

FAQs for Financial Aid

1. How do I apply for a Pell Grant and other types of need-based aid?

Submit a FAFSA. For the Pell Grant, Federal Work-Study, Federal direct loans, and other need-based aid, you should complete the FAFSA as soon as possible.

2. When should I complete the FAFSA?

The FAFSA is made available October 1st of each year. Fall always starts a new school year, and our school year runs Fall, Spring & Summer. Be sure to complete the FAFSA using the IRS Data Retrieval. The IRS Data Retrieval will link your IRS tax return information directly onto the FAFSA for you. This process will save you time and insure that your data is accurate. If you are able to pull your tax return information directly from the IRS to the FAFSA you are less likely to have to submit additional documents.

3. What is the priority deadline for completing the FAFSA to be considered for the maximum financial aid package at Jackson State University?

April 15th of each year.

4. How do I check the status of my Financial Aid?

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 and overall status and messages.

5. Where can I obtain scholarship information offered by JSU?

To obtain scholarship information login to:

<http://www.jsums.edu/financialaid/scholarships/>

For Development Office scholarships: https://jsums.academicworks.com/users/sign_in

6. What if I need additional funds to assist with my cost?

The Direct PLUS Loan and the Alternative/Private Loan are educational loan options when other federal, state, institutional or private aid is not available or not sufficient. 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 web page. For instructions on how to apply for Alternative/Private loans, view loans on the Financial Aid web page.

7. What is verification?

Verification is a federally mandated, quality control process in which some FAFSA applications are randomly selected by the federal processor and must then be reviewed by a school's financial aid office in order to "verify" the accuracy of certain data elements on the FAFSA. Your SAR will tell you if you have been selected for verification. If your FAFSA is selected for verification, the school's financial aid office is required to compare certain FAFSA data elements with other required documentation (i.e., a verification worksheet, student and parent W-2 forms, tax return transcripts, etc.).

8. I want a Federal Work-Study job. How can I get one?

Federal Work-Study (FWS) is a need-based program. To qualify, recipients must complete and submit a FAFSA with the results indicating that they have a financial need. PLEASE NOTE: for consideration for FWS as part of your financial aid award, you MUST apply early since FWS funds are often limited for the year.

9. If I have NOT been awarded Federal Work Study, how can I apply?

You may check with a financial aid counselor to see if you are eligible after the last date to add a course for the semester.

10. If I am awarded federal work study, where will I be employed?

After you attend the first day of class, you must report to the Student Employment Center to pick up your job assignment. You must claim your position by the last published date to complete registration for the semester. The student employment center can be contacted at 601-979-7120.

11. Will I have to maintain a certain GPA to continue to receive federal aid?

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 minimum grade point average (GPA).

You must 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) policies for financial aid may be viewed under Forms at:

<http://www.jsums.edu/financialaid/financial-aid-forms/>

12. What if my SAP Appeal is Denied?

Some options are to: (1) contact the Business Office and make payment arrangements to complete your Registration or (2) you may apply for an Alternative/Private Loan (non-federal) educational loan which is a credit-based loan and not guaranteed.

13. What if I withdraw from the University?

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

If you receive federal assistance and you completely 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 the you have earned and are entitled to retain. If you receive (or the university receives on your behalf) more assistance than is 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.**

$$\text{aid to be returned} \left(\begin{array}{c} 100\% \text{ of aid} \\ \textit{minus} \\ \% \text{ of aid earned} \end{array} \right) \times \text{amount of aid disbursed toward institutional charges}$$