

Financial Information



FIND YOUR
PLACE
AT JEFFERSON STATE

Tuition and Fees*

	*Tuition/Fees per credit hour
In-State Students	\$ 150
Out-of-State Students	\$ 269
Senior Adult Fees	\$ 31

**Tuition and Fees subject to change by Alabama Community College Board of Trustees.*

Students who plan to register for 20 or more hours must secure approval from their academic advisor and the dean of Enrollment Services or the dean of instruction or designee.

Additional Fees

Late registration fee (non-refundable)	\$ 25
Returned check (non-refundable)	\$ 30

Fees are refundable unless designated.

Payment

Registration is not complete until tuition and fees are paid in full. Students will not be allowed to continue to attend class until registration is completed. Students registering during the early registration period must pay by the day after the end of the early registration period. Failure to pay by this date means that students may be dropped from their courses and must go through the entire registration process during the open registration and schedule adjustment period. Students registering during open registration, late registration, or regular schedule adjustments must pay the same day they register. Failure to do so will mean that the student is not registered.

Sponsored students' expenses are paid by agencies such as Vocational Rehabilitation Services, BellSouth, PACT, etc. Sponsored students must present written authorization from the sponsoring agency to register without personally paying tuition and fees at the time of registration. The student is responsible for amounts not paid by the sponsor.

MasterCard, VISA and Discover charges are accepted for payment of tuition, fees, books and supplies. Checks will not be accepted on accounts with a history of a returned check.

Fines and Other Charges

Administrative Fee 5% of refund
(Alabama Community College Board of Trustees mandated fee for students who completely withdraw from college)

Replacement I.D.	\$ 5
Replacement Decal	\$ 5
Diploma Fee	\$20
Placement Test Transcript	\$ 5

Library Fines

- A fine of ten cents a day is charged on each book.
- Special fines are charged for overdue reserve books.
- One week and two days reserve - fifty cents per day.

Withdrawals and Refunds

To withdraw after registering, students must submit a complete withdrawal form to Enrollment Services or one of the off-campus offices.

Refunds

Before the official first day of classes, students will receive a complete refund when withdrawing from the college.

During schedule adjustment when dropping and adding of individual classes are allowed, students may drop a course and receive a full refund for that course if the student has not completely withdrawn from school.

An administrative fee of 5 percent of tuition and other institutional charges will be assessed for withdrawal from college within the period beginning the first day of class and ending at the end of the third week of class. Students withdrawing from the college should refer to the prorated refund schedule listed below.

After the schedule adjustment period ends, students may receive a refund only if they completely withdraw from the college. For session 1 and 2, mini-terms and summer-term refer to class schedule for prorated refund schedule. Refer to the prorated refund schedule listed below for regular classes.

Regular Classes

Withdrawal:

During first week:

75% of adjusted tuition & fees less 5% administrative fee.

During second week:

50% of adjusted tuition & fees less 5% administrative fee.

During third week:

25% of adjusted tuition & fees less 5% administrative fee.

Students who withdraw after the end of the third week of class-
es will not be eligible for any portion of a refund.

See current class schedule for specific withdrawal dates.

Delinquent Accounts

Students who have delinquent accounts at the college for any chargeable fee or fine may not complete registration and may forfeit the privilege of attending class until their accounts have been satisfied.

Financial Assistance

Student Financial Aid Application Procedures

The philosophy of Enrollment Services is that no student should be denied access to postsecondary education because of financial barriers. While the primary responsibility of paying for college lies with the student and the student's family, Jefferson State Community College offers a variety of aid, such as grants, loans, scholarships, and work study to assist as many qualified students as possible.

In order to be considered for federal student aid, students must be unconditionally admitted into an eligible degree-seeking program.

Most aid programs are based on the individual need of the applicant and/or parent. Demonstrated financial need is determined by completing a Free Application for Federal Student Aid (FAFSA) on the web at www.fafsa.gov. The school code for Jefferson State Community College is 001022.

We advise that you complete your Federal tax returns (student, parent, or spouse if applicable) before filling out the FAFSA. Students and parents are cautioned to complete all forms as honestly and accurately as possible. Incomplete or estimated tax information on the FAFSA will result in corrections that will delay your application. The Federal Processor takes approximately 3 to 5 days to process a submitted FAFSA. Jeffer-

son State has established May 1 as the priority deadline. Please be advised that there are other deadlines and stipulations each semester that students must meet to have aid available for each semester.

How Awards are Determined

Once the student submits the FAFSA, it is processed by the U. S. Department of Education. In approximately 3 to 5 days, the student will receive a Student Aid Report (SAR) and JSCC will receive an Institutional Student Information Record (ISIR). The student can check the status of their Financial Aid on their JSCC pipeline account. It is the student's responsibility to contact the Financial Aid Office after receiving their SAR. Students are also reminded that they may be asked to substantiate information they submit on the FAFSA. Awards are determined using the "Expected Family Contribution" (EFC) found on the SAR; this is the amount that the student and his family should be able to contribute to educational expenses. The college has established cost of attendance estimates for various categories of students. A financial aid officer will compare the students EFC to Jefferson State's cost of attendance to determine the student's eligibility for federal financial aid.

Students will not receive financial aid for classes outside their program of study. Financial aid students may receive Title IV aid for a previously passed course one time.

Transient Students

A transient student is a student who attends another college and will be in attendance at Jefferson State one semester and then return to their home institution. Transient students are not eligible to receive financial aid at Jefferson State.

Deadlines

The financial aid award year begins with the fall semester. May 1 is Jefferson State's priority deadline for all students planning to enroll for fall. Although applications are processed on a rolling basis, students should be advised that each semester has a priority deadline. Students' who have complete files on or before May 1 will receive priority consideration for financial aid funds. Certain funds are limited.

If a student requires financial funds to pay tuition and fees, their file must be complete in the Admission Office as well as the Financial Aid Office by the posted deadline. A completed financial aid file includes the students SAR, copy of tax transcript (students, parents, and spouse if applicable), in-house papers, official transcripts (from all previously attended colleges) and any other required forms, if applicable, by the deadline each semester. Deadlines are posted in the financial aid section on the JSCC website.

Return of Title IV Funds

A student earns his Title IV aid based on the period of time he remains enrolled. Unearned Title IV funds, other than Federal College Work Study, must be returned. Unearned aid is the amount of Title IV aid disbursed that exceeds the amount of Title IV aid earned.

If a student completely withdraws during the first 60 % of a semester, the student “may” have to return some of the financial aid money back to the college or the U. S. Department of Education. Each student who owes a repayment will be notified in writing by the Jefferson State Financial Aid Office of the requirement to repay Title IV funds. Failure to repay funds will result in the termination of eligibility for federal financial aid at any institution. If a student completely withdraws after 60% of the semester is complete, the student most likely will not owe a repayment.

We highly recommend all students contact the Financial Aid Office before withdrawing.

Standards of Satisfactory Academic Progress (SAP) for Financial Aid

Federal regulations require that students receiving financial assistance must maintain satisfactory academic progress toward completion of a degree or certificate. A student must maintain satisfactory academic progress as defined by the standards of progress policy. Satisfactory progress is not to be confused with “good standing”. A student can meet the Jefferson State Community College requirements of “good standing” and be allowed to enroll but not meet the minimum standards to receive financial aid while enrolled. All students will be monitored for compliance with Federal Requirements for Satisfactory Academic Progress at the end of each semester, whether or not the student received financial aid during those periods.

Jefferson State Community College will measure a student’s performance for satisfactory academic progress in three areas: completion rate, cumulative grade point average, and maximum time frame. The Standards of Satisfactory Academic Progress apply for all Title IV financial assistance programs including Federal Pell Grant, Federal Work-Study (FWS), Federal Supplemental Education Opportunity Grant (FSEOG), Federal Direct Loan Program, as well as assistance from the state.

In addition, financial aid recipients must report to the Financial Aid Office when they withdraw from a course or withdraw from the college. Complete withdrawal from school before 60% of the term is completed “may” result in the student having to repay a percentage of aid that they have received. The formulas used to calculate the refunds and repayments may be obtained from the Financial Aid Office.

Completion Rate

At the end of each semester, a student’s academic progress will be reviewed by comparing the cumulative number of attempted credit hours with the number of credit hours earned. Students must earn at least two-thirds of the hours attempted to remain eligible for financial aid. When academic progress is measured, all work attempted at JSCC and all transferred credit hours from other institutions will be considered.

The following information is considered when evaluating a student’s academic satisfactory progress:

- Withdrawals (W, WP, and WF), incomplete (I), and failure (F) are considered attempted but not earned hours.
- Federal regulations limit the number of times a student may repeat a course and receive financial aid for that course.
 - If a student gets a “W” or an “F” in a course, that student is allowed to repeat the course and receive financial aid (assuming he/she is meeting Satisfactory Academic Progress) until he/she receives a “D” or better.
 - Once the student has received a “D” grade or better, he/she can repeat the course a second time and still receive federal aid.
 - The third time the student repeats a course “in” which he/she has earned a “D” or better, this course is no longer eligible for Title IV funds.

Audited courses are not considered credit attempted or earned. Students cannot use Title IV funds to pay for audited courses.

Transfer credits do not count in the calculation of the GPA, but they are included in the calculation of both attempted and earned hours.

Students who do not meet these requirements will be terminated from financial aid.

Cumulative Grade Point Average

Financial aid recipients must maintain the following required grade point averages according to number of hours attempted. This includes all attempted hours, transfer hours, and developmental work taken, whether or not financial aid was received or courses were successfully completed.

- Students who have attempted 12-21 semester credit hours must maintain a 1.5 cumulative grade point average (GPA).
- Students who have attempted 22-32 semester credit hours must maintain a 1.75 cumulative GPA.
- Students who have attempted 33 or more semester credit hours must maintain a 2.0 cumulative GPA.

If the student has never attended Jefferson State, then the cumulative GPA from the last college attended will be used. Once the student establishes a GPA at Jefferson State, that GPA will be used to determine eligibility.

Maximum Time Frame

The maximum time frame for completing a program of study is 150% of the required length of the student's specific program. This maximum time frame includes all attempted hours, transfer hours, and developmental work taken, whether or not financial aid was received or courses were successfully completed. A student is no longer eligible for financial aid when he has attempted 150% of the number of hours required for his degree or certificate.

Examples:

- If your degree is a 60 hour degree: $60 \times 150\% = 90$ hours maximum time frame. You are eligible for only the first 90 hours of attendance.
- If a student transfers into JSCC and has attempted 40 hours at another institution, these hours will go against the hours needed for the student's degree. The student who has attempted the 40 hours at the first institution and is attempting to complete a 60 hour degree program at Jefferson State must consider the hours they have left to complete their degree: $60 \times 150\% = 90 - 40 = 50$ hours maximum time allowed for degree funding.

A change in program of study will be allowed; however, aid will be granted only for additional required hours as determined by comparison of the two programs of study.

A financial aid recipient may not be paid for more than 30 credit hours of developmental courses.

In addition to the above procedures, the maximum length of a student's program may not exceed 150% of the minimum length required to complete the program.

Suspension

When a student is suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid. The student will not be eligible again to receive financial aid until he/she achieves a cumulative 2.0 GPA or higher at their own expense. If the student's cumulative GPA is a 2.0 or higher but they still do not meet the two-thirds progress, they can then appeal to have their financial aid reinstated.

Evaluation of Academic Progress

All students will be monitored for compliance with Federal Requirements for Satisfactory Academic Progress at the end of each semester whether or not the student received financial aid during those periods. At that time, a student will be in good standing or denied financial aid assistance for the following

term. The student must meet all three requirements, completion rate, cumulative grade point average, and maximum time frame, to remain eligible for financial aid. Students will be notified by the Office of Financial Aid if they are denied financial aid.

Complaints/Appeals

A student who loses financial aid because he/she fails to make satisfactory academic progress may appeal one time. Students may appeal by submitting a Complaint/Appeal form to the Financial Aid Office. The appeal must clearly state the reasons the student did not achieve the requirements AND the reasons why the aid should not be terminated. If the student does not agree with the director's decision, the student may appeal to the College Policies Complaints/Appeals Committee. Complaints/appeals must be submitted by the due date on the complaint/appeal form for the term the student is appealing to be reinstated on aid.

Students who are approved on appeal must earn grades of "C" or better in each class, with no withdrawals (grades of W, WP, WF, and I calculate as hours attempted in Financial Aid SAP Policy). Appeals are continued on a semester by semester basis until the student is current with SAP. Students who fail to complete the terms of the appeal will be expected to catch up on their SAP using their own means before they will be considered eligible to receive financial aid.

If, after exhausting all available institutional processes, a student's complaint remains unresolved, the student may appeal to the Alabama Community College System using the System's official Student Complaint Form. This form can be found at <http://www.jeffersonstate.edu/about-jsc-2/complaintappeal-process/> under "State Student Complaint Process".

Financial Aid Programs

Federal Pell Grants

The Federal Pell grant is considered to be the "foundation" of a student's financial aid to which aid from other Federal and non-Federal sources may be added. The actual size of a grant award will depend upon the EFC number and enrollment status. Pell Grant does not have to be repaid except in cases involving a student's complete withdrawal. To apply students must complete a FAFSA Application online at www.fafsa.gov.

Federal Pell Grant payments are prorated according to the number of hours a student enrolls each semester. Depending on the amount of Pell grant eligibility, the chart below may not apply to all students. Some students attending less than full time (12 credit hours) may not be eligible to receive a Pell grant award.

- Students receive 25% of award when taking less than 6 semester hours.

- Students receive 50% of award when taking 6-8 semester hours.
- Students receive 75% of award when taking 9-11 semester hours.
- Students receive 100% of award when taking 12 or more semester hours.

Federal Supplemental Educational Opportunity Grants (SEOG)

SEOG is similar to the Federal Pell Grant in that it does not have to be repaid except in cases involving a student's complete withdrawal. SEOG funds are extremely limited and are distributed to the students with the most need based on the student's EFC number. A student must be eligible for a Federal Pell Grant in order to be considered for a Federal Supplemental Educational Opportunity Grant. There is no special application for these funds; completion of the FAFSA by the priority deadline is all that is required to apply for SEOG.

Alabama Student Assistance Program (ASAP)

ASAP is an Alabama student assistance program. Funds are awarded to eligible Alabama residents who demonstrate need and who are enrolled full time (12 credit hours). Students must be eligible for Federal Pell Grant to be considered for the ASAP grant. There is no special application for these funds; completion of the FAFSA is all that is required to apply for ASAP. Funds are limited for this program.

Federal Direct Loan Program

Although Jefferson State does not encourage students to borrow, there are loan programs to help those students who otherwise would be unable to attend school. Repayment normally begins six months after the student completes their program of study or ceases to be enrolled as at least a half-time. There is no special application for these funds; completion of the FAFSA is all that is required to apply.

Federal Direct Subsidized Loans: provides students the opportunity to borrow funds for education costs at low interest rates. For students with a defined need, the federal government subsidizes the interest during the certain specified periods.

Federal Direct Unsubsidized Loans: is not awarded on the basis of need. The student will be charged interest from the time the loan is disbursed until it is paid in full. If the interest is allowed to accumulate it will be added to the principal amount of your loan.

A student must be enrolled in at least 6 credit hours to be eligible for a loan. A first-time student cannot receive a loan disbursement until 30 days into the enrollment period.

Students will be able to view their award notification and instructions to receive their funds on their Pipeline account under the Financial Aid tab once their award has been completed. If the student is receiving a loan there are additional steps for students to complete. Once a student is awarded, they will receive an award notification email with instructions on completing these steps at www.studentloans.gov.

Direct Subsidized and Unsubsidized Loans have a fixed rate of 3.76% for new loans first disbursed on or after July 1, 2016. Rates are subject to change by the Federal Government. Please refer to the student loan page at www.studentloans.gov for most current rates.

Jefferson State does not participate in the Direct Parent Plus Loan Program.

Emergency Loans

Students who face financial emergencies may apply for an emergency loan. Emergency loans cannot exceed the cost of 6 credit hours and can be used to cover tuition and fees only. Students must meet the following requirements:

- Have a co-signer who is gainfully employed
- Maintain a minimum 2.0 GPA
- Be able to repay loan within 60 days
- Funds must be repaid even if a student withdraws or does not complete the course(s)

Scholarships

Jefferson State Community College scholarships are open to students entering as freshman, currently enrolled students and to students who transfer to other colleges and universities. Either the donor or the student assistance and scholarship committee establishes the selection criteria.

In order to apply for a JSCC academic scholarship, a student may pick-up an application on file in the Financial Aid Office during the months of January and February. The annual scholarship application deadline is March 1. Scholarships are then awarded for the following fall semester.

JSCC offers numerous scholarships in the form of tuition waivers. The information for these scholarships are available online at the Financial Aid website.

Senior Adult Scholarships

Alabama Community College Board of Trustees has made it possible for persons age sixty and over to attend class at Jefferson State on a space available basis without paying tuition. Senior adults pay only fees. Tuition can only be waived one time for each course taken.

Jobs

Federal Work Study Program

Students who qualify for financial aid may participate in the Federal Work Study Program to help pay indirect educational expenses. Students who participate in this program are paid at least minimum wage for hours worked; checks are issued on a monthly basis. An effort is made to place students in jobs that further their educational and career goals.

Students who are enrolled at least half-time may work a maximum of 24 hours a week, depending on their eligibility.

Students are being encouraged nationwide to become involved in community service. Students eligible for the Federal College Work Study Program are encouraged to accept positions with selected off-campus agencies which provide community services.

Veterans Educational Assistance Programs

- Post 9/11 GI Bill (Chapter 33)
- Montgomery G.I. Bill/Active (Chapter 30)
- Montgomery G.I. Bill/Selected Reserve (Chapter 1606)
- Montgomery G.I. Bill/Reserve (Chapter 1607 -REAP)
- Post-Vietnam Veterans' (Chapter 32- VEAP)
- Survivors' and Dependents' Educational Assistance Program (Chapter 35)
- Veterans Vocational Rehabilitation (Chapter 31)

Students interested in applying for one of these benefits should contact the VA Certifying Official located in the Financial Aid Office.

Certification of Courses

- Admissions to the college must be completed before an enrollment certification can be submitted.
- Each student must submit a Request for Certification of Educational Benefits form to the Certifying Official each semester that he or she wishes to receive VA benefits. Certifications will not be submitted until this form has been received.
- Students that have received college credit at other institutions are certified only for courses necessary to complete the declared program of study at Jefferson State Community College. All students are required to have an official transcript on file with Admissions.
- Certification is granted only for courses that are required by the declared program of study. Any deviation

must be approved in writing by an academic advisor or dean of instruction.

- Certification is granted only for hours required to complete the selected program of study. However, certification may be granted for residential remedial and developmental course credit if such courses are necessary for the student to reach his or her objective.
- Courses that award audit credit, no credit, or are not required by the student's declared program of study cannot be certified. Also, courses for which a student has already received a passing grade will not be certified unless a minimum grade requirement exists.
- Should a student receiving VA Educational Benefits register for a course that is not required by the declared program of study or a course for audit credit or no credit, his or her benefits may be reduced at any time during the semester. This action may occur without notification to the student.
- Students should allow 2-3 weeks for certifications to be submitted. All students receiving VA Educational Benefits are responsible for payment of tuition at the time of registration if applicable. Enrollment certifications will not be submitted until payment has been received.
- Forms for certification can be printed from the Jefferson State Community College VA webpage.
- Benefits are paid on the following enrollment schedule:

	Credit Hours
Full benefits	12 or more
Three-fourths benefits	9 to 11
Half benefits	6 to 8
Less than half time benefits	5 or fewer

(Reimbursement of tuition and fees only)

Required Standards of Satisfactory Academic Progress to Receive VA Educational Benefits

All students receiving VA Educational Benefits must meet the same Standards of Progress applicable to all students at the institution. Any student that has been terminated due to lack of academic progress must enroll at their own expense.

Schedule Adjustment Policy

It is the student's responsibility to notify the VA Certifying Official when an adjustment to his or her schedule is made. Failure to do so may result in an overpayment of educational benefits. If a veteran withdraws from a course that has been used in determining enrollment status the VA may require repayment of all benefits received for that course.

Each student receiving VA educational benefits should be aware that it is the responsibility of the student to comply strictly with the policies and procedures which govern the receipt of these

benefits. Any overpayment created through non-compliance with these policies is subject to repayment by the student.

Choice Act Compliance for In-State Tuition Rates

The following individuals shall be charged the in-state/in-district rate, or otherwise considered a resident, for tuition purposes:

- A Veteran using educational assistance under either chapter 30 (Montgomery G.I. Bill – Active Duty Program) or chapter 33 (Post-9/11 G.I. Bill), of title 38, United States Code, who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge or release from a period of active duty service of 90 days or more.
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of the transferor's discharge or release from a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b) (9)) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal State of residence)
- Anyone using transferred Post-9/11 G.I. Bill benefits (38 U.S.C. § 3319) who lives in Alabama while attending a school located in Alabama (regardless of his/her formal state of residence) and the transferor is a member of the uniformed service who is serving on active duty.
- This policy shall be read to be amended as necessary to be compliant with the requirements of 38 U.S.C. 3679 as amended.

Complaint Policy for Students Receiving VA Education Benefits

For students receiving VA education benefits, any complaint against the school should be routed through the VA GI Bill Feedback System by going to the following link:<http://www.benefits.va.gov/GIBILL/Feedback.asp>. The VA will then follow up through the appropriate channels to investigate the complaint and resolve it satisfactorily.