

**JMU FINANCIAL AID TIME LINE - (Developed for the 2008-2009 academic year)**

MONTH	ACTION
<p>JANUARY 2008</p> <p><b>FAFSA on the Web can be reached at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></b></p> <p><b>Make sure your FAFSA reaches the federal government no later than March 1<sup>st</sup>!</b></p>	<p>January 1<sup>st</sup> is the first day you can complete the Free Application for Federal Student Aid (FAFSA). <b>JMU's priority FAFSA filing date is March 1<sup>st</sup>.</b> If you file by paper, it could take <b>4-6 weeks</b> for JMU to receive the completed paper application from the federal government. If you file by <i>FAFSA on the Web</i>, it could take <b>2-4 weeks</b> to reach JMU. You will receive a Student Aid Report (SAR), electronic or paper, from the federal processor after you file your FAFSA.</p> <p>Apply for private scholarships and keep doing so through the beginning of college in August! You can start researching private scholarships <b>before</b> January. Most private scholarship donors will make decisions in early to mid spring, but many will continue making decisions throughout the year. The more you apply for, the better your chances will be.</p> <p><b>Upperclassmen:</b> Visit <a href="http://www.jmu.edu/finaid/scholarships">http://www.jmu.edu/finaid/scholarships</a> to apply for JMU scholarships.  <b>Freshmen:</b> Visit <a href="http://www.jmu.edu/finaid/scholarships">http://www.jmu.edu/finaid/scholarships</a> to learn about applying for JMU scholarships (e.g., Admissions, departmental, etc.) or contact other departments on campus.</p>
<p>FEBRUARY 2008</p> <p><b>Don't miss the March 1<sup>st</sup> FAFSA priority filing date.</b></p>	<p>If you filed your FAFSA in January, you may receive your SAR, which is a copy of your completed FAFSA. The federal government will either mail a SAR to you, or direct you to a secure web site to view your SAR. The purpose of getting this is so you can make sure it is accurate. If anything is incorrect, contact The Office of Financial Aid &amp; Scholarships for instructions on making a change.</p>
<p>MARCH 2008</p>	<p>JMU will typically start reviewing FAFSA's at this time. If additional information is needed to make an update or "fix" a problem, you will be notified. Requested documentation will also be posted to e-Campus. It is important that you return the requested documents as soon as possible, since a final financial aid award cannot be determined until you pass the "review" process.</p>
<p>APRIL 2008</p>	<p>Preliminary Financial Aid Award Notices for perspective incoming freshmen are generally sent this month. <b>REMEMBER, it can take up to 6 weeks for JMU to receive your FAFSA from the day you mail it, so file early to get this Financial Aid Award Notice now.</b></p>
<p>MAY 2008</p>	<p><b>Freshmen:</b> May 1<sup>st</sup> is the deadline to make a decision on accepting JMU's offer of admissions.</p> <p>The process of sending Official Financial Aid Award Notices to all JMU students generally begins around the end of this month.</p> <p>Students who wish to accept Stafford or Parent PLUS financial aid award offers should begin submitting the applicable Loan Application. On-line Entrance Loan Counseling and a Master Promissory Note must also be completed for all first time Stafford loan borrowers. Parents who are accepting a Parent PLUS for the first time should also submit a Master Promissory Note. Students who wish to accept a Perkins financial aid award offer should submit the Perkins Loan Entrance Questionnaire.</p>
<p>JUNE, JULY, and AUGUST 2008</p>	<p><b>Upperclassmen:</b> Financial Aid Award Notices are sent to returning students during at this time.</p> <p>Students, first time and upperclassmen, will continue accepting financial aid award offers during this period. Awarding for newly eligible students will continue as well.</p> <p>Fall 2008 classes begin on August 25<sup>th</sup>, so be prepared to come to school with "start up" money (e.g., books, food, etc.). Some students may receive a "financial aid refund" (if they qualify) during the first week of classes. However, many students will not have enough financial aid to pay their expenses and will need to bring funds with them. There may also be situations where you have enough financial aid, but it isn't available at term start-up, so you need to be financially prepared.</p> <p>Develop a budget so you know what you can spend during the year, and watch out for credit card companies who target freshmen. It's easy to get into debt if you mismanage your finances.</p>
<p>SEPTEMBER, OCTOBER, NOVEMBER, and DECEMBER 2008</p>	<p>Keep those grades up, as they may come in handy when you apply for scholarships later. You can start looking for scholarships by contacting your department of study (e.g., English, Physical Education, History, etc.) and by utilizing private scholarship resources.</p>
<p>JANUARY 2009</p>	<p>The FAFSA application process starts all over again for the 2009-2010 academic year.</p> <p>Generally speaking, once the financial aid process and paperwork for the fall term is complete, no other action will be required by the student in the spring term as long as he registers for the appropriate number of hours and his status with JMU is the same in the spring as it was in the fall.</p>



## Financial Aid for 2008-2009

Please take the following steps:

- Complete a **2008-2009 Free Application for Federal Student Aid (FAFSA)**, list JMU as a school to receive this information, and submit the completed form to the federal processing center. JMU's Title IV Federal School Code is **003721**. You can file this application on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA priority filing date at JMU is **March 1, 2008**, which is the date for your application to have reached the federal processing center.
- If you have already filed 2008-09 FAFSA and you did not list JMU on it, then please contact the Department of Education at 1-800-4-FED-AID to request JMU be added as a school you would like to attend. Once that is completed, the federal processing center will send your FAFSA information to JMU. If your original FAFSA had reached the federal processor by the March 1<sup>st</sup> priority filing date, then that information will be seen at JMU once your FAFSA is received.
- If you will be first enrolling at JMU during the summer semester, please contact our office to secure an institutional summer aid application. The completed application must be returned to our office by July 1, 2008. However, the FAFSA must be on file with the federal processing center and JMU prior to completion of an institutional summer aid application. Both documents are needed to establish summer aid eligibility.
- Review of your financial aid file will begin once the JMU Office of Financial Aid & Scholarships receives the FAFSA information from the Department of Education. It is possible that you will be selected for a verification process to validate the information on your FAFSA, which means you may need to submit items such as tax returns, W-2's, verification worksheets, etc. Once it is determined you qualify for financial aid; an award notice stating your eligibility will be sent to you.

### **\*IMPORTANT\***

- You can go to [www.jmu.edu/finaid](http://www.jmu.edu/finaid) to learn more about the JMU Office of Financial Aid & Scholarships. Under the "Current Students" section of this site you can select documents that will explain scholarships, student employment, applying for financial aid, and other services offered by this office. Under the "Forms" section of this site you can learn more about how aid eligibility is determined, *JMU Terms & Conditions for Financial Aid* (policies), and how Satisfactory Academic Progress plays a role in financial aid eligibility.
- If you have not yet filed your FAFSA, please do so immediately. Filing late can result in processing delays and reduce financial aid eligibility.
- If you have never had a Federal Stafford Loan at JMU, then you will need to complete Entrance Loan Counseling before loan funds can be disbursed to you. Entrance Loan Counseling can be conducted on-line by going to [www.jmu.edu/finaid](http://www.jmu.edu/finaid), selecting "Forms," and then clicking on "Entrance Loan Counseling." You will also be required to complete a Master Promissory Note, which you can do by clicking on "Loan Promissory Notes" at the same site.
- Financial aid is **not** processed the same way at each school, so procedures at JMU may differ from those you have seen at another institution. For more details on financial aid policies and procedures at JMU, please view *JMU Terms & Conditions for Financial Aid* in the "Forms" section of our web site at [www.jmu.edu/finaid](http://www.jmu.edu/finaid).

We look forward to assisting you in the financial aid process. Please contact us if you have any questions.

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