

Main Programs of Assistance

Limited Funding

Some programs have limited funding, such as Federal SEOG, Federal Work Study and the Leveraging Educational Assistance Partnership Program (LEAPP). For such programs, a priority application deadline of March 15, 2004 has been established for the 2004–2005 school year. Students who complete the application process by the priority deadline will be considered for these programs in addition to other aid programs. As students complete the application process, funds will be awarded from these programs until they are depleted. Since we cannot predict the number of students who will complete the process, we cannot assure that all students who meet this deadline will receive this limited funding.

Federal Pell Grant Program

The Federal Government funds this program for students who have not earned their first baccalaureate degree. Eligibility is based on demonstrated financial need.

Campus Based Programs

Federal Work Study

This program provides part-time employment for undergraduate and graduate students who demonstrate financial need. Students usually work up to an average of 15 hours each week. Students are paid minimum wage, except graduate students, who receive more. March 15, 2004 is the preference deadline to apply.

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOG is available only to undergraduate students who demonstrate exceptional financial need, priority is given to those who receive the Federal Pell Grant. It is available only to students who have not earned their first baccalaureate degree. March 15, 2004 is the preference deadline to apply.

ANNUAL LOAN LIMITS FOR FEDERAL STAFFORD STUDENT LOAN PROGRAMS

<i>Program</i>	<i>Freshman</i>	<i>Sophomore</i>	<i>Junior</i>	<i>Senior</i>	<i>Graduate</i>
Federal Stafford Student Loan (<i>subsidized & unsubsidized</i>)	\$2,625	\$3,500	\$5,500	\$5,500	\$8,500*
Additional Unsubsidized Eligibility (<i>independent student</i>)	\$4,000	\$4,000	\$5,000	\$5,000	\$10,000
Federal PLUS (<i>dependent student</i>)	—————Cost of attendance minus any student resources—————				Not Applicable

* Note: Graduate Students must be enrolled for at least 6 graduate hours each regular term (Fall and Spring semesters) in order to receive maximum loan amounts.

Federal Programs of Assistance

The Federal Stafford Loan Program

Beginning this Fall semester, JSU will begin participation in the Federal Stafford Loan Program. Interest rates for the Federal Stafford Loan Program are variable with a cap of 8.25%. Interest is determined quarterly by adding 1.7% to the 91 day Treasury Bill rate during enrollment and 2.3% during repayment. Repayment begins six months after the student's enrollment drops below half-time status (6 credit hours).

There are three types of Federal Stafford Student Loans: subsidized, unsubsidized and Parent Loan for Undergraduate Students (PLUS).

Federal Stafford Subsidized Student Loan

A subsidized loan is a need-based loan. Borrowers who receive this type of loan are not required to pay the interest while he/she is enrolled at least half-time until repayment begins.

Federal Stafford Unsubsidized Student Loan

An unsubsidized loan is a non-need based program. Borrowers who receive this loan must either pay the interest while enrolled or have the interest capitalized for repayment at a later date.

Parent Loan for Undergraduate Students (PLUS)

A PLUS loan is a non-need based loan. The interest rate is variable with a cap of 9%. It is determined annually by adding 3.10% to the 52 week Treasury Bill rate. Repayment of principal and interest begins 60 days after the loan has been disbursed. Parents interested in obtaining this loan must secure an application from the Financial Aid Office. Students interested in receiving a PLUS loan only must first complete the FAFSA form.

To apply for a subsidized or unsubsidized loan, submit a FAFSA as soon as possible after January 1, 2004, along with a JSU Financial Aid Data Sheet. The preference deadline to apply for the 2004 – 2005 academic year is March 15, 2004. The Financial Aid Office will notify applicants of their eligibility.

Maximum Aggregate Loan Eligibility

- \$23,000 Dependent Undergraduates
 - \$46,000 Independent Undergraduates
 - \$138,500 Graduate-Professional
- (includes undergraduate loans)*

Entrance/Exit Counseling

Each student receiving a Stafford Loan for the first time at JSU must complete Entrance Counseling. Students may complete the Entrance Counseling at www.jsu.edu/depart/finaid.

Students who received the Stafford and/or the Direct Loan must attend Exit Counseling conducted by the Financial Aid Office prior to leaving JSU. This may also be done online at www.jsu.edu/depart/finaid. Students must print a completed results copy of the session and mail or bring it to the Financial Aid Office.

State Programs of Assistance

Every state maintains an agency which assists and administers student financial assistance programs. If you are an out of state student, contact the agency that coordinates the aid programs in your state. Most programs offered by the State of Alabama are administered by the Alabama Commission on Higher Education, P.O. Box 30200, Montgomery, AL 36130, telephone (334) 281-1921. Available programs include:

Leveraging Educational Assistance Partnership Program (LEAPP) (Formerly Alabama State Grants)

LEAPP is a need based state/federal program of assistance for undergraduate residents of Alabama who demonstrate need. Priority is given to Pell eligible students. Students who submit a Student Aid Report and Financial Aid Data Sheet by March 15, 2004 are automatically considered for this grant. Funding for this program is contingent upon state appropriations.

Technology Scholarship Program for Alabama Teachers (TSPAT)

Only full-time, certified teachers in public schools in Alabama are eligible to apply for this assistance, which pays graduate tuition for three computer technology courses. The purpose of the TSPAT assistance is to provide computer technology to teachers. First priority is given to those teachers in the fields of English, Science, Math, Social Science, History, and those teaching kindergarten to grade six. Contact the Financial Aid Office for an application. This is a non-need based program. Funding for this program is contingent upon state appropriations.

Robert C. Byrd Honors Scholarship Program

The Robert C. Byrd Honors Scholarship Program is a federally funded program to promote student excellence and achievement and to recognize exceptionally able high school seniors. The scholarship provides \$1,500 per year. Applications may be obtained from the Alabama State Department of Education. Contact Dr. Paul Wylie at (334) 242-8013.

Alabama National Guard Assistance Program

The Alabama National Guard Assistance Program is a non-need based program to cover the cost of tuition, fees and books. Available to active members of the Alabama National Guard, awards are limited to \$500 per semester and no more than \$1,000 per year. The award is determined by taking the cost of tuition and books and subtracting veteran's benefits received during this period. Contact your unit commander for an application.

Police Officer and Firefighter Survivors' Educational Assistance Program

This grant covers tuition, fees, books and supplies for dependents or eligible spouses of Alabama police officers and firefighters killed in the line of duty. Contact Alabama Commission on Higher Education (ACHE) for an application.

Alabama Scholarship for Dependents of Blind Parents

This program is for children from families in which the head of the household is blind and whose family income is insufficient to provide funds for college. Students must apply to Alabama Commission on Higher Education (ACHE) within two years of graduation from high school.

Paul Douglas Teaching Scholarships

Paul Douglas Teaching Scholarships are available to outstanding high school graduates who plan to teach. These scholarships pay up to \$5,000 per year, are renewable, and are funded by the federal government. Applicants must be in the top 10% of their graduating class, and have an ACT composite score of at least 24. Priority deadline for applying is July 1. Contact Alabama Commission on Higher Education (ACHE) for an application.

Appalachian Youth Scholarship Program

The Appalachian Youth Scholarship Program is a need-based state/JSU program designed to provide support for first time freshman from the 35 Appalachian region counties of Alabama. Applicants must be in the upper third of their graduating class. Contact Alabama Commission on Higher Education (ACHE) for an application.

For More Information

Detailed information on federal student financial aid programs is available from the U.S. Department of Education. This free publication may be obtained from the Office of Financial Aid at JSU or online at www.ed.gov

A toll-free number is also available from the U.S. Department of Education for information on assistance programs. Call 1-800-433-3243.

Other Programs of Assistance

The Alabama Department of Veterans Affairs offers financial assistance to eligible dependents of disabled veterans who were permanent civilian residents of Alabama prior to entry into military service. This assistance provides tuition, fees, books and supplies. For more information, contact the Veterans Affairs Office in your county. Military veterans may be eligible for assistance through a variety of programs. The Office of Veterans Affairs is located on the first floor of Bibb Graves Hall, Room 101, to assist students.

Students who have physical disabilities may be eligible for assistance through the Vocational Rehabilitation Service. Alabama residents needing more information may contact this agency at 2127 East South Boulevard, Montgomery, AL 36199.

The Alabama State Occupational Information Coordinating Committee provides data on all types of federal, state, institutional and private sources of assistance. Most high schools in Alabama have computer link-ups with this service in their libraries or counselors' offices.

Alabama State Nursing Scholarships

Five \$600 scholarships will be made to students enrolled in the University's Lurleen Wallace College of Nursing. Recipients must be Alabama residents of at least junior standing. Certain requirements must be met or the scholarship must be repaid. Selection is made by the College of Nursing. Contact them at (256) 782-5425.



Scholarships

Jacksonville State University offers several scholarships each year based on academics, ability, performance, skills and leadership. Entering freshmen who are Alabama residents and who score high on the ACT or SAT and have a high academic GPA (calculated on grades in English, Social Sciences, Math and Science courses taken through the student's junior year) are encouraged to apply for the Faculty Scholars program. The scholarship amount awarded will vary from 75% to 100% tuition and may be renewable if the recipient maintains the necessary grade requirement. For further information on ACT or SAT scores and GPA calculation, please refer to our scholarship pamphlet. To submit a scholarship application to the Financial Aid Office by February 01, 2004 you may check our scholarship listings and applications that can be found in the Admissions View book, the Financial Aid Office and/or on the web at www.jsu.edu/depart/finaid. Minimum scores accepted for applications are 28 on the ACT and 1260 on the SAT. The absolute deadline to apply for this program is February 01, 2004. Test scores must also be received by this date.

Leadership Scholarships are awarded to students without regard to state or national residency. Selection is based on each applicant's participation in high school activities, community service, and academic record. February 01, 2004 is the absolute deadline to apply. The Freshman Admissions Office makes each selection. Leadership Scholarships pay full tuition (up to 16 hours) for one year.

Each of the state's junior colleges is offered a one-year tuition scholarship. Selection is made by criteria established by the junior college. This scholarship pays for up to 16 hours per Fall and Spring terms.

Full and partial scholarships are offered for participants in the University's varsity athletic programs. Contact individual head coaches of these sports for more information, or the Athletic Office at (256) 782-5368.

Full and partial tuition scholarships are offered by the University's Music Department. For more information, contact the Music Department at (256) 782-5559.

Scholarship listings and application can be found at www.jsu.edu/depart/finaid.

The Internet offers several scholarship search sites. One of the better ones is www.fastweb.com, which is free.

Applicants for scholarships are encouraged to seek other outside sources. Many corporations, churches, and civic groups offer scholarships based on various criteria.

New Tax Law Could Benefit You!

The Taxpayer Relief Act of 1997 allows qualified students and/or parents to receive benefits when filing federal income tax returns for certain educational expenses. Taxpayers who are interested in this new legislation, which includes Hope Scholarship Tax Credit for freshmen and sophomores, and the Lifetime Learning Tax Credit, should contact their tax preparers. There are other provisions for interest paid on educational loans. The University does not provide tax advice and makes no representation on the new tax law.