
Financial Assistance

Assistantships

The Graduate School

17 West Grace Street, MSC 6702

Phone: (540) 568-7065

Web site: <http://www.jmu.edu/grad/assistantships.shtml>

Scholarships, Grants, Student Employment and Loans

Office of Financial Aid and Scholarships

Warren Hall, MSC 3519

Phone: (540) 568-7820

Web site: <http://www.jmu.edu/finaid>

Assistantships

Each year, James Madison University makes funds available through the graduate assistantship program. Although limited in number, assistantships contribute significantly to academic and non-academic areas of the university. Assistantships provide financial assistance to qualified students who otherwise might be unable to pursue graduate degrees. They also offer opportunities for students to gain worthwhile teaching and other experiences relevant to their chosen disciplines.

Students will be awarded assistantships for a maximum of four academic semesters (exclusive of summer session) in most master's and educational specialist degree programs and a maximum of three years in the Master of Fine Arts and doctoral programs. Assistantships are limited to nine paid graduate hours of tuition each fall and spring semester, although contracts are usually written for an academic year. Students must pay for any additional hours each semester at the tuition rate based on residency status. Tuition will be covered at the on-campus rate for the hours stated on the contract. Any additional charges for Web-based courses will be the responsibility of the student. Under no circumstances will payment from assistantship funds be used for audited course work or undergraduate hours. Assistantships do not cover the student's room and board expenses. No tuition or stipend is paid through the assistantship program for summer hours.

Classification of Assistantships

Doctoral Assistant

A Doctoral Assistant is assigned to an academic department to assist faculty members in their responsibilities of teaching and/or research. Students in doctoral programs may also serve as Teaching Assistants. Doctoral Assistants must be enrolled in a doctoral program at JMU. Some Doctoral Assistantships may cover more than the regular amount of tuition, may pay a higher stipend and may remain in effect through all or part of the summer term.

Graduate Assistant

A Graduate Assistant is assigned to an academic department, support program or administrative office to assist faculty members in preparing for instruction, leading discussion groups, grading papers, conducting research, preparing laboratories, performing departmental administrative tasks, etc. Specific duties will vary according to the needs of the department.

Teaching Assistant

A limited number of Teaching Assistantships are available in departments offering major programs of graduate study. A Teaching Assistant is assigned to an academic department and is required to instruct one course or three credit hours of course work each semester or an equivalent of three credit hours of laboratory work each semester. Students may also be awarded a teaching assistantship to assist other professors within the department with instructor related duties. Teaching Assistants must have completed a minimum of eighteen (18) hours of appropriate graduate course work. A Teaching Assistant must be directly supervised by a graduate faculty member.

Assistantship Hours

In accordance with university policy guidelines, Graduate Assistants will provide an average of 20 hours of assistance each week. Graduate Assistants cannot be asked to perform more than an average of 20 hours per week unless special permission is granted from The Graduate School. Visa requirements stipulate that international students may not in any circumstances work more than 20 hours per week. Students may not begin their assignment prior to completion and submission of all required forms.

Additional JMU

Employment for Graduate Assistants

Graduate students receiving stipends from Virginia state funds are occasionally permitted to accept JMU employment in addition to the 20 assistantship hours. Permission for such employment must come from The Graduate School, in response to a request by the student's graduate coordinator or adviser. The student and the coordinator or adviser should carefully consider the overall effect of additional employment on the student's academic performance.

Application for Assistantships

Application Process

A student interested in a graduate assistantship should inform the graduate program to which he or she is applying of his or her interest in an assistantship. If there is not an assistantship available, the student may want to apply for a posted assistantship through another department.

To apply for an assistantship in another area:

- Go to <http://www.jmu.edu/humanresources/joblink.shtml>.
- Click "Login as applicant."
- Click "Search job openings."
- On the position type drop down menu, click "Graduate assistantship."
- Click "Search."

Complete and submit the application for the appropriate position. Assistantship departments contact applicants directly to set up interviews. After selecting a Graduate Assistant, the department will create the contract materials and forward them to The Graduate School. The graduate assistant will sign the contract, complete the tax forms and return them immediately to the assistantship department so information can be entered into the payroll system. Questions concerning assistantships should be made directly to the graduate program or department offering the assistantship.

Academic Load

The following academic load guidelines apply to all Graduate Assistants.

Graduate Assistants must:

- Carry nine credit hours each semester.
- Receive prior approval from the graduate program coordinator when planning to register for more than nine credit hours.
- Pay for any additional credit hours above the nine paid for by their assistantships.
- Pay for the additional cost of any Web-based courses.
- Not take fewer than nine credit hours without prior written approval from The Graduate School. This underload of classes to no fewer than six credit hours is allowed only once during a graduate career.

Criteria

To be eligible for assistantship consideration, students must:

- Be conditionally or unconditionally accepted into a specific graduation program (provisionally accepted students are not eligible for assistantships).
- Have official transcripts on file in The Graduate School indicating completion of the baccalaureate degree from a regionally accredited institution.
- Carry a full course load of nine credit hours during the period of the assistantship.

Deadlines

Some academic units may require specific deadlines for assistantship applications. Consult the appropriate academic unit for their application deadline.

Tuition

For tuition to be covered by the assistantship, all Graduate Assistants must register each semester for all courses during the regular registration period(s) and prior to the tuition refund date as outlined in the Registration and Student Record Services Handbook. Students who register for any additional courses after this time will be held personally responsible for additional tuition and fees. Students who drop courses after the add/drop deadline but before the end of the course adjustment deadline will be held responsible for fees and will receive a grade of "W" for the course.

A grade of "WP" or "WF" (according to the status of the student at the time of withdrawal) will be assigned at the discretion of the instructor to the students who withdraw after the course adjustment deadline. The "WP" or "WF" will be recorded and remain on the student's transcript. Exceptions will be made only for documented extenuating circumstances and will be handled on a case-by-case basis.

Conditions of Continuation in Assistantship

Graduate Assistants are required to make progress toward their degrees, which means they must:

- Carry nine hours of graduate course work each semester. Underload approval is required if a Graduate Assistant is not registered for nine graduate hours each semester. Underloads are not approved for less than six graduate credits. Only one underload may be granted during a Graduate Assistant's program of study.
- Maintain at least a 3.0 graduate GPA in order to retain or reapply for the assistantship.

Forfeiture of Assistantship

Students who leave the university, fail to perform the duties under their assistantships, lose their eligibility for the assistantship, or violate a university policy or state or federal law will forfeit their graduate assistantships. In such case, the university may withdraw tuition payment and will have no further obligation to continue to pay a stipend.

Federal Financial Assistance Programs

The Office of Financial Aid and Scholarships helps qualified students secure a financial aid package designed to meet their financial needs. In most cases, students who have earned a bachelor's degree are no longer eligible to receive federal and state grants, with the exception of the tuition portion of the assistantships mentioned in the prior sections, which may use state dollars to fund the waiver. Therefore, the award package for graduate students generally consists of loans and work-study.

Students interested in information on financial assistance programs should visit the financial aid Web site, contact the Office of Financial Aid and Scholarships at the above address or send e-mail to fin_aid@jmu.edu. Information about financial aid and scholarships at JMU can also be found through a variety of links at www.jmu.edu/finaid. A general overview of the aid process and basic consumer information can be found by reading the JMU Terms and Conditions for Financial Aid document at the same Web site.

Application Procedures and Deadlines

All financial aid applicants must undergo a standardized federal "needs analysis" by completing the Free Application for Federal Student Aid (FAFSA). To facilitate timely processing of financial aid, it is essential that applicants ensure their FAFSA has reached the federal government by March 1 prior to the academic year for which they are seeking financial assistance. Failure to apply by the priority filing date may cause delays in receiving aid.

A student must complete a FAFSA before financial aid eligibility can be determined for the following sources of aid:

- Federal Subsidized Stafford Loan
- Federal Unsubsidized Stafford Loan
- Federal Perkins Loan
- Federal Work-Study Program
- Need-based Foundation Scholarships
- Federal Grad PLUS Loan

When a student files the FAFSA, the federal processor calculates his or her Expected Family Contribution (EFC). The EFC is an estimate of the family's ability to contribute to the student's overall educational expenses for one year. The student's financial aid "need" is JMU's computation of educational expenses (Cost of Attendance described later) minus the EFC.

Financial aid recipients must complete the FAFSA each school year. Amounts and types of assistance may vary from year to year. If funds are available, the Office of Financial Aid and Scholarships continues to assist students who meet the following conditions:

- Complete the FAFSA, with precedence given to those who apply by the priority filing date of March 1 prior to the academic year for which they are seeking financial assistance.
- Meet the general eligibility requirements for aid as defined by the FAFSA.
- Maintain Satisfactory Academic Progress (described later).

Students offered financial assistance by JMU will receive notification regarding their financial aid eligibility. For returning students, the financial aid office will send a notice to the JMU e-mail account, which directs them to e-campus, where they may view and interact with their financial aid package. New first year students and new transfers beginning their first semester in the fall and who are eligible to be awarded in the summer preceding the fall semester will receive a paper award notice that describes the source(s) and amount(s) of assistance. All students receiving financial assistance can view and interact with their aid package through e-campus. Once the fall semester begins, all award notices will be sent to the student via e-mail to the student's JMU e-mail account. The aid notice has important information, so the recipient should follow all instructions to ensure the completion of required forms. Students can find consumer information regarding the financial aid process, including pertinent rules and regulations, through the financial aid section of their e-campus account. If any of the information included in the financial aid package or award notification is incorrect, the student should immediately notify the Office of Financial Aid and Scholarships. Financial aid is awarded based on FAFSA information, as well as the student's status at JMU (e.g., academic level, enrollment status and residency).

Federal and state regulations also require the Office of Financial Aid and Scholarships to consider any outside sources of assistance when awarding financial aid. These outside sources can be JMU scholarships, private scholarships, veteran's benefits, tuition waivers, etc. The student's financial aid package may fluctuate throughout the year based on changes in FAFSA information, JMU status or the receipt of additional aid. Financial aid notices are usually sent to returning students in early summer. New students may receive aid notices in the spring prior to enrollment.

Cost of Attendance

An important part of determining a student's eligibility for financial aid is calculating a Cost of Attendance. In accordance with federal regulations, JMU has developed a Cost of Attendance (i.e., budget) for anticipated expenses a student may incur during the current school year. These expenses include tuition, room, board, books and supplies, travel expenses, and personal expenses. Room and board can refer to either residence hall or off-campus living expenses, depending upon a student's response on the FAFSA. Expenses are also considered for students who live at home with parents or relatives, but the Cost of Attendance is lower than for those living elsewhere. Travel expenses include items such as gasoline, vehicle maintenance and insurance. Personal expenses include laundry, clothing and entertainment. Many of the elements in the Cost of Attendance are estimates, so it is possible for a student to spend more or less than anticipated during any given year.

Employment

The Graduate School recognizes that many graduate students depend upon part-time or full-time employment to meet expenses. Though there is no limit to the maximum number of credit hours employed students may take, students and advisers should realize that a course schedule should take into consideration the demands of employment.

Equal Opportunity Employment

James Madison University is committed to selecting faculty and staff without discrimination against individuals on the basis of race, color, sex, sexual orientation, religion, creed, national origin, age, veteran status, political affiliation or disability.

Inquiries or requests for reasonable accommodation may be directed to the activity coordinator, the appropriate university office, or the Office of Equal Opportunity, MSC 5802, 1017 Harrison Street, Harrisonburg, Virginia, 22807, phone (540) 568-6991, fax (540) 568-7992, TDD (540) 568-2278. More information is available through the Office of Equal Opportunity Web site at <http://www.jmu.edu/affirmact/>.

Satisfactory Academic Progress

To be academically eligible to receive financial assistance, students must be making satisfactory progress toward graduation as defined by The Graduate School and the Office of Financial Aid and Scholarships. Financial aid standards are available at <http://www.jmu.edu/finaid/sap.shtml>.

Student Loans

Web site: <http://www.jmu.edu/finaid/scholarships/>

Federal Perkins Loan

Perkins is a need-based federal loan. The interest rate is fixed at five percent and the student does not begin repaying the loan until nine months after he or she graduates or drops below half-time status. Awards may be made as long as funds are available.

Federal Stafford Loan Program

Web site: <http://www.jmu.edu/finaid/>

The Stafford Loan (subsidized and unsubsidized) is a long-term, low-interest loan, for which undergraduate, graduate and professional students may apply. The interest rate is fixed at 6.8 percent. For a subsidized loan, the government will pay the interest while the student is in school. For an unsubsidized loan, the student can either pay the interest while in school or have it capitalized (i.e., added to the principle). Payments on the principle amount do not begin until six months after the student graduates or drops below half-time status.

Graduate students may borrow no more than \$20,500 per year, or no more than the established Cost of Attendance, whichever is lower. Graduate students may borrow no more than \$138,500 during their graduate career. Applications for the Federal Stafford Loan are available on our Web site, but students should not submit a Stafford Loan application until they have received a financial aid award notice explaining their eligibility.

Federal Grad PLUS Loans

The Grad PLUS is a credit-based loan. Grad PLUS borrowers may apply for an amount up to the cost of attendance minus any other financial aid received by the student for the academic year. The interest rate on the Grad PLUS is fixed at 8.5 percent. Interest begins to accrue on the date of the first loan disbursement. The first payment is due within 60 days of the last disbursement for the loan period. At times a Grad PLUS borrower may receive a deferment while he or she is at an eligible school. Contact the lender for details regarding this provision. Students must meet the same general eligibility requirements for federal financial aid that must be met in order to receive a Federal Stafford Loan.

Alternative Loans

Many banks are now offering credit-based alternative loans to students who either do not qualify for the Stafford or PLUS loans or cannot receive enough money through these loan programs to cover their educational expenses. Terms of these private loans vary, but interest rates are normally higher than for the Stafford loan or PLUS. The financial aid office strongly encourages students to exhaust other sources of aid before pursuing an alternative loan. Interested individuals may obtain more information about alternative loan options from the financial aid Web site.

JMU Scholarships

Web site: <http://www.jmu.edu/finaid/scholarships/>

Many scholarships for students are established through the JMU Foundation and individual university departments. Scholarships are awarded either through the Office of Financial Aid and Scholarships or by the appropriate college or division according to established criteria. Scholarships are awarded based upon merit and/or need. To be considered for need-based scholarships, students must complete the FAFSA.

For information on specific scholarships, students should visit the scholarships Web site.

Private Off-campus Scholarships

Private off-campus scholarships include those awarded to students by outside (non-JMU) organizations. These scholarships are credited to the student's account upon receipt of the funds. If this type of scholarship is to be used to pay tuition and fees, the funds must be received prior to the payment due date for that semester. Mail all off-campus scholarship checks to:

James Madison University
University Business Office
MSC 3516
Harrisonburg, VA 22807

The student is responsible for compliance with the provisions of the scholarship (i.e., grade reporting, verification of attendance, etc.).

Ronald E. McNair Post-Baccalaureate Achievement Program

This program is named in honor of Dr. Ronald E. McNair, the laser physicist and Challenger space shuttle astronaut. Funded through a grant from the United States Department of Education, the objective of the McNair Programs are to increase the numbers of low-income, first-generation and underrepresented minority undergraduates who pursue doctoral degrees, specifically the Ph.D., and go on to careers in research and teaching at the university level.

Application fees to The Graduate School will be waived for McNair applicants.

For more information on the McNair Programs, refer to the Web site at <http://www.ed.gov/programs/triomcnair/index.html>.

Student Employment

Web site: <http://www.jmu.edu/stuemploy/>

JMU employs both graduate and undergraduate students in academic, administrative or service oriented areas. Students must be degree seeking and enrolled on at least a half time basis, during the academic year, to be employed in these positions. They receive payment for their services via direct deposit twice a month. There are three work programs at JMU.

Federal Work-Study Program

Federal Work-Study (FWS) jobs can be part of the financial aid package for students who demonstrate financial need as determined by their FAFSA. This is an opportunity for students to have a meaningful work experience; however, employment is not guaranteed. The student will still need to apply and interview with employers to secure a position. These jobs provide a student with the opportunity to earn a paycheck throughout the year. The money earned through this program is not counted as income when the student applies for financial aid next year, if the student reports FWS earned on worksheet C of the FAFSA.

Institutional Employment

Institutional Employment positions are on campus positions available to degree seeking JMU students regardless of financial need. To obtain additional information concerning available on campus positions, refer to the job announcements at www.jmu.edu/stuemploy. There are approximately 2,000 Institutional Employment positions available on campus each year. Students may not work more than 20 hours per week in any on campus position during the fall and spring semesters.

Off-Campus Part-Time Jobs

The off-campus part-time jobs program is designed to assist students in securing off-campus, part-time employment regardless of their financial aid eligibility. The program's coordinator works with local employers to promote hiring JMU students and to assist with advertising their opportunities. Additionally, the program is centered on creating real-world experiences for students that will not only increase self-knowledge but also develop marketable skills that will provide a solid foundation for securing career options beyond graduation.

University Withdrawal

If students withdraw from their graduate program or the university, the University Business Office may adjust their charges based upon their withdrawal date and the JMU Refund Policy. For the university refund policy, refer to the University Business Office Web site at <http://www.jmu.edu/ubo>.

Regardless of any adjustment to a student's charges, if he or she withdraws from the university, financial aid may be adjusted based on the percentage of the semester completed before withdrawal. In some cases, Federal Return of Title IV Funds regulations may require that aid be returned to the federal government for students who withdraw from JMU before 60 percent of a term has been completed. Financial aid is awarded for the entire term, which is generally a 15-week period. If a student does not complete the entire 15 weeks, then the Return of Title IV Fund rules will determine how much financial aid has been earned. The student can keep the earned amount for the term, but the unearned portion must be immediately returned to the federal government. In some situations, this will leave the student with a balance owed to the university. Funds are returned to the federal government in the following order: Grad PLUS, Unsubsidized Stafford, Subsidized Stafford and Perkins. See the JMU Terms and Conditions for Financial Aid document in the "Forms" section at www.jmu.edu/finaid for a sample calculation.