

STUDENT FINANCIAL AID

Students interested in applying for all need-based aid must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov; students must reapply each academic year. Students and parents who are interested in the Stafford and Parent Loan Programs must also complete the FAFSA. When the FAFSA is submitted to the Federal Processor, the student must designate Jones County Junior College (federal school code 002411) as one of the college recipients. Although students may submit a FAFSA at any time prior to and during the school year, priority consideration for some grants and scholarships is given to students who are admitted to the college in a degree-granting or certificate program, have a valid Institutional Student Information Record (ISIR) on file, and have submitted all required information by May 1. Financial assistance is provided to students who have met admission requirements of the college and is to be used only for educational purposes. In addition, to receive financial aid from any Federal Financial Aid Program, the student must meet satisfactory progress in the course of study according to Jones County Junior College financial aid policy for satisfactory academic progress. In order to be considered for aid, students may be required to submit additional information to the Financial Aid Office and the federal government. **All students are encouraged to complete the FAFSA.** Refer to www.jcjc.edu for information regarding federal and state financial aid programs.

FEDERAL FINANCIAL AID PROGRAMS

Federal Pell Grant (FAFSA) is a need-based program available to students pursuing a first undergraduate degree or certificate and demonstrates exceptional financial need and meets the other eligibility requirements for student financial assistance. To apply, complete an online application at www.fafsa.ed.gov.

Academic Competitiveness Grant (ACG) is a need-based program available to first-year and second-year undergraduate students who have completed a rigorous secondary education (high school) program of study as defined by the U.S. Department of Education. The student must be a U.S. citizen, enrolled full-time in a degree program, be a pell grant recipient, demonstrate unmet financial need, and meet all specified eligibility requirements. Specified high school graduation dates apply. First-year students may qualify up to \$750 per year and second-year students who have completed 24 hours and maintained a 3.0 cumulative grade point average up to \$1300 per year.

Federal Supplemental Educational Opportunity Grant (FSEOG) is a need-based program available to a limited number of students demonstrating substantial financial need. Priority is given to students who apply before May 1. Availability of funds is limited and is based on yearly federal allocations.

Federal Family Education Loan Program (FFELP) is educational loans with variable, low interest rates which must be repaid. This program offers three types of student loans: Subsidized Stafford Loan, Unsubsidized Stafford Loan, and Parent PLUS Loan (obtain Parent PLUS Loan application from bank of choice). Students are required to complete the FAFSA along with the loan application to be considered for a student loan. Applications are available in the Financial Aid Office.

Federal Work-Study (FWS) is employment in offices and departments on campus and is available to full-time students who must supplement their finances in order to attend college. The primary factors in assigning employment are as follows: financial need, the dependability of the student, and the availability of funds. Applications are available in the Veteran Affairs/Work-Study Office.

STATE FINANCIAL AID PROGRAMS

Mississippi Resident Tuition Assistance Grant (MTAG) is available to current legal residents of Mississippi for no less than one year immediately preceding the award year,

and enrolled as full-time students. Applicants must have a minimum cumulative high school GPA of 2.5 on a 4.0 scale and a minimum ACT of 15 OR have completed the GED and a minimum ACT of 15 OR have satisfactorily completed the International Baccalaureate Program with a minimum cumulative GPA of 2.5 on a 4.0 scale and a minimum ACT of 15 OR have completed a Home Education Program (9th – 12th) and have a minimum ACT of 15. MTAG is prorated for those students who receive the pell grant; therefore, students who receive the maximum pell grant award will not be eligible for MTAG. To apply, students must complete the online state grant application at www.ihl.state.ms.us/financialaid. All requirements must be completed by the application deadline, which is usually September 15, but is determined by the Mississippi Office of Student Financial Aid.

Mississippi Eminent Scholars Grant (MESG) is available to current legal Mississippi residents who are enrolled as full-time students and are recognized as semifinalists or finalists by the National Merit Scholarship Program or the National Achievement Scholarship Program and have a minimum GPA of 3.5 on a 4.0 scale **OR** have a minimum score of 29 on the ACT or the SAT equivalent of 1280 and have a minimum GPA of 3.5 on a 4.0 scale **OR** have completed a Home Education Program (9th– 12th) and have a minimum score of 29 on the ACT or the SAT equivalent of 1280. To apply, students must complete the online state grant application at www.ihl.state.ms.us/financialaid. All requirements must be completed by the application deadline, which is usually September 15, but is determined by the Mississippi Office of Student Financial Aid.

Higher Education Legislative Plan (HELP) is a scholarship that provides full-tuition to all qualified college-bound state residents who apply for the payment thereof and enroll full-time at any eligible Mississippi public institution of higher learning or eligible Mississippi public community/junior college to pursue a first undergraduate degree. To apply, complete an online application at www.ihl.state.ms.us/financialaid.

Leveraging Educational Assistance Partnership (LEAP) formerly known as SSIG, is a need-based program awarded annually to a limited number of full-time Mississippi residents who demonstrates financial need. Priority is given to students who apply for the FAFSA before May 1. For more information, please contact the Director of Financial Aid.

SATISFACTORY PROGRESS FOR STUDENTS RECEIVING FINANCIAL AID

Students receiving any form of financial aid from JCJC will be expected to maintain satisfactory progress toward their degree objective. If satisfactory progress is not met, all need-based financial aid including student loans, offered to the student will be terminated. Satisfactory progress for full-time students will be measured according to the following table:

| | | | |
|---------------------------------|---------------|----------------|-------------------|
| Hours Attempted | 1 – 32 | 33 – 63 | 64 – Above |
| Cumulative Grade Point | 1.5 | 1.75 | 2.0 |
| Average (GPA) Required * | | | |

* The cumulative GPA requirement will be waived after a semester if the student meets the hour requirement and has at least a 2.0 grade point average.

FINANCIAL AID PROBATION

GPA - Probation

Students who do not meet minimum standards for satisfactory progress will be given one semester of probation. During the probation semester, students will be eligible to receive financial aid.