

JAMES MADISON UNIVERSITY
Important Information for Financial Aid Recipients
(Updated 3/23/09)



TERMS AND CONDITIONS



FOR FINANCIAL AID

Office of Financial Aid and Scholarships
Warren Hall
MSC 3519
Harrisonburg, VA 22807

Phone: (540) 568-7820
Fax: (540) 568-7994
E-mail: fin_aid@jmu.edu
<http://www.jmu.edu/finaid>

GENERAL INFORMATION

How Financial Aid is Awarded at JMU

Federal Title IV regulations require all students to complete a *Free Application for Federal Student Aid* (FAFSA) to apply for federal financial aid funds. JMU also uses this information to award state grant funds, as well as institutional funds such as the University Grant and certain scholarships.

The 2009-10 FAFSA priority filing date is **March 1, 2009**, so completing your FAFSA on-line can help you meet this important date. Missing the **March 1st** priority filing date can decrease your eligibility for financial aid in some cases.

You can submit the FAFSA to the federal processor via mail or FAFSA on the Web. Shortly after submitting your FAFSA the federal government will send you a Student Aid Report (SAR), which is a reprint of your completed FAFSA. You should carefully review the SAR and contact our office if any information is incorrect. Around the same time the SAR is sent to you, an electronic version is sent to JMU from the federal processor. This automatically occurs if you list JMU as a school you would like to attend when completing the FAFSA.

Upon receipt of the FAFSA information from the federal government, your eligibility for financial aid funds will be determined. At times, more information may be needed to make this determination. In that case, you will be contacted and the additional documentation will be requested. You may be selected for Verification (see *Verification* section later), which will require additional information to be submitted to our office before eligibility can be determined. Once the review is complete, you will receive a Financial Aid Award Notice informing you of your eligibility.

Financial aid eligibility is determined based on several factors, many of which are assumptions. If any of the assumptions used to make an award subsequently change, it is possible that the original financial aid award will change as well. A financial aid award is based on the following information (this is not an all-inclusive list):

- **FAFSA information.** Generally, this does not change once you have completed the financial aid review process.
 - **Full-time status (enrollment level).** All initial financial aid awards are based on the assumption that students will be enrolled full-time in the fall and spring semesters. If you will not be full-time, then aid will be recalculated based on the lesser enrollment. It is possible for aid delivery to less than full-time students to be delayed. Early notification to our office of a change in this assumption can help eliminate some of this delay. With the exception of the Pell Grant and in some situations Federal Work-Study, SEOG, and the Perkins Loan, you cannot receive financial aid for less than half-time enrollment. The following represents the number of semester credit hours for each financial aid enrollment level:
 1. Undergraduate Students
 - ◆ Full-time = 12 credit hours or more
 - ◆ Three-quarter time = 9-11 credit hours
 - ◆ Half-time = 6-8 credit hours
 - ◆ Less than half-time = 1-5 credit hours
 2. Graduate Students
 - ◆ Full-time = 9 credit hours or more
 - ◆ Three-quarter time = Not applicable
 - ◆ Half-time = 5-8 credit hours
 - ◆ Less than half-time = 1-4 credit hours
- These enrollment levels apply for financial aid eligibility in all semesters (i.e. summer, fall, and spring). This is important to note because there are times during the year when another office on campus may consider a student to be at a higher enrollment level than shown here. For example, in some cases the Registrar's Office may consider an undergraduate student enrolled in less than 12 hours during the summer semester to be full-time. However, for financial aid purposes, 12 hours is always the minimum number of credits for an undergraduate student to be considered full-time.
- **Residency status.** JMU is a public institution, so our state funds must be awarded to Virginia residents. If the residency status used to make an award is changed, then your eligibility can subsequently change. You can see your residency status and class level by viewing your e-Campus account.
 - **Class level.** This is a factor when determining Federal Stafford Loan limits. Limits on these loans are partially determined by your class level. If you progress or regress a class level, then financial aid eligibility may change. For example, in Fall 2009 a dependent freshman is eligible for no more than \$5,500.00 in a Stafford Loan for the award year, but a dependent sophomore is eligible for no more than \$6,500.00 for the same period. Students progressing a grade level after being awarded and who would like to be reviewed for a Stafford Loan based on the higher grade level must contact The Office of Financial Aid and Scholarships to make this request. Stafford Loans are not automatically increased based on a grade level progression. You can view your residency status and class level on your e-Campus account.
 - **Satisfactory Academic Progress (SAP).** It is a federal requirement that you maintain SAP to receive financial aid. A change in SAP status can impact eligibility (see *Understanding Satisfactory Academic Progress* section for details).

- **Living plans.** You may receive different award amounts based on your living situation. Your award will be the same if you live in the residence halls or off-campus without parents or relatives. However, eligibility is different if you live at home with parents or relatives. You indicate living plans when completing the FAFSA.
- **Outside aid & Possible “Overaward”.** Federal and state regulations require us to consider outside sources of financial assistance when awarding aid. Outside aid can be scholarships (JMU or private), tuition waivers, veteran benefits, etc. If your Financial Aid Award Notice does not list any outside aid, then we were not aware of any when your award was made. The addition of outside aid later may cause a reduction to be made to an existing financial aid award.

IMPORTANT! If any of the above information is incorrect, or changes, students are urged to contact the Financial Aid Office as soon as possible. The sooner the aid office learns of any changes, the sooner your financial aid eligibility can be reviewed. It’s preferable to do this before financial aid or outside aid is credited to your student account. If it is done later, you may be asked to repay federal or state funds you have already received.

Some of the factors above are used by colleges to determine a **Cost of Attendance (COA)**, which is the estimated cost for you to attend school during the award period. The COA is developed within the guidelines established in Section 472 of The Higher Education Amendments of 1992, as amended. The FAFSA information you provided generated an **Expected Family Contribution (EFC)**. This is the amount of money the federal government feels you, and/or your family, can contribute to your education during the award year. **This is only an estimate, and does not mean that you will pay that dollar amount.**

School A:

\$10,000 (Cost of Attendance developed by the school)
 - \$300 (Expected Family Contribution from the FAFSA)
 = \$9,700 (Demonstrated Financial Need)

School A will do what it can to help provide funds to pay for the \$9,700 need figure, and in some instances the entire \$10,000 figure. Keep in mind, most of the \$10,000 figure is an estimate, not a direct school bill, and the \$300 is an estimate of what the federal government “thinks” you can pay towards the \$10,000 COA based on your FAFSA.

School B:

\$5,000 (Cost of Attendance developed by the school)
 - \$300 (Expected Family Contribution from the FAFSA)
 = \$4,700 (Demonstrated Financial Need)

School B costs much less than School A. Note that the EFC is the same regardless of which school you attend, which means your calculated “need” will also differ. This will be true in most cases. The difference in Cost of Attendance from one school to the next is one of the main reasons why you may see differences in a financial aid package between the schools...it’s not the only reason, but it can be a big one.

Please contact the Office of Financial Aid and Scholarships if you would like information on the Cost of Attendance at JMU.

FAFSA Priority Filing Date

The 2009-10 FAFSA priority filing date is **March 1, 2009**, so completing your FAFSA on-line can help you meet this important date. Missing the **March 1st** priority filing date can decrease your eligibility for financial aid in some cases.

Meeting the March 1st priority filing date does **not** guarantee a higher aid package than if your FAFSA reaches the federal processor after this. Depending on how many students meet the March 1st date, it is possible there will not be enough money in some of the accounts to pay an award to all on-time eligible filers (this has not happened yet at JMU in prior years, but the possibility exists from year-to-year). Meeting the March 1st date simply increases your chances for certain types of aid that may not be available to those who apply later.

Verification

If your financial aid application (FAFSA) is chosen for verification, you may be asked to submit signed copies of your and/or your parents’ Federal Income Tax return(s), W-2’s or other needed documentation. Your financial aid will not be disbursed until the Verification process is complete. You will receive notification from our office if you have been selected for Verification. The Office of Financial Aid and Scholarships reserves the right to deactivate student records from financial aid processing due to a lack of response to a Verification request. Students and/or parents must reply to a Verification request within 60 calendar days of the date the request was sent to them, or by the Monday prior to the last day of classes (not final exams) if there are not 60 days left in the award period at the time the request was sent. For example, the end of the award period is the end of the spring semester for students enrolled in the fall and spring semesters and seeking aid for those semesters.

Eligible Program of Study

To be eligible for federal aid, a student must be a *regular student* as defined in section 600.2 of the General Provisions regulations. A regular student is defined as: "A person who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized educational credential offered by that institution." Therefore, students are not eligible to receive federal Title IV assistance for credit hours/course work which will not count towards the completion of that student's degree program requirements.

Audit Courses

Audited courses **cannot** be counted towards a student's enrollment level for financial aid purposes.

Renewal of Financial Aid

Please remember that financial aid offers from JMU are not automatically renewed from year-to-year. A FAFSA, or a Renewal FAFSA, must be submitted each year, preferably **received** by the federal government by the priority filing date of **March 1st**.

Enrollment Audit

As explained in the *How Financial Aid is Awarded at JMU* section of this document, enrollment level plays a big role in determining a student's financial aid eligibility. Financial aid disbursements generally occur during the first week of each semester if all paperwork has been submitted in a timely fashion and the student is registered for the amount of hours used to determine financial aid eligibility. However, since students can drop courses during that first week, it is possible for aid eligibility to change after it has been disbursed. An example is provided below:

- Undergraduate student was registered for 12 credit hours (full-time status) on 8/24/09 and all aid was disbursed on 8/25/09
- On 8/28/09 the student drops to 9 credit hours
- As a result of this drop, the student's entire financial aid package will be recalculated based on 9 hours
- In some instances, this means the student will receive a bill for financial aid previously disbursed at the full-time rate

At the end of the add/drop period of each term an Enrollment Audit report is run. This report shows students who had aid disbursed for an enrollment level higher than their current level. Each student will be repackaged to see if this changes his/her eligibility. If so, aid will be adjusted accordingly. This could result in the student receiving a bill to repay previously disbursed financial aid funds. For this reason, it is suggested that students contact The Office of Financial Aid & Scholarships to discuss the possible impact of changing their enrollment level before adjusting their registration.

Financial Aid, Disbursements, Your Bill, and Refunds

If you have been awarded financial aid prior to bills being mailed, the aid should show on the bill as a pending credit and you need only pay the amount due by the deadline date. No pending credit will show on the bill if you have not been awarded financial aid by the time bills are mailed. You will be responsible for satisfying the account by the due date.

You may choose to participate in the Installment Payment Plan. See the *University Business Office* section later in this document for more details. Filing your FAFSA by the priority filing date of March 1st and responding promptly to all requests for additional information will allow adequate processing time to ensure that your financial aid will appear as a pending credit on your bill.

The total amount of your financial aid, as shown on your Financial Aid Award Notice, is generally credited to your bill in two installments (half in the fall semester and half in the spring semester). Grants, loans, and installment payments credited to your account will be applied to all outstanding tuition, room, and/or board charges before refunds are generated. You will be issued refunds if the credited financial aid is more than the charges, but only after the charges have been paid in full. Anticipated installment payments are not deducted from the account when determining refund amounts. Please contact our office if you have questions about when your aid will be processed. Outside scholarships will not be credited to a student's account until the check arrives at the university.

Not all students will be eligible for a refund. Your financial aid award will provide you with a means of obtaining funds up to the Cost of Attendance. If you choose not to participate in programs offered, you will then be responsible for satisfying your charges. Financial aid disbursements generally occur during the first week of each semester if all paperwork has been submitted in a timely fashion and the student is registered for the amount of hours used to determine financial aid eligibility. Additionally, if you are expecting a refund, there are several factors that can delay the receipt of this money. Given this fact, always be prepared to cover your start up expenses, such as books and supplies, the first few weeks of each semester.

Study Abroad/Consortium

Federal and state financial aid funds are available to students enrolled in qualifying JMU study abroad and/or consortium programs. Financial aid eligibility is generally determined the same way it is for a student studying on campus at JMU. The major difference in most cases is that your Cost of Attendance will be based on the anticipated expenses applicable to your study abroad or consortium program, which will be provided by the Office of International Programs or the host school. Students in a

study abroad do not need to contact the Office of Financial Aid and Scholarships for special consideration. However, students in a consortium program must contact the Office of Financial Aid and Scholarships to complete the paperwork required for processing their aid. In most cases, the increased costs associated with a study abroad or consortium program will generate additional loan eligibility, as federal and state grants are not increased based on participation in a study abroad or consortium program. Federal loan limits still apply.

Taxable Financial Aid

Students who receive grants and scholarships that total more than the cost of tuition and books must report the excess as income on their tax return. Consult your tax booklet or an accountant for more information.

Release of Records

When you accept university awarded aid, you also give the Office of Financial Aid and Scholarships permission to share pertinent records with donors or auditors as needed. At times, this sharing of information is necessary, but it is done so responsibly and within federal guidelines.

Affects of Withdrawal From the University (Return of Title IV Funds)

If you withdraw from the university, the University Business Office may adjust your charges based upon your withdrawal date and the JMU Refund Policy. For the university refund policy, please refer to the University Business Office web site at <http://www.jmu.edu/ubo/>. For information on the withdrawal process at JMU, please visit <http://www.jmu.edu/registrar/>.

Regardless of any adjustment to your charges, if you withdraw from the university, your financial aid may be adjusted based on the percentage of the semester you completed before withdrawing. In some cases, Federal Return of Title IV Funds regulations may require that aid be returned to the federal government for students who completely withdraw from JMU before 60% of a term (calendar days) has been completed. Financial aid is awarded for the entire term, which is generally a 15 week period. If you do not complete the entire 15 weeks, then the Return of Title IV Fund rules will determine how much financial aid has been earned, which is the amount you can keep. The unearned portion must be immediately returned to the federal government. In some situations, this may leave you with a balance owed to the university. Funds are returned to the federal government in the following order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, Perkins Loan, Grad PLUS, Parent PLUS, Pell Grant, Academic Competitiveness Grant, National SMART Grant, and SEOG (grant).

Additionally, certain state grant programs cannot exceed tuition, or the cost of tuition and books. So, if your tuition is reduced based on the JMU Refund Policy, it's very possible that state grant funds will be reduced by the same amount. In most cases, this will not impact your bill, as the reduction to state grants is generally to equal the remaining tuition balance.

The following is an example of what can happen when a student receives Federal Title IV Aid and withdraws from a semester. This example is based on a student, whom we will call Bob, in the Fall 2006 semester, which contains 105 calendar days (8/28/06-12/15/06 minus 5 days for Thanksgiving Break). The same rules apply to all award years:

JMU Charges:		
Tuition	\$3,145.00	(in-state, full-time, undergraduate)
Room/Board	\$0	(student did not live on campus)
Total Charges	\$3,145.00	
Financial aid:		
Federal Pell Grant	\$2,050.00	8/25/06
ACG (grant)	\$650.00	8/25/06
Federal SEOG (grant)	\$250.00	8/25/06
Federal Subsidized Stafford Loan	\$1,750.00	8/25/06
Federal PLUS	\$2,425.00	8/25/06
Total Financial Aid Disbursed:	\$7,125.00	

The financial aid disbursed to Bob's account and paid all of his charges, leaving with him a \$3,980.00 refund. This refund was deposited in his checking account via the Duke Dog Direct Deposit program on 8/29/06 and is designed to help him with living expenses associated with attending college (e.g. rent, food, books, etc.). This also means Bob's fall account is now at a \$0 balance, as his charges were paid and a refund was given to him.

Bob became ill and stopped attending classes on September 24, 2006. He did not contact the Withdrawal Office to go through the withdrawal process until November 7, 2006. Since Bob stopped attending class on September 24th, and the Withdrawal Office confirms this as the last date he attended an academically related activity, he only completed 26.7% of the semester:

Last Date of Academic Activity:

- Calendar Days in Fall 2006 Term = 105 days (8/28/06-12/15/06 minus 5 days for Thanksgiving Break)
- Calendar Days Attended (last date of academic activity) = 28 days (8/28/06 – 9/24/06)
- Percentage of Term Attended: 28 days/105 days = 26.7%

Earned Aid:

- Percentage of Title IV Aid Earned Based on Last Date of Academic Activity = 26.7%
- Amount of Title IV Aid Earned = \$7,100.00 x 26.7% = \$1,895.70

Unearned Aid To Be Returned by JMU:

- Percentage of Title IV Aid Unearned Based on Last Date of Academic Activity = 73.3% (100% - 26.7%)
- Amount of Title IV Aid Unearned = \$3,145.00 (institutional charges) x 73.3% = \$2,305.29

The key pieces of information in Bob's case to determine how much of his financial aid he "earned" are his total JMU Charges of \$3,145.00 (these are original charges), the last date he attended an academically related activity of September 24th, and the total financial aid disbursed of \$7,100.00. All of this information is entered into Return of Title IV Funds formula provided by the U.S. Department of Education. The formula determines how much of the \$7,100.00 Bob has "earned" based on his attendance. In Bob's case, the results of the calculation are as follows:

Aid Summary Based on 9/24/06 Last Date of Academic Activity:

- Earned Aid = \$1,895.70 (\$7,100.00 total aid x 26.7% of term attended)
- Total Aid to be Returned = \$5,204.30 (\$7,100.00 total aid - \$1,895.70 student's earned aid)
- Amount for JMU to return = \$2,305.29 of his Federal Subsidized Stafford Loan (\$3,145.00 institutional charges x 73.3% of term not attended)
- Amount of loans for Bob and his parents to return* = \$1,869.71 Federal Parent PLUS (\$4,175.00 total loans disbursed - \$2,305.29 amount loans JMU returning)
- Amount of grants for Bob to return* = \$0 (\$5,204.30 total aid to return - \$2,305.29 amount loans JMU returning - \$1,869.71 = \$1,029.30. \$2,925.00 total grants disbursed x 50% grant protection = \$1,462.50 protect grants. \$1,029.30 grants to return - \$1,462.50 grant protection = \$0 grants to return because the protect amount is higher)

*According to federal guidelines, the amount a student and parent has to return to the lender via the Return of Title IV Funds formula can be done via the normal terms and conditions of the loan promissory notes. This means Bob and his parents can repay the \$3,781.26 via their normal repayment plan as opposed to making a payment immediately.

The \$2,305.29 is considered "unearned" aid to be returned by the school as Bob did not complete 73.3% of the period of enrollment (fall semester). **Since Bob's account was at a \$0 balance, retracting \$2,305.29 of the previously disbursed aid will create a JMU balance due for that amount. Therefore, Bob will owe JMU \$2,305.29, which must be paid based on the current billing cycle. However, he and his parents will owe less to the respective lenders as a result of this process.**

In some cases, the amount a student will owe JMU based on retracted aid is less than this, or none at all. In other cases, the amount is much greater. The University Business Office reserves the right to reduce a student's tuition charges based on the reason and timing of the withdrawal. It is possible, depending on how the University Business Office views Bob's situation, that his tuition charges would be reduced by an amount equal to or greater than the aid retraction. Any amount reduced from his tuition charges will in essence repay JMU for part of the aid retracted, which can eliminate Bob from having to repay any, or all, of the retracted financial aid. Visit the University Business Office on the web at www.jmu.edu/ubo to learn more about how JMU charges are impacted by withdrawals.

Affect of Receiving All "F" Grades in a Term

Students who receive all "F" grades, or a combination of F, W, WP, and/or WF grades, in their classes for a given term are subject to the same Return of Title IV Funds (R2T4) regulations as students who withdraw from all of their courses (see prior section). If the "F" grades were received as a result of the student not completing the term, R2T4 will be invoked. If the "F" grades were earned, meaning the student completed the entire term and simply earned "F" grades, then R2T4 will not be invoked.

The Office of Financial Aid & Scholarships will work with the instructors at JMU to try and determine a last date of attendance for each student earning all "F" grades at the end of a term. A student reported last date of attendance cannot be used as an official last date of attendance. See the Federal Pell Grant and Federal Stafford Loan sections later in this document for information on how "F" grades received for never attending a class can affect eligibility after a term has ended.

SATISFACTORY ACADEMIC PROGRESS (SAP)

All students must meet Satisfactory Academic Progress (SAP) requirements to receive financial aid at James Madison University. Federal regulations require each institution to have a SAP policy, which establishes the minimum standards that must be applied consistently to all students. You will be denied financial aid if you fail to meet SAP requirements. If extenuating circumstances led to your noncompliance, you may submit an appeal to the Office of Financial Aid and Scholarships for consideration. Our policy is designed to encourage students to improve their academic performance.

A copy of JMU's Satisfactory Academic Progress policies governing undergraduate and graduate student financial aid can be found under the "Forms" link at <http://www.jmu.edu/finaid>

Note: Some financial aid programs (e.g., Virginia Guaranteed Assistance Program) have more stringent requirements than described in this policy. Contact the Office of Financial Aid and Scholarships if you have questions.

STUDENT EMPLOYMENT

Federal Work-Study

The Federal Work-Study Program (FWS) is aid offered to students who have a remaining need, as determined by the FAFSA, after all other need-based aid has been awarded. Work-Study gives you the potential to work and earn money while attending college. If you were offered Work-Study you are eligible to apply for a federal Work-Study job. Available positions are advertised in the "Job Announcements" section of the student employment web page at www.jmu.edu/stuemploy/students.shtml. The employment you may receive through this program is dependent on your job skills, class schedule and the available positions.

Work-Study students are paid bi-weekly. You can only receive payment for the hours you have worked. For example, if your Work-Study award for the fall semester is \$1,015.00, you will not receive a check for \$1,015.00. You must work to earn those dollars, and then you will only be paid for the amount of hours you work. It is possible that you will work enough to earn the entire \$1,015.00, but it's also possible that you will not. Your position and supervisor will determine the hours you work. Work-Study wages earned will not be credited to a student's account.

Work-Study is part-time employment. Students work part-time hours and receive a paycheck for the hours worked. However, it differs from regular part-time employment. If your employment is on campus, your supervisor is more likely to be understanding of the fact that you are a student first, where part-time employers not associated with JMU may not be as flexible. Some non-JMU part-time jobs are very flexible, but as a general rule of thumb, a JMU employer will be more understanding of your student responsibilities. Another benefit is that the amount of money you earn in a Work-Study job this year does not count as income when you file your FAFSA next year. This can help to lower your EFC next year, and potentially make you eligible for additional grant funds that you may not have received if you worked in a non-Work-Study job this year.

If you do not have a Work-Study offer on your Financial Aid Award Notice, but you are interested in this, please contact our office. In some cases, it may be possible to reduce your need-based loans to create eligibility for Work-Study. For further information regarding Work-Study, including community service and America Reads employment, please contact our office or visit <http://www.jmu.edu/workstudy>. Please note that being eligible for Work-Study employment does not mean that you have to limit your job search to Work-Study funded positions only. You might also want to consider Institutional Employment positions as well (see below for information on Institutional Employment jobs).

Institutional Employment

The Institutional Employment Program is designed to assist students in securing on-campus employment regardless of their financial aid eligibility. There are approximately 300 departments on campus that hire around 2,000 students per year. This is not a financial aid program, as students do not need to complete a FAFSA to qualify for Institutional Employment. More information about this type of employment can be found at www.jmu.edu/stuemploy.

Off Campus Employment

In some cases it may be more beneficial for a student to work off-campus than on-campus via Work-Study or Institutional Employment. Off-campus employment opportunities often provide students with the ability to gain real-world experiences that will not only increase self-knowledge, but develop marketable skills that will provide a solid foundation for securing career options beyond graduation. Wages may also be higher for off-campus employment than through Work-Study or Institutional Employment. Just like Institutional Employment, this is not a financial aid program, as students do not need to complete a FAFSA to qualify for most off-campus jobs. More information about this type of employment can be found at www.jmu.edu/stuemploy.

GRANTS & SCHOLARSHIPS

Federal and state grants are awarded to students based upon factors such as “need” as determined by the FAFSA, the priority filing date, and availability of funds. The only form you need to complete to apply for federal and state grants at JMU is the FAFSA. We will award the maximum grants for which you qualify based on this application. Due to the fact that state grant funds are limited, filing by the priority date will increase the probability of receiving grant funds. Students must also meet the minimum Satisfactory Academic Progress (SAP) standards to receive any federal and/or state grants. Visit www.jmu.edu/finaid/aidprog.shtml for more detailed information regarding the general eligibility rules for any of the programs listed in this section.

Pell Grant

Federal Pell Grants are undergraduate grant funds from the federal government that do not need to be repaid. This award may be renewed, but not automatically, each year based on your FAFSA eligibility. Students working on their first bachelor’s degree with an Expected Family Contribution (EFC) below \$4,618 (this is the 2009-10 EFC and is subject to change each school year), and who are meeting the general eligibility requirements for Title IV financial aid may be considered for this grant. Visit www.jmu.edu/finaid/aidprog.shtml to learn more about this program. Students must begin attendance in all the classes for which they received Pell to establish eligibility. If, at the end of a term a professor reports a student received an “F” grade and never attended that particular class, then the student’s Pell eligibility will be reevaluated. In some cases, this could mean a reduction to the Pell Grant after the term is over. Additionally, increasing enrollment after the last regular add/drop date during each term will not increase a student’s Pell Grant eligibility. For example, the last regular add/drop date for Fall 2009 is 9/1/09. If a student is less than full-time at that point then the Pell award will be based on that enrollment. Adding classes during the fall term after 9/1/09 will not increase Pell eligibility.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This federal undergraduate grant may be renewed, but it is not automatically renewed. An FSEOG does not have to be repaid. Awards will be made to undergraduate students pursuing their first bachelor’s degree with a \$0 EFC prior to any other student group. Out-of-state students in this category will receive a \$2,000 award for the academic year, and in-state students will receive a \$500 award for the academic year.

Funds are limited in this account, so awards will be made as long as funds remain available. Once funds have been depleted, no other awards will be made. If there are additional funds remaining after the \$0 EFC students have been awarded, then The Office of Financial Aid and Scholarships will make awards to eligible students in order of lowest EFC, beginning with \$1 EFC and moving up until all funds have been awarded. Visit www.jmu.edu/finaid/aidprog.shtml to learn more about this program.

Academic Competitiveness Grant (ACG)

Two ACG programs were created as a result of the Higher Education Reconciliation Act (HERA) signed into law by President Bush on February 8, 2006. Information about these two grants can be found at <http://www.jmu.edu/finaid/aidprog.shtml>.

National Science and Mathematics Access to Retain Talent Grant (SMART Grant)

Two SMART Grant programs were created as a result of the Higher Education Reconciliation Act (HERA) signed into law by President Bush on February 8, 2006. Information about these two grants can be found at <http://www.jmu.edu/finaid/aidprog.shtml>.

Virginia Guaranteed Assistance Program (VGAP)

This undergraduate state grant may be renewed, but it is not automatically renewed. To remain eligible for this state grant, you must be a Virginia resident, be pursuing your first bachelor’s degree, maintain continuous full-time enrollment in the fall and spring semesters, keep a 2.0 cumulative GPA, pass at least 24 hours each year, have an EFC less than \$8,001, and meet the general eligibility requirements for aid as defined by the State Council of Higher Education for Virginia (SCHEV).

This award is a grant that does not have to be repaid, but you may not receive it for more than eight semesters. Meeting the March 1st FAFSA priority filing date is also a critical component of determining a student’s eligibility for this grant. Funds are limited in this account, so awards will be made as long as funds remain available. Visit www.jmu.edu/finaid/aidprog.shtml to learn more about this program. Initial eligibility criteria can be found at this web site.

Transfer students wishing to be considered for VGAP must contact the Office of Financial Aid & Scholarships.

Commonwealth Award

This state grant may be renewed, but it is not automatically renewed. This award is a grant, which does not have to be repaid. Meeting the March 1st FAFSA priority filing date, being a Virginia resident, and having an EFC less than \$8,001 are also critical components of determining a student’s eligibility for this grant. Priority is given to undergraduate students who are pursuing their first bachelor’s degree. Funds are limited in this account, so awards will be made as long as funds remain available. Visit <http://www.jmu.edu/finaid/aidprog.shtml> to learn more about this program.

University Grant

This institutional grant program is primarily available to in-state undergraduate students who are also receiving the Federal Pell and VGAP or Commonwealth Award. The FAFSA is used to determine each student's need level and grants are awarded accordingly.

If funds are available, grants may also be awarded on the basis of Professional Judgment (PJ) decisions made by staff of The Office of Financial Aid & Scholarships. These PJ decisions may be made upon receipt and review of a written appeal from a student regarding special circumstances not explained on the FAFSA. However, priority consideration in awarding these funds will be given to students who meet the basic awarding criteria. Awards will be made as long as funds remain available.

Out-of-State Grants

Out of state students are encouraged to contact the council of higher education within their home state to inquire about grants to attend a college or university outside that state.

Scholarships

There are many different scholarships you can apply for, both institutional and private. The application procedures for these can vary. For further information regarding scholarships offered at JMU, please contact our office or visit our web site at <http://www.jmu.edu/finaid/scholarships>.

If you are receiving a scholarship (JMU or non-JMU), please submit the Supplemental Information Sheet in the "Forms" section of our web site at <http://www.jmu.edu/finaid>. Federal and state regulations require us to consider outside sources of financial assistance when awarding aid. If your financial aid package on campus does not list any scholarships, then we were not aware of any. The addition of scholarships later may cause a reduction to be made to an existing financial aid award. This is called an "overaward." Scholarship checks received with no instructions on which term they should be applied will be applied to the term in which they are received.

LOAN PROGRAMS

Federal Perkins Loan

A Federal Perkins Loan has a fixed interest rate of 5% as compared to the 5.6%, 6.0%, or 6.8% fixed rate of the Federal Stafford Loan. Interest does not accrue on the Perkins until nine months after you graduate, leave school or drop below half-time status. In contrast, interest on the Subsidized Stafford Loan begins to accrue after six months. Each year you receive a Perkins Loan, you must complete a "Rights and Responsibilities" statement and "Entrance Questionnaire." These forms are available for downloading from the Web at <http://www.jmu.edu/finaid/forms.shtml>. Each form must have your original signature. You must submit the required paperwork for your loan(s) within 30 days of the date of the Financial Aid Award Notice. We cannot guarantee the availability of loan funds for students who submit information after this period. Before we release your loan, the University Business Office will contact you to complete a promissory note.

Perkins Loan funds are limited, so if you are offered a Perkins Loan and wish to accept, please do so quickly. In 2009-10 awards will be made (as long as funds are available) to undergraduate students deemed "exceptionally needy" by having an EFC below \$8001, a cumulative G.P.A greater than 1.99, and who have "remaining need" in their package for such an award. For information about program requirements, review the Perkins Loan fact sheet at <http://www.jmu.edu/finaid/aidprog.shtml>.

DIRECT LOANS ARE HERE!

Beginning with the Summer 2009 session, James Madison University will participate exclusively in the Federal Direct Loan (subsidized and unsubsidized student loans), Federal Parent PLUS Direct Loan, and Federal Grad PLUS Direct Loan programs. Students and parents will be required to use the Direct Loan program for all federal student and parent loans.

The traditional Federal Family Educational Loan Program (FFELP) loans (i.e., Stafford Loan, Parent PLUS Loan, and Grad PLUS Loan) through banks, credit unions, and other student loan lending companies will no longer be processed at JMU, as we will stop doing business with these lenders and join the Federal Direct Loan program. Under this program, students borrow from the federal government through their colleges and lenders are eliminated from the picture.

As a result of many legislative changes over the past few years, as well as recent economic issues, FFELP loans are often more costly to borrowers than Direct Loans. Additionally, many FFELP loans are being sold by lenders to the federal government. In keeping with our mission to "assist (students) with identifying and obtaining resources to finance higher education..." we conducted extensive research to determine which program would be in the best interest of our student and parent borrowers. That research led us to the conclusion that the Direct Loan Program offers a better, more affordable, product.

Please visit our website at www.jmu.edu/finaid/directloans.shtml to learn more about this change and the benefits of Direct Loans.

Direct Loans

Your initial Financial Aid Award Notice indicates your maximum Federal Direct Loan and Parent PLUS Direct Loan eligibility for the academic year. Your eligibility for a loan is determined from the results of your FAFSA or Renewal FAFSA, in addition to other factors that are described in the *How Financial Aid is Awarded* section of this document. You may always request less in a loan than the amount offered to you on the award notice, but you may not request more.

Beginning with the Summer 2009 term, James Madison University will participate exclusively in the Federal Direct Loan (subsidized and unsubsidized student loans), Federal Parent PLUS Direct Loan, and Federal Grad PLUS Direct Loan programs. Students and parents will be required to use the Direct Loan program for all federal student and parent loans.

It is also important to note that any Direct Loan must be originated (i.e., processed from JMU to the government) during the period of enrollment to be valid. For example, we cannot originate a loan with the Department of Education for the 2009-10 academic year after the last day of that enrollment period. Also, students must begin attendance in at least a half-time course load of the classes for which they received Direct Loans to establish eligibility. If, at the end of a term, the student receives all "F" grades with a "never attended" designation from the professors to show the student never began enrollment, then the Direct Loans for that term will be canceled.

Subsidized Federal Direct Loan

Subsidized Federal Direct Loans are long-term, need-based loans available to students enrolled for at least a half-time basis in a degree or teacher certificate program. The federal government pays the interest on these loans while the borrower is in school, during the borrower's grace period and during authorized periods of deferment. Repayment begins six months after you drop below half time enrollment, which is graduation for most students. The basic repayment period for a Direct Loan is ten years; however, in some cases you can extend this. You will need to contact the Direct Loan Servicing center to discuss extending a ten year repayment period. For more information, please contact our office or visit our web site at <http://www.jmu.edu/finaid/aidprog.shtml>.

Unsubsidized Federal Direct Loan

Unsubsidized Federal Direct Loans are long-term, non need-based loans available to students enrolled for at least a half-time basis in a degree or certificate program. Students who don't qualify for the need-based Subsidized Direct Loan often qualify for this type of loan. Additionally, students who are classified as independent by the FAFSA may be eligible for Unsubsidized Direct Loan funds in excess of the standard annual loan eligibility. For example, a dependent freshman is eligible for no more than \$5,500.00 in Direct Loan funds during the 2009-10 school year; these can be partially subsidized and unsubsidized or all unsubsidized. However, an independent freshman is eligible for an additional \$4,000.00 Unsubsidized Direct Loan each year. Dependent students whose parents are denied a Parent PLUS Direct Loan may also be eligible for the additional Unsubsidized Loan funds.

Although these loans are not based on financial need, you must complete a FAFSA or Renewal FAFSA to determine your eligibility. The terms for Unsubsidized Direct Loans are the same as the terms for subsidized loans, except the federal government does not pay the interest while the student is in school, during the grace period, or during authorized periods of deferment. You are responsible for paying the interest during these periods. If you opt not to pay the interest, then it will be capitalized, or added back into the principal of your loan. For more detailed information, please contact our office or visit our web site at <http://www.jmu.edu/finaid/aidprog.shtml>.

Federal Parent PLUS Direct Loan

Parents of students who are classified as dependent by the FAFSA can apply for the Federal Parent PLUS Direct Loan. Financial need is not a requirement; however, the student for whom the Parent PLUS Direct Loan is borrowed must be enrolled on at least a half-time basis and making satisfactory academic progress (see *Understanding Satisfactory Academic Progress* section for more details) in a degree or teacher certificate program. A FAFSA must also be filed in order for a parent to apply for a Parent PLUS Direct Loan. The maximum amount a parent may apply for is equal to the student's cost of attendance minus any other financial aid received. Parents are not guaranteed these funds upon application. The government will perform a credit check on the parent, and if the parent is not deemed "credit worthy" the loan will be denied. If the loan is denied, then the student can apply for additional Unsubsidized Direct Loan funds, as described above.

To apply for a Parent PLUS Direct Loan, follow the instructions listed in the Financial Aid Award Notice. A Parent PLUS Direct Loan Application and promissory note will need to be submitted. For more detailed information, please contact our office or visit our web site at <http://www.jmu.edu/finaid/aidprog.shtml>.

Federal Grad PLUS Direct Loan

As a result of the Higher Education Reconciliation Act (HERA) signed into law by President Bush on February 8, 2006, graduate students are now eligible to borrow under the Federal PLUS Direct Loan Program. This new loan is called the Grad PLUS Direct Loan. Terms and conditions applicable to this loan include the following:

- A Grad PLUS Direct Loan borrower must not have an adverse credit history which is determined by a credit check conducted by the government.
- The repayment period for a Grad PLUS Direct Loan begins on the date of the final disbursement of the loan, and the first payment is due within 60 days after the date the loan is fully disbursed.
- A Grad PLUS Direct Loan borrower may receive a deferment while he or she is enrolled on at least a half-time basis at an eligible school. Contact the Direct Loan Servicing center for details regarding this provision.
- The interest rate on a Grad PLUS Direct Loan is the same fixed rate as that for a Parent PLUS, which is a fixed 7.9 percent.
- Grad PLUS Direct Loan borrowers may borrow up to the Cost of Attendance (COA) for the period of enrollment, minus other estimated financial assistance.
- Students must meet the same general eligibility requirements for federal financial aid that must be met in order to receive a Federal Direct Loan, or any other form of Federal Title IV financial aid.
- All Grad PLUS Direct Loan applicants must complete and submit the Free Application for Federal Student Aid (FAFSA).
- New borrowers in 2009-10 will need to complete Grad PLUS Direct Loan Entrance Loan Counseling in order to receive a disbursement from this loan program. These students will also need to complete Grad PLUS Direct Loan Exit Loan Counseling prior to their graduation and/or departure from JMU if they withdraw from the university prior to graduation.

Direct Loan Application Process

Students applying for a Direct Loan for the **first** time at JMU need to complete the following documents:

1. FAFSA. You must complete this so JMU can determine your eligibility for loans from this federal program. If you received a Financial Aid Award Notice, then the FAFSA has been completed.
2. [Accept your loan\(s\) on e-campus](#)
3. [Direct Loan Master Promissory Note](#)
4. [Entrance Loan Counseling](#)

Students who are applying for a **subsequent** Direct Loan at JMU only need to do the following:

1. Complete the FAFSA
2. Accept your loan(s) on e-campus

Parent PLUS Direct Loan Application Process

A parent applying for a Parent PLUS Direct Loan for the **first** time for a particular student at JMU needs to complete the following documents (Instructions to parents for doing this will be contained on the Parent PLUS Direct Loan Financial Aid Award Notice):

1. FAFSA. You and your student must complete this so JMU can determine your eligibility for loans from this federal program. If your student received a Financial Aid Award Notice, then the FAFSA has been completed.
2. [Parent PLUS Direct Loan Application \(JMU form\)](#)
3. [Direct Loan Master Promissory Note](#)

It is important to note that Parent PLUS Direct Loans are applicable to the parent and student for whom the parent is borrowing the money. If the parent has more than one student at JMU and would like to borrow a Parent PLUS Direct Loan for each student, then a separate FAFSA, Loan Application, and Master Promissory Note will need to be submitted for each student.

A parent applying for a **subsequent** Parent PLUS Direct Loan at JMU needs to do the following (Instructions to parents for doing this will be contained on the Parent PLUS Direct Loan Financial Aid Award Notice):

1. FAFSA. You and your student must complete this so JMU can determine your eligibility for loans from this federal program. If your student received a Financial Aid Award Notice, then the FAFSA has been completed.
2. [Parent PLUS Direct Loan Application \(JMU form\)](#)

Grad PLUS Direct Loan Application Process

A student applying for a Grad PLUS Direct Loan for the **first** time at JMU needs to complete the following documents:

1. FAFSA. If your student received a Financial Aid Award Notice, then you already completed the FAFSA.
2. [Grad PLUS Direct Loan Application \(JMU form\)](#)
3. [Grad PLUS Direct Loan Master Promissory Note](#)

A student applying for a **subsequent** Grad PLUS Direct Loan at JMU only needs to do the following:

1. FAFSA. You must complete this so JMU can determine your eligibility for loans from this federal program. If you received a Financial Aid Award Notice, then the FAFSA has been completed.
2. Grad PLUS Direct Loan Application (JMU form)

Stafford/Grad PLUS/Parent PLUS Acknowledgements

Students will receive a Notice of Loan Disclosure from the Department of Education prior the disbursement of a Subsidized/Unsubsidized Direct Loan or Grad PLUS Direct Loan. Likewise, parents will receive a similar notice regarding the Parent PLUS Direct Loan. The University Business Office will notify the student by electronic mail when the loan funds have been credited to the student account each semester. Students have 14 days from the time a Direct Loan or Grad PLUS Direct Loan has been credited to request it to be cancelled. Parents have 14 days from the time a Parent PLUS Direct Loan has been credited to request it to be cancelled.

Direct Loan/Grad PLUS Direct Loan/Parent PLUS Direct Loan Disbursements

Most students apply for a Direct Loan in the fall to cover expenses during the fall and spring terms. Under the terms of this loan, half of the loan is disbursed in the fall and half is disbursed in the spring. Loans that are applied for to cover expenses for one term only are generally disbursed in one installment (e.g., a fall only loan).

See the *Financial Aid, Disbursements, Your Bill, and Refunds* section of this document for information on financial aid disbursements.

Direct Loan/Grad PLUS Direct Loan/Parent PLUS Direct Loan Origination Fees and Interest Rates

All Grad PLUS Direct Loan, Parent PLUS Direct Loan and Direct Loans are subject to fees, which the government takes out of the loan before it is sent to JMU. For loans disbursed between July 1, 2009 and July 1, 2010, the net fee is .5% of the gross loan amount. For Grad PLUS Direct Loans and Parent PLUS Direct Loan the fee is 2.5% of the gross loan amount. For example, if you are awarded a Parent PLUS Direct Loan for \$6,000.00 this academic year, you will receive \$5,850.00 when your loan is credited to your account. However, you will repay the full \$6,000.00.

The interest rate for all Direct Loans, Grad PLUS Direct Loans, and Parent PLUS Direct Loans disbursed *on or after* July 1, 2006 is fixed. The Unsubsidized Direct Loan and graduate student Subsidized Direct Loan rate is 6.8%. The Grad PLUS Direct Loan and Parent PLUS Direct Loan rate is 7.9%. Undergraduate Subsidized Direct Loans disbursed *on or after* July 1, 2009 will carry a fixed interest rate of 5.6% (the same loan disbursed *after* July 1, 2008 and *before* July 1, 2009 carries a rate of 6.0%). This only applies to these new loans.

Direct Loan Annual (yearly) Limits

The federal government has set a maximum on how much Direct Loan money a student can receive during an award year. An award at JMU consists of the summer, fall, and spring terms, in that order. The amounts below are the federal mandated maximums. It is important to note that not all students within the prescribed grade levels will be eligible for the maximum amount, as there are many other factors that go into determining a student's eligibility.

Dependent (as defined by FAFSA criteria) undergraduate student annual limits for the 2009-10 school year are:

- \$5,500 for freshmen (no more than \$3,500 subsidized)
- \$6,500 for sophomores (no more than \$4,500 subsidized)
- \$7,500 for juniors and seniors (no more than \$5,500 subsidized)

Independent (as defined by FAFSA criteria) undergraduate student annual limits are:

- \$5,500 base Stafford and \$4,000 Additional Unsubsidized Direct Loan for freshmen
- \$6,500 base Stafford and \$4,000 Additional Unsubsidized Direct Loan for sophomores
- \$7,500 base Stafford and \$5,000 Additional Unsubsidized Direct Loan for juniors and seniors

Graduate student annual limits are:

- \$8,500 base Direct Loan
- \$12,000 Additional Unsubsidized Direct Loan
- Total of \$20,500

Students will be considered for graduate Direct Loan limit for aid when the following occurs:

1. Admitted into a graduate program for the term aid is being awarded
2. Registered for classes within a graduate matriculation for that term
3. Enrolled at least half-time (5 credit hours per term) in courses that apply towards the graduate degree
4. Not simultaneously matriculating as an undergraduate
5. Not taking prerequisite courses for the graduate program

Graduate students who are admitted into the graduate program, but are required to complete prerequisite courses are not eligible for graduate level Direct Loans during the term(s) in which they are taking prerequisite courses. For example:

- Student is admitted into a graduate program for Fall 2009
- Student is required to complete 12 undergraduate prerequisite courses in Fall 2009 in order to continue in the graduate program. These 12 credits are not part of the graduate curriculum and do not apply towards the graduate degree.
- The student is eligible for undergraduate senior level Direct Loans in the Fall 2009 term since he is taking prerequisite courses during that term.

Graduate level courses all carry a Catalog designation number of at least 500.

It is important to note that the enrollment status used to determine financial aid eligibility for all students is the Office of Financial Aid & Scholarships' definition. For example, in some cases, other areas of JMU may consider a graduate student at a half-time or greater status with a semester enrollment of less than five credits; however, five credits per term is always the minimum half-time enrollment level for financial aid purposes. Another example is in summer school where a department may consider an undergraduate student taking less than 12 credits in the summer term as full-time, but for financial aid purposes 12 credits is always the minimum number of credits in a term for an undergraduate student to be considered full-time.

Direct Loan Aggregate (lifetime) Limits

The U.S. Department of Education has established aggregate loan limits for students borrowing from the Direct Loan programs. A dependent undergraduate student can borrow no more than \$31,000 in Direct Loans, with no more than \$23,000 of that being subsidized. An independent undergraduate student can borrow no more than \$57,500 in Direct Loans, with no more than \$23,000 of that being subsidized. A dependent undergraduate with parents who are not eligible for a Parent PLUS Direct Loan holds the same loan limits as an independent undergraduate student. A graduate student can borrow no more than \$138,500 in Direct Loans, with no more than \$65,500 being subsidized.

For more detailed information, please contact our office or visit our web site at <http://www.jmu.edu/finaid/aidprog.shtml> and select the Federal Direct Loan option. You can review your aggregate loan limits by selecting the "Loan History Via NSLDS" option within the "Current Students" section of our web site at www.jmu.edu/finaid.

Direct Loan and Grad PLUS Direct Loan Exit Loan Counseling

You will also be asked to complete Loan Exit Counseling upon your departure from JMU, which is typically graduation, if you had a Direct Loan or a Grad PLUS Direct Loan. Information regarding Loan Exit Counseling will be sent to you from the Office of Financial Aid and Scholarships at the appropriate time. However, if you do not receive this information during your last semester at JMU, it is your responsibility to contact this office and request it.

FREQUENTLY ASKED QUESTIONS

There are many places on-line where you can find answers to frequently asked questions. Please go to one of the links below to access these questions.

- Direct Loan specific Frequently Asked Questions can be found at <http://www.jmu.edu/finaid/directloanfaq.shtml>
- General Frequently Asked Questions can be found at http://www.jmu.edu/finaid/wm_library/FAQ.pdf
- General Loan Frequently Asked Questions can be found at http://www.jmu.edu/finaid/wm_library/FAQ.pdf
- Grant Frequently Asked Questions can be found at http://www.jmu.edu/finaid/wm_library/FAQ.pdf
- Scholarship Frequently Asked Questions can be found at <http://www.jmu.edu/finaid/scholarships/resources.shtml>
- Student Employment Frequently Asked Questions can be found at http://www.jmu.edu/finaid/wm_library/FAQ.pdf

University Business Office

302 Warren Hall
MSC 3516
Harrisonburg, VA 22807

Web page: www.jmu.edu/ubo
Email: ubo@jmu.edu
Phone: (540) 568-6505

Payment of Fees

All fees are to be paid by the Friday of first week of the term. Tuition and fees and their payment due dates are listed in the Schedule of Classes. Specific payment procedures are addressed in the Schedule of Classes.

Billing

All billing is online. Initial fall bills will be posted the first of August and are due the first week of the term. Initial spring bills will be posted the middle of December and are due the Friday of the first week of the term. Students should view Current Account Activity for a balance due through QuikBill. Students and authorized payers will receive an email when the student's bill is available for viewing online. Students can access their bill by going to ecampus and clicking the "My Student Bill - QuikBILL" link, under Finances. Authorized Payers can log in to view the bills at QuikBILL. All financial aid that has been accepted prior to the bill posting should show as a pending credit on your bill.

If you have not been awarded financial aid by the time the bills are posted, no pending credit will show on the bill and you will be responsible for paying the entire balance due by the payment deadline date.

Installment Payment Plan

An installment plan is available through QuikBill to pay for all student account charges. Anticipated financial aid should be deducted from the tuition, room and board fees to determine the appropriate amount to budget. Please refer to www.jmu.edu/ubo for details and deadlines on establishing an Installment Payment Plan.

Refunds

Grants, loans, and installment payments credited to your account will be applied to all outstanding tuition, room, or board charges before refunds are generated. You will be issued refunds if the credited financial aid is more than the charges, but only after the charges have been paid in full. Anticipated installment payments are not deducted from the account when determining refund amounts.

Any unpaid balance must be resolved before refunds are processed. If the refund is used to resolve the unpaid balance, additional processing time will be required. Students are able to sign up for the Duke Dog Direct Deposit program via their ecampus account. This will enable students to receive refunds via direct deposit instead of a paper check mailed to their home address.

IMPORTANT CONTACT INFORMATION

Academic Advising	(540) 568-6555
Admission	(540) 568-5681
Card Services (Meal Contracts)	(540) 568-6446
Career Development	(540) 568-6555
Community Service Learning	(540) 568-6366
Counseling and Student Development Center	(540) 568-6552
Disability Services	(540) 568-6705
Financial Aid and Scholarships	(540) 568-7820
Graduate School	(540) 568-6131
Health Center	(540) 568-6178
Judicial Affairs	(540) 568-6218
Multicultural Student Services	(540) 568-6636
Orientation	(540) 568-1787
Registrar.....	(540) 568-6281
Registration Services	(540) 568-3737
Residence Life	(540) 568-6275
Student Employment	(540) 568-7820
University Business Office (Billing, Payment Plan, Hope Scholarship Credit, etc).....	(540) 568-6505
Student Success	(540) 568-3787
University Center	(540) 568-3583
University Recreation	(540) 568-8700