1. You must apply for financial aid each year by submitting a Free Application for Federal Student Aid (FAFSA), in order to be considered for federal financial aid (grants, loans and work).

2. Failure to comply with all eligibility requirements for federal, state, institutional and or third party financial aid awarded will result in the cancellation of the aid awarded.

3. Undergraduate students must be enrolled in degree seeking programs taking undergraduate courses.

4. Graduate students must be enrolled in degree seeking programs taking graduate courses.

5. Students seeking teacher certification must be enrolled in six semester hours toward certification; must be verified by the College of Education and Human Development.

6. Federal Direct Loan (subsidized and unsubsidized) amounts does not reflect any fees deducted for processing. Federal Direct Loans (both subsidized and unsubsidized) requires you to complete an online Promissory Note and Loan Entrance Counseling Session. You must be enrolled at least half time (six semester or summer hours).

7. Pell grant recipients enrolled in less than full time status within a term (fall, spring or summer); Pell payment will be based on the enrollment status for that term. Full time enrollment is 12 or more undergraduate hours each term (fall, spring or summer).

8. A Work Study award provides an employment opportunity for eligible students to earn up to the amount specified on the Financial Aid Award for the academic year. This amount represents your potential total gross earnings.

9. Scholarships, if offered, are credited to your account during fall and spring term. The continuation of a scholarship requires that you will meet grade and other requirements as described in your scholarship contract and university catalog.

10. Academic Scholarship recipients must be enrolled in 15 semester hours each term.

11. The total of all financial aid (grants, scholarships, work, loans, etc.) may not exceed your financial aid budget for a given year.

12. All funds offered must first go toward payment of direct educational expenses as reflected on your student account (e.g. tuition, fees, room, and board).

13. You must notify the Financial Aid Office of any outside resources such as grants, scholarships, VA benefits, waivers or private loans to prevent overawarding. Failure to notify this office may result in a reduction or cancellation of your award.

14. Financial aid recipients must maintain Satisfactory Academic Progress for federal Title IV and state aid programs. Student must meet all components of the standards (GPA, PACE progression, maximum time frame). The Standards for Satisfactory Academic Progress may be found in the Jackson State University Catalog or on the Financial Aid Webpage.

15. Changes in your enrollment status will affect your financial aid eligibility for certain financial aid programs. If you drop below half time status (less than 6 hours) or withdraw, you must notify the Financial Aid Office.

16. Repeat hours are counted as attempted hours. Passed hours may only be repeated ONCE for Title IV assistance.

17. Should you withdraw officially or unofficially (stop attending classes) before the 60% in time (calendar days) of the enrollment period (semester), you will be required to pay back Title IV aid that is not earned. Please see the Return of Title IV Federal Financial Aid Policy in the Student Schedule Booklet.

18. You agree that the materials contained in your financial aid file become the property of Jackson State University.

19. Changes in federal, state, private programs, or university funding eligibility, or the terms of such assistance may occur without advance notice.

Financial Aid Terms and Conditions
20. The Jackson State University Financial Aid Office reserves the right to review, modify, or cancel financial aid offers at any time on the basis of information affecting your eligibility. This includes, but is not limited to, changes in your financial, marital, residence, or academic status, or changes in the availability of federal, state, private, or university funds. Offers may also be modified based on disciplinary action taken against a recipient or on the discovery of processing errors. *This may affect your student account in the Business Office.*

21. A student’s specific budget and need determination may be viewed through his/her JSU PAWS account.

*Your acceptance of this offer indicates that you have read and will abide by all conditions of your financial aid offer as detailed here and in other related documents.*

### Disbursements

**Federal Grants:** Grants will be credited to the student’s account after the official last date to add and drop classes if all requested documents are received.

**Direct Federal Loan Program:** Loan proceeds will be credited to continuing student’s account after the last official date to add and drop classes if all requested documents are received and a valid Master Promissory Note and Loan Entrance Counseling are on file with the U. S. Department of Education.

**All First Year, first-time loan borrowers** are subject to the delayed disbursement rule (thirty days into the semester).

**Federal Perkins:** Students must contact the Business Office to sign a Promissory Note after the first day of class. Loan proceeds will be credited to the student’s account after the official last date to add and drop classes if all requested documents are received.

**Federal Work Study:** Eligibility for Employment Contacts must be completed after the first day of class in the Student Employment Center or designated area.

### Reminder

- The student’s email accounts and JSU PAWS will be our official means of communication to all JSU students. The JSU PAWS accounts and email accounts should be checked frequently for information sent from the Financial Aid Office.

- Students should maintain a current permanent address and telephone number.

- All student loan borrowers must complete a Student Loan Exit Session when leaving school for any reason(s) (graduation, withdrawal or termination) or attending less than half time (six hours). You understand that any loans must be repaid according to the terms and conditions of the Promissory Note.