

2046 North Parkway | Jackson, TN 38301

Policies and Practices Governing Student Financial Aid Assistance

Financial Aid Awards

Individuals receiving financial assistance must notify the Financial Aid Office of any other educational funding from sources outside the college as it may impact the aid listed on your enclosed award letter. It is not allowed for Jackson State Community College and any other institution to pay a student federal funds for the same period of enrollment without prior approval from both schools. Unauthorized payments may require that you repay federal funds.

Adjustments to Awards

This office reserves the right, on behalf of Jackson State, to review, change or cancel an award at any time because of changes in a student's academic or financial status, lack of satisfactory academic progress, or the discovery of errors, clerical or other. Other reasons for an adjustment include, but are not limited to: changes in enrollment hours, repeated courses, cancelled classes, additional aid received from other sources, non-attendance, enrollment in ineligible certificate programs or ineligible coursework, enrollment in courses that are not required for the current program of study or programs that differ from the regular academic calendar. Any commitment of funds to a student is tentative and contingent upon subsequent appropriations and actual receipt of funds.

Eligibility will be determined based on the number of credit hours for which a student is enrolled at the institutional census date for the regular term (consult our office prior to registration for mini-terms such as Maymester and the Winter Term). Note: only those credit hours that apply toward a student's current program of study will be used to determine enrollment status. No adjustments will be made for Federal Pell Grants for classes added after the census date. Students who establish eligibility after this point in time will be paid for the actual number of credit hours for which the student is enrolled and that apply toward their program of study at the time the student is awarded aid.

FAFSA Changes

Once financial aid is awarded, we ask students to allow a financial aid administrator to update or change FAFSA information if it is necessary. Students are only encouraged to add or change school codes on their FAFSA. It is important to schedule an appointment to discuss information that the student and/or parent would like to update or change. Documentation will be required if updates or changes are made by the student, parent or aid administrator. Also, any changes or updates made by the student and/or parent may cause adjustments and/or cancellations of scheduled or disbursed awards.

Repeated Courses

All credits from repeated courses will be counted toward maximum hours. Students may repeat a previously passed course once and be eligible for payment on the repeat. Students may repeat a failed course until it is passed and be eligible for payment.

Disbursement of Federal Funds

The Financial Aid Census Date is the 14th day of class for the fall and spring term. For the summer term, the census date is an equivalent, prorated date based on the number of days in the summer term. The classes a student is enrolled in on the census date will determine the amount of financial aid for which the student is eligible. Aid will not be increased if a student adds classes after the financial aid census date. Downward adjustments may be made as needed if attendance requirements are not met. Grant payments are made once attendance is confirmed, at the beginning of the payment period or after the award is processed and eligibility is determined. Financial aid awards will be credited to the student's account. If the amount of financial aid is greater than the student's expenses, a refund will be issued, to the student by the Business Office.

You accept responsibility for all tuition and fees assessed at the time you register. If you do not have enough aid to cover all your tuition and fees, you must contact the Business Office to pay the remaining balance or set up a deferred payment plan. You may be dropped from classes if payment arrangements have not been made by the deadline. If you do not plan to attend classes for which you are registered, you must contact the Financial Aid Office so that your financial aid may be cancelled.

Students who register after the last day to pay must contact the Financial Aid Office the same day they register to have their financial aid applied to their account. Charges will be deducted from financial aid applied to your account.

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Students with money left over may opt-in to receive refunds via Direct Deposit or they may receive a paper check. Direct deposit is the faster option and instructions for setting it up can be found here: https://www.jscc.edu/about-jackson-state/student-services/business-services/refund-cards.html. If students choose to receive a paper check, it will be mailed within 14 calendar days of disbursement to the account.

Excess financial aid may be used for books, supplies and other educational expenses. Students that wish to use excess funds to purchase books from the JSCC Bookstore must complete the Title IV Authorization in jWeb. Instructions for purchasing books will be sent to the student from the JSCC Bookstore via email. Any book charges assessed in this manner will be deducted from the students anticipated refund amount. It is the student's responsibility to keep JSCC updated with their current address. Additionally, students will be required to return financial funds if they do not attend classes through the census date for the term.

Federal Pell Grant

Beginning July 1, 2012, students are limited to 12 semesters (or its equivalent) of Federal Pell Grant support. Students may refer to https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility for more information.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is a non-repayable, federally funded grant awarded to undergraduates with exceptional financial need. These awards are made to Pell grant recipients with the lowest "Expected Family Contribution (EFC)". Funds will be made available to dependent and independent students according to federal regulations.

Tennessee Student Assistance Award

Tennessee Student Assistance Awards are not available until the mid-point of each semester. Semester awards will be based on the hours they are attending as of the census date. Students wishing to transfer their award from another school should log into their TSAC Student Portal (https://clipslink.tsac.tn.gov/studentsignon/) to change their choice of institution to JSCC.

Tennessee Education Lottery Scholarship Program (TELS)

The lottery scholarships are administered by the Tennessee Student Assistance Corporation (TSAC). Students must enroll for at least six credit hours in a degree program to be eligible for the award. The scholarship amount will be based on your enrolled hours as of the 14th day of each term. Funds will be applied to student accounts after this date.

Tennessee Promise Scholarship Program

Tennessee Promise Scholarships are administered by the Tennessee Student Assistance Corporation (TSAC). Students must enroll for at least 12 credit hours each semester to be eligible for the award, unless approved for part time attendance. The scholarship pays for basic tuition and fee charges that are not covered by the Federal Pell Grant or other state funds. Some miscellaneous charges are not covered by the scholarship.

Tennessee Reconnect Scholarship Program

Tennessee Reconnect Scholarships are administered by the Tennessee Student Assistance Corporation (TSAC). Students must enroll for at least 6 credit hours each semester to be eligible for the award, unless approved for less than half time attendance. The scholarship pays for basic tuition and fee charges that are not covered by the Federal Pell Grant or other state funds. Some miscellaneous charges are not covered by the scholarship.

Federal Work-Study (FWS) & Institutional Work Awards

The **Federal Work-Study Program (FWS)** is a federally funded program intended to encourage and promote part-time employment of students with demonstrated financial need. The college's objective is to provide jobs that will complement and reinforce each recipient's educational program or career goal. Federal Work-Study funds are limited and therefore it is awarded on a first-come, first-served basis until the funds are depleted. Employment opportunities are available throughout the year as long as funds are available.



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JSCC Institutional Work Program (IWP)

The **JSCC Institutional Work Program (IWP)** offers jobs to students that do not qualify for need-based FWS funds. Limited positions are available. Students may only work in on-campus positions. If interested, students must complete the FAFSA in order to apply for this program. Institutional Work funds are limited and therefore it is awarded on a first-come, first-served basis until the funds are depleted. Employment opportunities are available throughout the year as long as funds are available.

The award amount is money you may earn during the academic year. You will be paid monthly for actual hours worked.

Class Attendance

Class attendance is monitored. Non-attendance may require you to repay part or all of your federal aid. Additionally, courses by video and online courses may require proof from your instructor that you have attempted coursework. Instructors will monitor class attendance and report students who do not attend class. This office will determine if repayment of funds is required.

Satisfactory Academic Progress

Students receiving financial aid must maintain satisfactory academic progress to remain eligible for certain federal and state financial aid. Our satisfactory progress policy and information concerning the appeal process can be found on our website. You also may obtain this information in the Financial Aid Office.

Impact of Withdrawal on Eligibility for Federal Funds

The Higher Education Amendments of 1998 stipulate a formula for calculating the amount of federal aid a student and school can keep when a student withdraws from <u>all</u> classes. Students who withdraw from <u>all</u> classes prior to completing 60% of the term will have their eligibility for federal aid recalculated based on the percentage of the term they completed and <u>may be required to return a portion of the federal funds</u> considered to be unearned. Note that this policy shall apply to all Federal Title IV funded students who officially withdraw, as well as <u>students who stop attending ALL classes without officially withdrawing</u>. Federal Title IV funds defined for this policy includes: Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG). Additional information can be found on the Jackson State website. You also may obtain this information from the Financial Aid Services Office.

Other Important Consumer Information or School Disclosures

Details concerning federal, state and institutional funds are provided in the *Financial Aid Consumer Information Handbook* available on the Jackson State website. Prospective and current students will read information about the impact to drop or withdraw from courses, cancelled classes, non-attendance, or changes to his/her class schedule. Additionally, more information is located on the website about Jackson State and Student-Right-to-Know disclosures.

Renewal of Your Financial Aid

Financial need will be evaluated each year, and appropriate increases or decreases in the amount of the assistance offered will be made. The completion of a new federal application for financial aid (FAFSA) is required each year. The renewal application should be submitted as soon as possible after the FAFSA is opened each year, which currently falls on October 1.

Financial Aid Web Address: www.jscc.edu/financial-aid

November 2023