

Question: What if I have special access needs or unusual circumstances?

Answer: The University will strive to satisfy all requests relating to the needs of persons with disabilities. You may contact the American Disabilities Office at (601) 979-3704.

If your family experience special circumstances (divorce, death, loss of employment/income, casualty, natural disaster), you should contact a counselor at (601) 979-2227.

Question: Can I get my out of state fee waived?

Answer: To obtain information on Non-Resident Fee waivers, login to: http://www.jsums.edu/admissions/files/2017/07/NonResident-fee-waiver_final.pdf?&x21571.

Question: What if I need additional funds to assist with my cost?

Answer: You or your parent may apply for the Direct PLUS Loan, the Alternative/Private Loan or the Direct Graduate PLUS loan if your federal, state, institutional or private aid is not sufficient to cover your cost. The Direct PLUS Loan is for eligible parents to borrow on behalf of their dependent student. The Direct Graduate PLUS Loan is for eligible independent graduate students. The Alternative Loans are private (non-federal) educational loans for dependent and independent students. All three loan programs are credit-based and not guaranteed. For instructions on how to apply for PLUS loans, view “When the Award Package is not Enough” on the Financial Aid webpage.

For instructions on how to apply for Alternative/Private loans, view Loans on the Financial Aid webpage.

Question: If I am awarded Federal Work Study, where will I be employed?

Answer: After you attend the first day of class, you must report to the Student Employment Center to get your job assignment. You must claim your position by the last published date to complete registration for the semester to avoid cancellation of your work study award.

Question: If I have NOT been awarded Federal Work Study, how can I apply?

Answer: You may check with a Financial Aid Counselor after the last date to add a course for the semester to see if you qualify and if funds are available.

Question: May I purchase my books and supplies with my financial aid?

Answer: Yes. If you have a credit balance after all university charges are paid, you may use a portion of your credit balance to purchase books and supplies.

Question: How will my financial aid be disbursed?

Answer: Financial aid is disbursed in semester installments. All aid (grants, loans, scholarships) will be credited to your student account after the official last date to add and drop classes if all requested documents are received and valid enrollment is established. First time student loan borrowers are subject to a 30 day delay in the disbursement for loans.

Question: Will I have to maintain a certain GPA to continue to receive federal aid?

Answer: Yes. In order to receive federal financial assistance, you are required to progress satisfactorily toward the completion of your degree. Satisfactory Academic Progress is measured and based on the following:

- You must progress qualitatively by earning the university's required grade point average (GPA).
- You must progress quantitatively and make incremental progress (PACE) toward the completion of your degree by passing 67% of all attempted hours (JSU and transfer hours) each semester or term.
- You must complete your program of study within a reasonable time frame (150 % of the published length of the program).

Additional information regarding the university's Satisfactory Academic Progress (SAP) standards/policy aid may be viewed under Forms at: <http://www.jsums.edu/financialaid/financial-aid-forms/>

Question: What happens if I fail to maintain SAP eligibility standards?

Answer: You will be suspended from Financial Aid; and you may submit a SAP appeal form.

Question: What if my SAP Appeal is denied?

Answer: You may contact the Business Office and make payment arrangements to complete your Registration; or you may apply for a credit based Alternative/Private (non-federal) educational loan; not guaranteed.

Question: What happens if I withdraw from the University?

Answer: If you determine that you must leave Jackson State University after you have registered for classes, you should officially withdraw by contacting the Undergraduate Studies' Retention Office at 601-979-2127 or the Student Affairs Office at 601-979- 2241.

If you receive federal assistance and withdraw (officially or unofficially leave without notice) from school during a term, the school must calculate according to a specific formula, the portion of the total scheduled financial assistance that you have earned and are entitled to retain. If you receive (or the university receives on your behalf) more assistance than you earned, the unearned funds must be returned to the Federal Financial Aid programs. You can view the university catalogs for more information on the Return of Title IV Federal Financial Aid Policy and the university's Refund Policy.

Question: How is my financial aid disbursed?

Answer: Financial aid is disbursed in semester installments. All aid (grants, loans, scholarships) will be credited to the student's account after the official last date to add and drop classes, all requested documents are received and valid enrollment is established. A 30 day delay for first time loan borrowers on loans is required.

Question: When will my loan repayment begin?

Answer: Your Direct Subsidized and Unsubsidized payments will begin six months (grace period) after you graduate, drop below half time, withdraw or take a leave of absence from your academic program and a nine months (grace period) for the Perkins Loan.

Your grace period begins the day after you stop attending school on at least a half-time basis. Once your grace period ends, you must begin repaying your loan(s). There is no grace period for Direct PLUS Loans—the repayment period for a PLUS Loan begins on the day after the final loan disbursement is made. However, if you are a graduate or professional student PLUS borrower or a parent PLUS borrower who is also a student, you may request defer repayment while enrolled in school at least half time. For Direct PLUS Loans first disbursed on or after July 1, 2008, you may request an additional 6 months after you graduate or drop below half-time enrollment.

Question: Do I have to reapply for financial aid, submit a FAFSA, every year?

Answer: Yes. You are required to submit a FAFSA every year to determine eligibility.