Dear JSU Student:

Listed below are instructions, helpful hints, and general financial aid information that ALL financial aid recipients must know for the 2013 Summer Semester (May, June and July sessions) academic year. Your application has been processed based on the number of hours you have registered for and your Summer Financial Aid Data Sheet (SFADS.)

PLEASE READ THIS FORM VERY CAREFULLY! You will need to follow all instructions within 14 days of your original Offer of Financial Aid Email. You will also need to print and keep a copy of this email/letter for your records as it contains extremely important financial aid information. *Your budget period may be located in the first sentence under the Financial Aid Status link on the Financial Aid menu on My.JSU.

Listed below is an estimated cost of education for JSU’S 2013 Summer Semester of attendance. The estimated cost of education is NOT your Offer of Financial Aid.

### Estimated Cost of Education (COE) at JSU for Undergraduate Summer 2013 ONLY.

<table>
<thead>
<tr>
<th>On Campus</th>
<th>Off Campus</th>
<th>With Parents/Relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (based on Full Time)</td>
<td>$1,590</td>
<td>$1,590</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$596</td>
<td>$596</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$2,478</td>
<td>$3,486</td>
</tr>
<tr>
<td>Personal</td>
<td>$941</td>
<td>$1,881</td>
</tr>
<tr>
<td>Transportation</td>
<td>$771</td>
<td>$771</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$6,376</strong></td>
<td><strong>$8,324</strong></td>
</tr>
</tbody>
</table>

### Estimated Cost of Education (COE) at JSU for Graduate Summer 2013 ONLY.

<table>
<thead>
<tr>
<th>On Campus</th>
<th>Off Campus</th>
<th>With Parents/Relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (based on Full Time)</td>
<td>$2,094</td>
<td>$2,094</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$596</td>
<td>$596</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$2,478</td>
<td>$3,486</td>
</tr>
<tr>
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<td>$1,881</td>
</tr>
<tr>
<td>Transportation</td>
<td>$771</td>
<td>$771</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$6,880</strong></td>
<td><strong>$8,828</strong></td>
</tr>
</tbody>
</table>

**The Summer 2013 COE may be subject to change based on tuition/housing, etc increases as voted by the Board of Trustees. Tuition is based on the average enrollment as determined by the Office of Institutional Research of traditional classroom in-state hours taken during the summer. Increases to a student’s COE may be requested at the Office of Student Financial Services by the student based on Out of State status, child care, etc.**

### Description of Aid and Mandatory Qualifications:

(Listed below are types of aid that a student may have been offered.)

**Federal Pell (Pell), Alabama State (ASAP/Knight Settlement), Supplemental Educational Opportunity (SEOG) Grants** – Grants are gift aid that do not have to be repaid. Only undergraduate students who have not previously received a Bachelor’s Degree are eligible. The amount of Pell Grant award is based on the number of hours you are enrolled for the Summer Semester. If you do not enroll for the number of undergraduate hours that you have been awarded, then your Pell Grant amount will be decreased based on enrollment. **Supplemental and Alabama State Grants** require that you be enrolled for at least 6 hours throughout the summer. If you are awarded the **Alabama State Grant/Knight Settlement Grant**, please note that the amount listed is contingent upon funding by the State Of Alabama and may be changed without notice.

**Federal Work Study (FWSP)** – This program is a federally funded employment program available to qualified students who demonstrate financial need. Students are employed on campus approximately 15 hours per week at minimum wage and are paid monthly. Also, you must be enrolled for at least half time credit hours throughout the summer sessions to be eligible. If you would like to see if you are eligible for work study, you may contact the Financial Aid Office. If you are eligible, you must find your own job. Some student positions are listed on the web at [https://jobs.jsu.edu](https://jobs.jsu.edu). Please note that not all student job openings are listed on the HR website. Inquire within the college of your major or other areas on campus for opportunities that are not posted with HR. Once you have been hired, have your supervisor contact the Financial Aid Office for placement. Human Resources will also require you to provide a copy of your Social Security Card, Drivers License, a voided check and complete tax information before you will be authorized for payroll. The Human Resources Office is located on the 3rd floor of Bibb Graves Hall, Room 329.

**Federal Direct Loans (FDLSS, FDLUS, FDLUPS)** – At this time, you have been offered the maximum amount of loan that you are eligible to receive for the Summer Semester(s). You must be enrolled for half time credit hours based upon your admission status (example:
undergraduate = 6 undergraduate hours, graduate = 6 graduate hours, doctoral = 3 doctoral hours.) **Payment of your loan will not be made until you begin your half time status. Undergraduate/Graduate Example: Enrolled in May 4 and June 4, your loan will not disburse until the disbursement day of the June 4 term. You must go to My.JSU to accept your Summer Federal Direct Loan. If you decide you do not want your loan you must notify our office in writing prior to disbursement of loan.**

**Any student who is receiving a Direct Loan for the first time must sign a new Master Promissory Note (MPN) and complete Entrance Counseling with Direct Lending at [https://studentloans.gov/](https://studentloans.gov/).** Instructions for signing the MPN and completing the Entrance Counseling are at the end of this email. Loan funds will NOT be disbursed to a student account until a completed Master Promissory Note and Entrance Counseling have been received. If you fail to complete the MPN and Entrance Counseling, your loan funds will never be disbursed to your student account and you will be responsible for any charges accrued. The Federal Direct Loan Program charges a loan fee for all student loans. This loan fee is subject to change at any time per federal government regulations.

Once you have accepted or declined your loan, you must contact the Financial Aid Office to make changes. The last day to make changes for a term is the last day to register. Once a student loan(s) has been accepted or decreased, originations are processed within 24 hours. If you choose to decrease your student loan(s), there will be NO increases due to the brevity of the summer terms.

- **Students who attend Summer who drop below 6 credit hours, withdraw or stop attending classes should note that JSU may be required to return a portion of unearned aid. Students may owe JSU or the US Department of Education once a return has been calculated. Students should also contact the Office of Student Financial Services to determine eligibility for Fall semester. If a class is dropped during a summer session, it could result in cancellation of all or a portion of your financial aid.**

## Subsidized Loans (FDLSS)

**are based on financial need. The government pays the interest for you while you are enrolled in at least half-time. Repayment begins after you cease to be a half-time student. **Unsubsidized Loans (FDLUS, FDLUPS) are for students who do not qualify for a portion of the entire annual limit on the Subsidized Loan. You should be aware that interest accrues on the loan from the date of disbursement and that you are responsible for the interest payments while you are in school. Repayment of principal and continuing interest begins six months after you cease to be a half-time student. If you are a dependent undergraduate student and you feel that you need additional loan funds, your parent may apply for a PLUS Loan. PLUS Loan instructions are located at [www.jsu.edu/finaid](http://www.jsu.edu/finaid), click Financial Aid Forms, Parent Information.

<table>
<thead>
<tr>
<th>Level</th>
<th>Base Subsidized and Unsubsidized (Dependent Students)</th>
<th>Additional Unsubsidized (Independent Students)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year undergraduate</td>
<td>$5,500</td>
<td>$4,000</td>
</tr>
<tr>
<td>2nd year undergraduate</td>
<td>$6,500</td>
<td>$4,000</td>
</tr>
<tr>
<td>3rd year and beyond undergraduate</td>
<td>$7,500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Graduate/professional</td>
<td>$8,500</td>
<td>$12,000</td>
</tr>
<tr>
<td>Preparatory coursework</td>
<td>$5,500</td>
<td>$7,000</td>
</tr>
<tr>
<td>(for enrollment in a graduate program for 12 consecutive months only)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Federal Government Loan Limits per Academic Year

<table>
<thead>
<tr>
<th>Level</th>
<th>Aggregate Subsidized/Unsubsidized (Dependent Students)</th>
<th>Aggregate Additional Unsubsidized (Independent Students)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate (includes undergraduate loans)</td>
<td>$31,000</td>
<td>$57,500</td>
</tr>
<tr>
<td>Graduate</td>
<td>$65,500</td>
<td>$138,500</td>
</tr>
<tr>
<td>(can no longer receive subsidized funds)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Federal Government Aggregate Loan Limits

**Graduate PLUS Loan (FDGPLS)** - The Federal Graduate PLUS Loan may be available to students who have exhausted their Federal Direct loan eligibility. You must be enrolled at least half-time (6 graduate hours, 3 doctoral hours); payment will not be made until the sixth hour is reached. A credit check is required; you must be a US citizen or national, a U.S. permanent resident, or an eligible non-citizen. You must also submit a FAFSA and any other information required by the Financial Aid Office, which includes, but is not limited to a summer FADS. You must make a separate application for a Graduate PLUS Loan. The Graduate PLUS Loan Application is online [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action). You must also complete Graduate PLUS Entrance Counseling (Counseling Type: PLUS Entrance Counseling) and a Graduate PLUS Master Promissory (MPN type: Graduate PLUS) at [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action). Once your application has been approved, submit the Summer Financial Aid Data Sheet (SFADS) and the Graduate PLUS Loan will be posted on MyJSU. You must accept this loan on MyJSU. The Federal Direct Loan Program charges a loan fee for all student loans. This loan fee is subject to change at any time per federal government regulations.

**Parent PLUS Loan (FDPLSS)** - The Direct Parent Loan for Undergraduate Students (PLUS) is designed to assist the parents of dependent students in meeting educational expenses. The parent borrower must pass a credit check. The Direct Loan Program allows the parent to borrow directly from the Treasury of the United States, rather than from a lender such as a bank or credit union. Additionally, these loans will not need to be guaranteed by an outside guarantee agency, as they are federally guaranteed. The student and the parent must meet eligibility requirements. Instructions and eligibility requirements may be located at [http://www.jsu.edu/finaid/documents/DirectPLUSloaninstructions.doc](http://www.jsu.edu/finaid/documents/DirectPLUSloaninstructions.doc). Please note that a student must be enrolled in 6 undergraduate credit hours during the summer terms to be eligible. Approved Parent PLUS Loan borrowers must complete the Master Promissory Note and PLUS Title IV Form before funds may be disbursed to an eligible student. The Federal Direct Loan Program charges a loan fee for all student loans. This loan fee is subject to change at any time per federal government regulations.
Logan Walker Loan – If you have been offered this loan, you will receive a paper Offer of Financial Aid that must be signed (along with the additional forms) and returned to the Financial Aid Office within 30 days. You must also have your co-signer’s signature notarized to receive this loan. Complete the Information/Repayment Form (YELLOW COPY) and return it with Promissory Note and Offer of Financial Aid. You must be enrolled for at least half time throughout the summer to be eligible to receive this loan. You will be given/or sent the Three Day Right to Cancel Form upon acceptance by the Office of Student Financial Services giving you the 3 days to cancel this loan. Funds will not be disbursed until the student has completed all of the acceptance requirements, the three day right to cancel date has passed and has begun his/her half time status of attendance in the summer semester(s).

You CANNOT ACCEPT THIS OFFER ONLINE.

This Offer includes:

1- Offer of Financial Aid (2 copies – one for your records) – You must mark accept or decline and sign the back of one copy to be sent back to the Office of Student Financial Services along with the other documents listed below. (continued on next pg)

2- Promissory Note (2 copies – one for your records) - You must have a US citizen co-signer (other than your spouse) regardless of your age. You must also have your co-signer’s signature notarized to receive this loan.

3- Information/Repayment Form (yellow) that must be completed and returned to our Office

4- Logan Walker Approval Form for your records on your Promissory Note, you must have a US citizen co-signer (other than your spouse) regardless of your age.

POLICIES GOVERNING FINANCIAL AID AWARDS

REPLY – Because of the extremely heavy demand for financial assistance, you must accept, decline and/or decrease this offer within 14 days. If you plan to use your financial aid (other than campus employment) to confirm your pre-registration, you must complete the necessary steps as listed in this letter by the confirmation due date. Note that Federal regulations require a MASTER PROMISSORY NOTE (MPN) and Entrance Counseling for the Federal Direct Student Loan (see the Federal Direct Loans section listed above for more information.) You may accept, decline and/or decrease any or all of the assistance listed on your Offer of Financial Aid. Be sure to read and follow the instructions on this form for the Summer Semester, if offered.

DISBURSEMENT OF AID – With the exception of Federal Work Study, all financial aid is disbursed through direct credit to each student’s charges for tuition, fees, room, including JSU-owned apartments, etc. as determined by the Bursar’s Office. If your financial aid is more than your charges, you may sign up for direct deposit on My.JSU under view account/make payment or a paper check will be processed to your campus mailbox unless you have paid the mail at home option fee. Please note that paper checks take longer to process than direct deposit. For dates of disbursements, please check www.jsu.edu/finaid. Please note that loan disbursements depend upon the number of attending credit hours, acceptance of aid, Entrance Counseling and MPN process. The Title IV Authorization Form and the acceptance of your financial aid authorizes payment toward all charges on your account. Students scheduled to receive a Pell Grant who do not agree to this procedure must notify the Financial Aid Office in writing within 14 days of the date of their Offer Email. See the STUDENT EMPLOYMENT section for campus employment compensation. Payment of financial aid is dependent upon the number of hours in which the student is currently attending. If a student receives all of the aid offered during any part of term, it is the student’s responsibility to check his/her account balance. Please note that the date(s) listed as the Expected Date is not a Financial Aid check disbursement date, but the date that Financial Aid may begin disbursing to a student’s account.

You will not receive a loan check for any aid over the current charges to your account until your sixth hour begins.

If you receive a refund and have registered or are going to register for classes in later terms you must pay your account balance or your classes will be voided for non-payment.

CONFIRMATION AND PAYMENT OF YOUR BILL – To insure confirmation of classes and/or residence hall, pay your bill online or in person at the Bursar’s Office by the appropriate confirmation due date. Campus employment cannot confirm payment. Most eligible students who applied by the preference deadline will have their scheduled aid appear on the My.JSU system. You will receive an email to your JSU Email Account from the Bursar’s Office regarding tuition due dates. Your Offer of Financial Aid must be accepted on My.JSU (instructions listed below) and your MPN and Entrance Counseling (Federal Direct Loan section) completed by the appropriate confirmation due date if you wish to use your scheduled financial aid for confirmation. You must pay the Bursar’s Office any remaining balance between your bill and scheduled financial aid (other than campus employment) by the due date. For example: If your bill is $1,000 and you have a Pell Grant of $400, you must pay the Bursar’s Office $600 by the appropriate due date. If your account has a balance and you fail to accept your Offer of Financial Aid and/or complete the MPN/Entrance Counseling processes, you will owe JSU any charges that may have accrued to your account.

COURSE LOAD – You must be enrolled for at least 12 hours during the regular academic year in order to receive the maximum Pell Grant benefits. Your Pell Grant is calculated on the number of hours you take during the academic year. Students taking 9 to 11 hours typically receive three-fourth’s Pell Grant entitlement, while those enrolled for 6 to 8 hours receive one-half entitlement. If you enroll for less than 6 credit hours, your typical entitlement is one-quarter. Undergraduate students must be enrolled for at least 6 undergraduate hours each term to receive a loan. Graduate students must be enrolled for at least 6 graduate hours each term. If you are a graduate student who is taking
undergraduate prerequisite classes (not GPA boosters) you must have official documentation located in your file in the Office. You must also contact the Office the first day of class before any aid will be disbursed.

STUDENT EMPLOYMENT – The amount listed on a FWSP Offer is an approximation only, based on the number of hours the student is eligible to work and availability of a job. Student workers are retained on their jobs only if they perform their work satisfactorily and meet federal eligibility requirements. An evaluation of the student may be conducted each semester by his/her supervisor. For additional information see the Federal Work Study (FWSP) section. Campus employment CANNOT be used to confirm payment.

ACADEMIC PROGRESS – You must be making Satisfactory Academic Progress toward graduation in order to receive financial aid. This policy is stated in the University Catalogue and on the web at [www.finaid.jsu.edu](http://www.finaid.jsu.edu) click forms for your aid year and on My.JSU under Financial Aid Status. If you attended classes during/after the Spring 2013 term, your Offer of Financial Aid could be canceled if you fail to meet the University’s Satisfactory Academic Progress Policy.

WITHDRAWAL – If you receive Federal Title IV aid and withdraw/stop attending classes/participating in academic related activity, JSU will calculate the amount of aid you did not earn. If it is determined that you received aid you did not earn, the funds will be returned to the appropriate program and you will be responsible for these charges. Students who have financial aid and who withdraw or are unofficially withdrawn before sixty percent of the semester may have to repay a proportionate amount of aid received.

ADDITIONAL AWARDS – Recipients of federal assistance from Jacksonville State University are not permitted to accept additional assistance without permission from the Office of Student Financial Services. The Office reserves the right to adjust your award(s) in the event you receive additional assistance. If monies are returned on your behalf after it has been applied to your student account, you will be responsible for paying your account balance.

ATTENTION: TRANSFER STUDENTS RECEIVING FEDERAL PELL GRANT /FEDERAL DIRECT LOAN
Transfer students should be aware that awards are based on information reported by other institutions. Incorrect data could result in you having to repay some of the aid. For example, if you attend another college during the Fall term, receive a Pell Grant, and then transfer to JSU for the Spring semester, your remaining Pell Grant eligibility will be based on information reported on the National Student Loan Data System (NSLDS.) This also applies to Federal Direct Loans. If the data is incorrect, your account will be charged until the other institution(s) reconciles the matter.

RENEWAL – No awards are automatically renewed from year to year. A new application must be submitted for each summer semester.

CAVEAT – Should you receive financial aid through University error you will be liable for repayment for these funds.

FUNDING – All Financial Aid commitments are contingent upon final funding rules by the U.S. Department of Education and the receipt of federal and state allocations by Jacksonville State University.

STATEMENT OF EDUCATIONAL PURPOSE – I certify that I do not owe a refund on any grant, am not in default on any loan and have not borrowed in excess of the loan limits, under the Title IV programs, at any institution. I will use all Title IV money received only for expenses related to my study at Jacksonville State University. I also certify that, as a condition of my receipt of Title IV money, I will not engage in unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by my financial aid. By following the instructions listed below and going online to accept/decline/decrease your aid, you acknowledge, understand and agree to the policies as outline above.

*Please note: To receive a student loan you must be enrolled in at least 6 credit hours at your level. Graduate students who are taking undergraduate deficiencies must contact the Financial Aid Office for eligibility criteria.

If you receive a refund check and have registered or are going to register for classes in later terms you must pay your account balance or your classes will be voided for non-payment.

Instructions to apply for/accept all loans (Direct Loan, Parent Plus, Grad Plus) can be found on at [www.jsu.edu/finaid](http://www.jsu.edu/finaid), click FAQ and Hints.

*****The Bursar’s Office does NOT offer book vouchers during the summer terms.*****

1. Once financial aid has created a credit balance, refund checks will be available for students on the 7th day.
2. Students who choose to participate in the electronic direct deposit refund process will have their refunds earlier than those who will receive paper refund checks at the Campus Mail Center. Instructions to enroll in electronic direct deposit are located at [http://www.jsu.edu/bursar/refundpolicy.html](http://www.jsu.edu/bursar/refundpolicy.html).

If you have been awarded a Logan Walker Loan you may not accept your offer online.
INSTRUCTIONS FOR ONLINE ACCEPTING OR DECLINING YOUR FINANCIAL AID

1 – Read the information listed above

2 – Using your MyJSU User ID and Pin, sign on to http://my.jsu.edu.

3 – Select Self-Service

4 – Select Financial Aid

5 – Select Award

6 – Select Award for Aid Year

7 – Select the aid year: 2012-2013. The General Information Tab will ask you to click on the Resources/Additional Information Tab to verify that you have read the Summer 2013 Offer of Financial Aid Information Letter and the Federal Return to Title IV Policy. Once you submit your answer, you will be able to go to the Accept Award Tab and have agreed to the Statement of Educational Purpose and other information listed above.

8 – Read and follow all of the instructions at the top of the Accept Award Offer page to accept or decline your aid. The amounts listed are for the Summer Semester. Please review each amount. **IF YOU WISH TO DECLINE A PORTION OF YOUR FEDERAL DIRECT STUDENT LOAN PLEASE CONTACT THE OFFICE OF STUDENT FINANCIAL SERVICES BEFORE ACCEPTING YOUR AID.**

Please note that the date(s) listed as the Expected Date is not a Financial Aid check disbursement date, but the date that Financial Aid may begin disbursing to a student’s account.

*Your budget period may be located in the first sentence under the Financial Aid Status link on the Financial Aid menu on My.JSU.

Any student who is receiving a Direct Loan for the first time must sign a new Master Promissory Note (MPN) and completed Entrance Counseling with Direct Lending at https://studentloans.gov/. Listed below are instructions for signing the MPN and completing the Entrance Counseling are at the end of this email. You will be required to have your FAFSA Pin Number to sign your MPN.

**Step by Step Instructions for Signing MPN (Master Promissory Note)**

1. Go to https://studentloans.gov/myDirectLoan/index.action

2. Disable popups before you begin

3. Click Complete SIGN IN

4. Type in your Social Security Number, First two letters of your last name (per the FAFSA), Date of Birth and your FAFSA PIN number.

5. Click Complete a Master Promissory Note

6. Click Subsidized/Unsubsidized

7. Complete the information that is requested including Jacksonville State University as your school, click continue

8. Complete Reference 1 and 2 information, telephone numbers must contain area code and dashes (example:  256-782-5006), click Continue

9. Review Sections C, D, E, F and G – click the check box and then click Continue

10. If you do not click on each section listed above then it will not allow you to continue with the process

11. Verify information and type your name in the fields provided at the bottom of the page, click Continue

12. View the HTML Version of the Master Promissory Note, click Continue
Step by Step Instructions for Entrance Counseling

1. Go to https://studentloans.gov/myDirectLoan/index.action

2. Disable popups before you begin

3. Click SIGN IN

4. Type in your Social Security Number, First two letters of your last name (per the FAFSA), Date of Birth and your FAFSA PIN number.

5. Click Complete Entrance Counseling

6. Click your student type

7. Read the information, click Continue

8. Choose Alabama and Jacksonville State University, click Continue

9. Read the information on each screen, answer the questions (Each question will have a pop up box that will show you the correct answer after your selection. Click the ‘X’ in the top right corner to continue to the next question.) and click next when finished

10. Read the information, click Continue

11. Read the information, click Submit

12. Click to review the Rights and Responsibilities, click Submit. If you do not review the Rights and Responsibilities it will not let you click submit.

13. You may print your Entrance Counseling confirmation for your records.