



Office of Financial Aid and Scholarships

TERMS AND CONDITIONS

SECTION 1: HOW TO APPLY FOR FINANCIAL AID

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 FAFSA priority filing date is **March 1**, so completing your FAFSA online can help you meet this important date. Missing the **March 1** priority filing date can decrease your eligibility for financial aid in some cases.

You can submit the FAFSA online at <https://studentaid.gov/>. Shortly after submitting your FAFSA, the federal government will send you a FAFSA Submission Summary (FSS), which is a summary of the FAFSA you submitted. You should carefully review the FSS and contact our office if any information is incorrect. Around the same time the FSS 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 will be determined. At times, more information may be needed to make this determination. In that case, we will contact you to request the additional information.

You may be selected for Verification, a process used to confirm that the information you reported on the FAFSA is accurate. Once the review is complete, you will receive a Financial Aid Offer.

IMPORTANT! 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 **March 1** priority filing date.

SECTION 2: WHEN TO FILE YOUR FAFSA (JMU'S PRIORITY FILING DATE)

JMU's FAFSA priority filing date is **March 1**. Students who file by this date maximize their eligibility for all types of financial aid, including limited state grant dollars.

However, meeting the **March 1** priority filing date does not guarantee a better financial aid package. If more students than anticipated meet the March 1 date, for example, it is possible there will not be enough money in some of the aid programs to provide an award to all on-time eligible filers. And some federal programs are not affected by filing the FAFSA early. When you meet the March 1 date, you simply increase your chances of receiving certain types of aid that may not be available to those who apply later.

Keep in mind that completing your FAFSA online can help you meet the priority filing date. Also, even for those programs that are not limited, such as Federal Direct Loans, you increase the likelihood that financial aid funds will be available when you need them by filing early.

SECTION 3: HOW FINANCIAL AID ELIGIBILITY IS DETERMINED

Your financial aid eligibility is based on several factors, many of which are assumptions. **If any of the assumptions used to determine your eligibility subsequently change, it is possible that your Financial Aid Offer will change as well.**

NOTE: Federal regulations mandate that you must meet Satisfactory Academic Progress requirements to qualify for financial aid. This is one of the first steps in determining if there is eligibility. More information can be found in the "Satisfactory Academic Progress" section.

SECTION 3: HOW FINANCIAL AID ELIGIBILITY IS DETERMINED (CONTINUED)

The list below reflects some of the factors used to determine your Financial Aid Offer.

- Career (i.e. undergraduate, graduate)
- Enrollment (i.e. full-time, part-time)
- Grade Level (i.e. freshman, sophomore, junior, senior)
- Residency (i.e. in-state, out-of-state)
- FAFSA Information (e.g. dependency status, Student Aid Index (SAI), housing, etc.)

Enrollment

- The initial Financial Aid Offer is always based on the assumption that students will be enrolled full time in the fall and spring semesters. If you will not be full time, your eligibility will be recalculated based on your actual enrollment for fewer hours. Disbursement of financial aid funds may be delayed until your actual enrollment status is confirmed. Early notification to our office of your plan to enroll for fewer than full-time hours can help eliminate some of this delay. In most cases, you cannot receive financial aid for less than half-time enrollment. There are exceptions. Students may still qualify for Federal Pell Grant and in some cases Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study while enrolled less than half time.
- For financial aid purposes, 12 hours is considered full time regardless of the semester of enrollment (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 Office of the Registrar may consider an undergraduate student to be full time when enrolled in fewer than 12 hours during the summer.

Credit Hours for Enrollment Level		
	Undergraduate	Graduate
Full-time	12 (or more) credit hours	9 (or more) credit hours
Three-quarter time	9-11 credit hours	6-8 credit hours
Half-time	6-8 credit hours	5 credit hours
Less than half-time	1-5 credit hours	1-4 credit hours

Grade level

- This is a factor when determining Federal Direct Loan limits. Annual loan limits depend, in part, on your grade level. If you progress a grade level (e.g., move from freshman to sophomore status based on earned hours), then financial aid eligibility may change. The same is true if you regress a level (e.g., lose credits when you transfer). For example, in the fall a dependent freshman is eligible for no more than \$5,500 in a Direct Loan for the award year, but a dependent sophomore is eligible for up to \$6,500 for the same period.
- Students who progress a grade level after receiving a Financial Aid Offer may contact our office to request a review of eligibility for additional funds. You can view your grade level via your MyMadison account.

Residency

- JMU is a public institution, so our state funds must be awarded to Virginia residents. If your residency status changes, your financial aid eligibility may change as well. You can view your residency status and class level via your MyMadison account.

FAFSA Information

- Student Aid Index (SAI)
 - The FAFSA information you provide generates an Student Aid Index (SAI). This number is an index used by colleges to help determine a student's financial aid eligibility.
- Housing Plans
 - You may receive different award amounts based on your living situation. This includes living at home with parents or relatives.
- Dependency Status
 - Your answers to questions on the FAFSA will determine whether you are considered dependent or independent for financial aid purposes. In turn, your dependency status will be used to determine whose information you need to report on the FAFSA. Dependent students must report parental information, including income and assets. Most undergraduates will be considered dependent students.

IMPORTANT! If any of the information above is incorrect or changes, you should contact our office as soon as possible to request a review. Ideally, you would inform our office of the need for corrections or updates before any financial assistance, including outside sources of aid, is credited to your account. If changes are made later, you may be asked to repay state or federal funds you have already received.

SECTION 4: RECEIPT OF EXTERNAL AID

State and federal regulations require us to consider outside sources of assistance when offering financial aid. This can include scholarships (JMU or private), tuition waivers, veteran benefits, etc.

If your Financial Aid Offer does not list any outside aid, then we were not aware of any when preparing your financial aid package. Be aware that later receipt of outside assistance may require a revaluation of your aid offer from JMU.

If your total financial aid package exceeds allowable limits, based on either financial need or your cost of attendance (COA), we may be required to modify your Financial Aid Offer to prevent an overaward.

To report receipt of external aid, please fill out and submit our Supplemental Information Sheet located in the Forms section of our website: <https://www.jmu.edu/financialaid/forms/index.shtml>

SECTION 5: EFFECTS OF OVERAWARDS ON FINANCIAL AID

An overaward can be created in two ways. The first is when a student has more "need-based" financial aid than calculated need. Need-based aid includes grants, many scholarships, Subsidized Direct Loans, Federal Work-Study, and potentially some forms of third-party aid. Financial aid that is not considered "need-based" can include Unsubsidized Direct Loans, Parent PLUS Direct Loans, Grad PLUS Direct Loans, merit-based scholarships, and possibly some types of third-party aid. The second type of overaward occurs when a student receives assistance from all sources that exceed the Cost of Attendance (COA).

For example:

\$12,000 - Cost of Attendance (COA) (developed by the school)
- 3,000 - Student Aid Index (SAI) (from the FAFSA)
\$ 9,000 - Demonstrated Financial Need

In this example, the student can receive up to \$9,000 in need-based financial aid. Any need-based aid over \$9,000 is considered an overaward.

Institutional, state, third-party or federal rules may require a reduction to the student's financial aid package to keep the student within the \$9,000 need level. Additionally, this student cannot receive more than a total of \$12,000 in financial aid from all sources. Any amount over \$12,000 is considered an overaward and may require a reduction to the student's financial aid package.

SECTION 6: COST OF ATTENDANCE FOR FINANCIAL AID PURPOSES

Some of the factors listed in the "How Financial Aid Eligibility is Determined" section are used by colleges to determine a Cost of Attendance (COA), which is the estimated cost for you to attend school during the academic period. The COA is developed within the guidelines established in Section 472 of the Higher Education Act of 1992, as amended.

For most students, the COA includes these basic components:

- Tuition and Fees,
- Housing and food,
- Books and supplies,
- Transportation, and
- Miscellaneous personal expenses.

Schools may include a reasonable amount for the (documented) rental or purchase of a personal computer that will be used for the enrollment period. For example, a computer purchase in the summer for use in the fall term may be included. Contact our office at finaid_pj@jmu.edu to request inclusion of computer expenses in the COA.

Additional cost allowances are available for qualifying students who incur expenses for the following:

- Dependent care,
- Disability related,
- Study abroad,
- Cost of a first professional credential, and
- Loan fees

SECTION 6: COST OF ATTENDANCE FOR FINANCIAL AID PURPOSES (CONTINUED)

For students enrolled less than half-time, the COA can only include:

- Tuition and Fees,
- Books and supplies, and
- Transportation.

Also, an allowance may be included for dependent care for qualifying students enrolled less than half-time who incur these expenses.

The FAFSA information you provide generates a Student Aid Index (SAI). This number is an index used by colleges to help determine a student's financial aid eligibility.

The following examples illustrate how the COA is used to develop your financial aid package.

School A \$10,000 - Cost of Attendance (COA) (developed by school) - \$300 - Student Aid Index (SAI) (from the FAFSA) = \$9,700 - 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 (COA) (developed by school) - \$300 - Student Aid Index (SAI) (from the FAFSA) = \$4,700 - Financial Need School B costs much less than School A. Note the Student Aid Index (SAI) is the same regardless of which school you attend. This means your calculated "need" will also differ. The difference in Cost of Attendance (COA) between schools is one of the main reasons you will see differences in the financial aid package each school offers. This is not the only reason, but it can be a significant one.

Once the Cost of Attendance (COA) and need level are established, and the student passes all the general eligibility requirements outlined at <https://www.jmu.edu/financialaid/learn/eligibility.shtml>, JMU will begin developing the financial aid package. Financial aid is packaged in the following order:

- Grants (Need based or merit)
- Federal Direct Subsidized Loan (Need based)
- Federal Work-Study (Need based)
- Federal Unsubsidized Direct Loan (Non-need based)
- Federal Direct Parent PLUS Loan for parents of dependent undergraduates as determined by the FAFSA (Non-need based)
- Federal Grad PLUS Direct Loan for graduate or doctoral students (Non-need based)

Once financial aid decisions have been made, a Financial Aid Offer is posted to the student's MyMadison account. Students are notified via their official JMU email account when the Financial Aid Offer is ready to be reviewed. Grad PLUS Loans are not included in the student's initial financial aid package. However, instructions are included should the student wish to apply for a Grad PLUS Loan to assist with educational expenses.

Please visit this website: <https://www.jmu.edu/ubo/tuition-and-fees/tuition-calculator.shtml> if you would like more information on the Cost of Attendance (COA) at JMU.

SECTION 7: VERIFICATION (CONFIRMING ACCURACY OF FAFSA DATA)

Verification is the process of confirming the accuracy of information provided on the Free Application for Federal Student Aid (FAFSA). If your 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 form(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.

SECTION 7: VERIFICATION (CONFIRMING ACCURACY OF FAFSA DATA) (CONTINUED)

Our office reserves the right to suspend review of a student's financial aid records 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 and seeking aid for those terms.

Most incoming freshmen receive a preliminary Financial Aid Offer before verification is performed. Preliminary aid offers are canceled after the **May 1** deposit deadline, and the process of verifying selected FAFSAs begins after that date. Upon completion of verification, an official Financial Aid Offer will be sent to the student's JMU email account outlining the new financial aid eligibility. If a student is selected for verification an official Financial Aid Offer will not be generated until verification has been completed.

Those not selected for verification, whether incoming freshmen, new transfers or returning students, will receive a Financial Aid Offer when the official packaging process begins without submitting further documentation.

SECTION 8: SATISFACTORY ACADEMIC PROGRESS

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.

The university measures your academic performance based on three standards: GPA, Pace and Max Time.

- **Pace:** You must earn credit for at least 67% of the hours you attempt. This calculation is performed by dividing the number of credit hours earned by the number of credit hours attempted. We do not use rounding when determining the Pace percentage, so 66.5% will not be rounded up to 67%.
- **Max Time:** You may not receive financial aid for more than 180 attempted hours. However, once you reach 150 attempted hours, we will complete a degree audit in collaboration with your advisor, to see if it is mathematically possible for you to meet graduation requirements before reaching 180 attempted credits.
- **Grade Point Average:** The minimum GPA requirement is based on the number of credit hours attempted. GPA standards mirror the university's academic suspension policy.

Satisfactory Academic Progress (SAP) is monitored at the end of each academic year. Federal regulations prevent us from calculating SAP more than once each academic year (unless your 4th semester is summer or fall). Even if you take/transfer courses that alleviate your GPA and/or Pace issue, the status cannot be updated.

If you were unable to meet the Grade Point Average, Pace, or Max Time requirements, we will send you an email message regarding this matter. In addition, a reminder will appear on your "To Do List" in MyMadison. (No information will appear in MyMadison regarding SAP until you have filed your FAFSA and received an email explaining that you are not eligible for financial aid.)

If extenuating circumstances led to your noncompliance, you may submit an appeal to our office to have financial aid eligibility reconsidered. More information about appealing, including deadlines and the form to use, is located on our website at <https://www.jmu.edu/financialaid/learn/sap/index.shtml>.

Note: Some financial aid programs (e.g., Virginia Guaranteed Assistance Program) have more stringent requirements than described in this policy. Contact our office if you have questions.

SECTION 9: CLASSES AND PROGRAM OF STUDY APPLICABILITY (FINANCIAL AID ELIGIBLE HOURS)

Federal regulations stipulate that schools can only consider classes that count towards your degree requirements when awarding financial aid. JMU applies this regulation to federal aid programs, state aid programs, university grant programs, and private educational loans.

Classes that can be counted when determining financial aid eligibility are those that:

- Count toward your Degree or General Education requirements
- Are required for your major
- Fulfil your elective hours to attain a minimum of 120 credit hours

SECTION 9: CLASSES AND PROGRAM OF STUDY APPLICABILITY (FINANCIAL AID ELIGIBLE HOURS)

You will see a "Yes" or "No" under the "Aid Eligible" Column in "My Class Schedule" in MyMadison. If you see a "Yes" next to one of your classes it will be considered when your financial aid eligibility is calculated. If you see a "No" next to a class, it cannot be counted as part of your attempted credits when your financial aid eligibility is determined.

- For example, if you are registered for 12 credits, with 9 having a "Yes" and 3 having a "No," you will be considered a 9-hour student for the purposes of developing your financial aid package.

If you are taking at least a full-time load of classes (i.e., 12 undergraduate credits) that are eligible for financial aid consideration, taking additional classes that are not eligible for consideration will have no impact on your financial aid eligibility.

Please view the Financial Aid Eligible Hours portion of our website to learn more about this rule.

<https://www.jmu.edu/financialaid/learn/fa-hours.shtml>

SECTION 10: FINANCIAL AID FOR REPEAT COURSES

Federal regulations limit the number of times undergraduate students can receive financial aid for repeating coursework. The general rule is students may only receive financial aid for repeating a course one time after previously passing the same class. A grade of "A" to "D" is considered passing. Review the following example.

- Fall Year 1 - A student takes a class and receives a grade of "C" (course is eligible for aid).
- Spring Year 1 - The student repeats the same class (course is eligible for aid).
- Fall Year 2 - The student registers for the same course again to try for a better grade (course is INELIGIBLE for aid).

In this example, if the student registered for 12 credit hours for fall in Year 2 and three of those credits represented an ineligible repeated course, then the student's financial aid eligibility would be based on nine credit hours for that term. This is true regardless of the reason (want or need) for repeating the course.

Additionally, eligibility for the first two attempts (fall and spring of Year 1) is contingent on the student meeting all of the other general eligibility requirements for financial aid.

This rule applies to undergraduate students only.

SECTION 11: ENROLLMENT AUDIT (ADJUSTING AID AFTER ADD/DROP DATE)

As explained in the "How Financial Aid Eligibility is Determined" section, enrollment status (or course load) 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 number 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:

- An undergraduate student was registered for 12 credits (full-time status) on 8/7, and all aid disbursed on 8/21.
- On 8/23, the student dropped 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 could receive a bill for financial aid previously disbursed.

At the end of the add/drop period each term, an Enrollment Audit report is run. This report shows students whose financial aid package was based on more credit hours than their current enrollment status. Each student's financial aid package will be reevaluated to see if this changes their financial aid 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, students should contact our office to discuss the possible impact of changing their enrollment status before making a registration change that results in less than full-time credit hours.

SECTION 12: CLASS ATTENDANCE AND RETAINING AID ELIGIBILITY (ATTENDANCE VERIFICATION)

Students must begin attendance or participate in some type of academically related engagement in the classes for which they are offered financial aid in order to establish eligibility for those funds. For example, if a student is awarded financial aid based on 12 credit hours, but only begins attendance in 9 credit hours, the financial aid offered for that enrollment period may be adjusted from a full-time level to a three-quarter time level.

SECTION 12: CLASS ATTENDANCE AND RETAINING AID ELIGIBILITY (ATTENDANCE VERIFICATION)

This means it is possible for students to receive a financial aid disbursement only to later have all or part of it canceled after the process of verifying attendance takes place. Please note that regulations prohibit a student from self-certifying attendance. Verification of attendance can only be secured from official JMU sources, such as a faculty member.

Academic engagement, as defined by the U.S. Department of Education, includes but is not limited to:

- Attending a synchronous class, lecture, recitation, or field or laboratory activity, physically or online, where there is an opportunity for interaction between the instructor and students.
- Submitting an academic assignment.
- Taking an assessment or an exam.
- Participating in an interactive tutorial, webinar, or other interactive computer-assisted instruction.
- Participating in a study group, group project, or an online discussion that is assigned by the school or instructor.
- Interacting with an instructor about academic matters.
- Engaging in an online academically related activity or initiating contact with the instructor to ask a course-related question.

The definition of academic attendance and academically related activity does not include circumstances where a student may be present, but not academically engaged, such as:

- Living in institutional housing;
- Participating in the school's meal plan;
- Participating in a student-organized study group;
- Logging into an online class without active participation; or
- Participating in academic counseling or advising.

You can learn more about Attendance Verification by visiting our website at:

<https://www.jmu.edu/financialaid/learn/att-ver.shtml>

SECTION 13: FINANCIAL AID, DISBURSEMENTS, YOUR BILL AND REFUNDS

If you have been offered financial aid prior to bills being issued, any accepted aid should show on the bill as a pending credit and you only need to pay the remaining amount due by the deadline date. No pending credit will show on the bill if you have not accepted financial aid by the time bills are sent. In this case, you will be responsible for making payment arrangements by the due date.

You may choose to participate in the Installment Payment Plan, see the section later in this document for more details. Filing your FAFSA by the priority filing date of **March 1** 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 Offer, 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, on-campus housing, and/or food charges before refunds are generated. You will be issued refunds if the credited financial aid is more than the charges, but only after the bill has 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. In most cases your financial aid package will provide you with a means of obtaining funds up to the Cost of Attendance (COA). If you choose not to accept financial aid offers, you will be responsible for making payment arrangements.

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 number 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 startup expenses, such as books and supplies, for the first few weeks of each semester.

Any unpaid balance must be resolved before refunds are processed. Please refer to the University Business Office website for further information on the process for receiving your refund.

SECTION 14: PAYMENT OF FEES AND BILLING STATEMENTS

All fees during the fall and spring semesters are to be paid before the start of the term. Contact the University Business Office (ubo@jmu.edu or 540-568-6505) for more details.

- All statements are online.
 - Fall statements will be posted in July and are due in August before the term begins.
- Spring statements are generally posted in November and due before the end of December.
- Students and authorized users will receive an email when the student's statement is available for viewing online.
- Students can access their statement by going to M3 and clicking the "M3 – My Student Account" link, under the Finances section of MyMadison.
- Authorized users can log into M3 via the University Business Office website to view the statement.

All financial aid that has been accepted prior to the statement posting should show as a pending credit on your statement. If you have not been offered financial aid by the time the statements are posted, no pending credit will show on the statement and you will be responsible for paying the entire balance due by the payment deadline date.

SECTION 15: INSTALLMENT PAYMENT PLANS

Installment plans are available through M3 to pay for all student account charges. Anticipated financial aid should be deducted from the tuition, housing and meal fees to determine the appropriate amount to budget.

Please refer to the University Business Office website for details and deadlines on establishing an Installment Payment Plan.

SECTION 16: PURCHASING BOOKS

Books are not charged to a student's account. Students may purchase books from any location they deem appropriate. This could include the campus bookstore, unaffiliated bookstores, online services, or other places where books may be found.

Financial aid disbursements generally occur during the first week of each semester if:

- all paperwork has been submitted in a timely fashion,
- the student followed all the instructions provided to them in the financial aid acceptance process, and
- is registered for the same number of hours used to determine financial aid eligibility.

Students who met these conditions and are expecting a refund based on federal student aid will likely receive a refund by the end of the first week of classes, or shortly thereafter. This refund can be used for purchasing textbooks.

If a student has completed the financial aid process in a timely fashion (as indicated above), and there is a delay in receiving a refund as a result of a university processing error, the student can request a Book Voucher by following the instructions at <https://www.jmu.edu/ubo/refunds.shtml>.

SECTION 17: EFFECTS OF DROPPING AND WITHDRAWING FROM CLASSES

A student's enrollment status is critical in determining eligibility for financial aid. In some instances, a change in enrollment status after a financial aid offer has been prepared can lead to a change in financial aid eligibility. You can learn more about the factors considered when offering financial aid by going to the "How Financial Aid Eligibility is Determined" section of this document.

Students typically change their enrollment by dropping or withdrawing from classes. Before going any further, it is important to understand the difference between a dropped and withdrawn class.

- **Dropped Class** – This class will not show up on a transcript and the student is not charged for the course. It is as if the student never signed up for the class.
- **Withdrawn Class** – A grade of W, WP, or WF will show on the transcript for a withdrawn class. Visit the Office of the Registrar for more information about these grades. In most instances, students will incur charges for a withdrawn class. Please visit the University Business Office if you have questions about charges for withdrawn classes.

SECTION 17: EFFECTS OF DROPPING AND WITHDRAWING FROM CLASSES (CONTINUED)

Drops and withdrawals are treated very differently for the purposes of determining financial aid eligibility. The sections below will describe the different ways withdrawals and drops will affect your financial aid. In all cases, only credits that have a "Yes" under the "Aid Eligible" column in MyMadison's "My Class Schedule" can be considered when determining a student's enrollment status for financial aid. This applies to institutional grants, state grants, private educational loans and all federal aid programs. Refer to the "Classes and Program of Study Applicability (Financial Aid Eligible Hours)" section of this document for more details.

In some cases, a class showing as aid eligible could become ineligible upon further review by our office. For example, students may receive financial aid for a limited number of repeats of the same course. See the "Financial Aid for Repeat Classes" section for more information.

Dropping a Class(es)

Financial aid eligibility will always be reviewed whenever you drop a class. In some instances, this means previously offered aid will be reduced and/or canceled. Here is an example:

- An undergraduate student was registered for 12 credit hours (full-time status) on the first day of classes and all state and federal aid was disbursed at that time.
- Before the add/drop deadline, the student dropped to 9 credit hours.
- As a result of this drop, the student's entire financial aid package will be recalculated based on 9 hours.
- This can mean the student will receive a bill for financial aid previously disbursed at the full-time rate.

There are two exceptions to this rule.

- Undergraduate students who drop a class(es), but remain enrolled in 12 or more credits, will not be reviewed as their eligibility will not change.
- Graduate students who drop a class(es), but remain enrolled in 9 or more credits, will not be reviewed as their eligibility will not change. (unless arrangements were made earlier to increase eligibility based on enrollment for more than 9 hours).

See the "Grants" section in this document for specific details regarding the Federal Pell Grant as it relates to dropping classes.

Withdrawing from a Class(es) Before All Aid Has Disbursed

In some situations, aid may need to be reduced and/or canceled based on the withdrawal(s). Please contact our office if you are withdrawing from a class(es) and some of your state and federal financial aid has not been disbursed for the semester. Depending on how many credits you are withdrawing from, the type of aid you have, and where your aid is in the disbursement process, your financial aid package could be affected in a several different ways. An example is shown below.

- An undergraduate student was registered for 12 credit hours (full-time status) on the first day of classes.
- The student accepted Federal Direct Loan offers, completed the Master Promissory Note (MPN), and completed Entrance Loan Counseling during the second week of school.
- A few days later, after the add/drop deadline, the student withdrew to 3 credit hours. The Federal Direct Loans had not disbursed by this date.
- The loans will be canceled because the student was not enrolled at least half time at the point of disbursement.

See the "Grants" section for specific details regarding the Federal Pell Grant as it relates to withdrawing from classes.

Even if your financial aid for the current semester is not affected by the withdrawal, withdrawing from too many classes can cause you to lose financial aid eligibility for future semesters. Refer to the "Satisfactory Academic Progress (SAP)" section to learn more about the SAP Policy as it relates to this topic.

SECTION 18: EFFECTS OF WITHDRAWING FROM ALL CLASSES/LEAVING JMU (RETURN OF TITLE IV FUNDS)

Students who wish to withdraw must follow the process outlined by the Office of the Registrar. This is the only office at JMU designated as point of contact for students to officially withdraw from the university.

SECTION 18: EFFECTS OF WITHDRAWING FROM ALL CLASSES/LEAVING JMU (CONTINUED)

If you withdraw from JMU, the University Business Office may adjust your charges based upon your withdrawal date and the JMU Refund Policy. In these situations, the university's policy for refunding institutional charges is separate from the policies related to reviewing aid eligibility. For the university refund policy, refer to the University Business Office. For information on the withdrawal process at JMU, please visit the Office of the Registrar as this is the office designated for processing student withdrawals.

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 (R2T4) regulations may require that aid be returned to the federal government for students who completely withdraw from JMU before 60 percent of a term (calendar days) has been completed. Once you reach the 60 percent point of the term, the formula considers that you have earned 100 percent of your aid, and no reductions will be made based on the R2T4 regulations.

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, but no later than 45 calendar days after the date of determination for the withdrawal. 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 Direct Loan, Subsidized Direct Loan, Grad PLUS Loan, Parent PLUS Loan, Federal Pell Grant, and Federal Supplemental Educational Opportunity Grant (FSEOG).

These same rules apply to the Virginia Guaranteed Assistance Program (VGAP), Commonwealth Award, University Grant, JMU Grant, Purple and Gold Scholarship, and Madison Forever - VGAP. In some cases, outside of R2T4, you may have institutional aid reduced to offset any potential refund that would be generated based on a reduction of your institutional charges.

Students withdrawing from JMU under a "Leave of Absence" status are still subject to the R2T4 rules, as the JMU "Leave of Absence" status does not meet the federal definition to avoid the immediate calculation of R2T4.

Post-Withdrawal Disbursement

In situations where a student has completely withdrawn and all federal student aid had not been disbursed by that time, the R2T4 calculation will determine if a student is eligible to receive a post-withdrawal disbursement (PWD) of any previously undisbursed funds. If a disbursement can be made, the following action would occur.

- If the eligible disbursement is from the Federal Direct Loan program, JMU will offer any disbursement of these funds within 30 days of the date it was determined the student withdrew.
- If the eligible disbursement is from the Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (FSEOG) programs, the disbursement will be made within 45 calendar days of the date it was determined the student withdrew if the funds will be directly refunded to the student, or within 180 calendar days if the disbursement is being used to pay for allowable charges on the student's account.

Determining the Withdrawal Date

The withdrawal date for R2T4 purposes is generally the date the student began the official withdrawal process. At the discretion of the Office of Financial Aid and Scholarships, and with documentation from a student's instructors, the student's last day of academic activity may be used as the withdrawal date in place of the date the withdrawal process began.

Example of R2T4 Calculation

The following is a sample R2T4 calculation 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 2018 semester, which contains 101 calendar days (8/27/18-12/14/18 minus the Thanksgiving Break). The same rules apply to all award years:

JMU Charges

Tuition	\$5,693.00 (in-state, full-time, undergraduate)
Room/Board (housing and food)	\$0.00 (student did not live on campus or have a meal plan)
Nursing Differential	\$1,350.00
Honors College	\$150.00
Total Charges	\$7,193.00

Financial Aid	Amount	Date Disbursed
Federal Pell Grant	\$3,048.00	8/21/18
Federal Direct Subsidized Loan	\$52.00	8/20/18
Federal Direct Unsubsidized Loan	\$990.00	8/20/18
Total Financial Aid Disbursed	\$4,090.00	

SECTION 18: EFFECTS OF WITHDRAWING FROM ALL CLASSES/LEAVING JMU (CONTINUED)

The federal financial aid disbursed to Bob's account was not enough to pay all of his charges. However, Bob received enough non-federal aid to pay his remaining balance and provide a financial aid refund to help him with living expenses while 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 on September 26, 2018 he contacted the Office of the Registrar to begin the official withdrawal process to leave JMU. His withdrawal was approved the same day. According to the Federal Return of Title IV Funds regulations, September 26 is considered Bob's date of withdrawal since that is when he first made contact to begin the withdrawal process. This means Bob only completed 30.7% of the fall semester.

Date of withdrawal

- Calendar Days in Fall 2018 Term = 101 days (8/27/18 - 12/14/18 minus the Thanksgiving Break)
- Calendar Days Attended (prior to date of withdrawal) = 31 days (8/27/18 - 9/26/18)
- Percentage of Term Attended: 31 days/101 days = 30.7%

Earned Aid

- Percentage of Title IV Aid Earned Based on Date of Withdrawal = 30.7%
- Amount of Title IV Aid Earned = \$4,090.00 x 30.7% = \$1,255.63
- 69.3% of term not attended

Unearned Aid

- Amount of Title IV Aid Unearned = \$4,090.00 (total aid) - \$1,255.63 (earned aid) = \$2,834.37

Amount of Unearned Charges

- \$7,193.00 (charges) x 69.3% (percent of term not attended) = \$4,984.75

All of this information is entered into the Return of Title IV Funds (R2T4) formula provided by the U.S. Department of Education. The formula determines how much of the \$4,090.00 Bob has "earned" based on his attendance and how much must be returned to the aid programs immediately. In Bob's case, the results of the calculation are as follows:

Financial Aid Summary Based on 9/26/18 Date of Withdrawal

- Earned Aid = \$1,255.63 (\$4,090.00 total aid x 30.7% of term attended)
- Total Aid to be Returned = \$2,834.37 (\$4,090.00 total aid - \$1,255.63 student's earned aid)
- Amount for JMU to return = \$2,834.37, which is 69.3% of the disbursed aid based on non-attendance for 69.3% of the term.
 - **Note:** If the unearned charges were less than \$2,834.37, then the lesser amount would be returned, but the unearned charges are \$4,984.75 (\$7,193.00 x 69.3%).
- The breakdown of aid to be returned by JMU is as follows:
 - All of his Federal Direct Subsidized Loan = \$52 (gross) and \$52 (net)
 - All of his Federal Direct Unsubsidized Loan = \$1,000 (gross) and \$990 (net)
 - Federal Pell Grant = \$1,792.00 of the \$3,048.00 disbursement
 - Total = Net of \$2,834 (rounded due to loan origination fees)

JMU will return these funds and depending on whether any of his original charges are adjusted by the University Business Office, based on the university refund policy for adjusting institutional charges when students withdraw, Bob could receive a bill to reimburse JMU for returning these funds. This is because Bob's bill was paid to \$0 prior to the withdrawal. So, if his charges are not reduced, then returning financial aid funds will remove those dollars from his account and create a balance due.

The federal regulations provide some differences in how funds are to be returned, as well as how much, depending on if the formula results in JMU or the student being responsible for returning the funds.

If the formula had resulted in Bob having to return loan funds versus JMU, then Bob would be allowed to repay the loans under the normal terms and conditions of the Master Promissory Note (MPN) and not actually return funds now. However, since the formula dictated that JMU return these funds, Bob may have to reimburse the school immediately for the returned funds. For the Federal Pell Grant, if the formula had resulted in Bob having to return funds rather than JMU, Bob would have to return 50 percent of the amount calculated to be returned.

SECTION 18: EFFECTS OF WITHDRAWING FROM ALL CLASSES/LEAVING JMU (CONTINUED)

R2T4 Calculation when Modules are Involved

If you are enrolled in classes that do not span the entire term, you are enrolled in "modules." In this case, JMU will review your registration to see what classes you were attending as of the R2T4 Freeze Date (RFD). If you enrolled in any classes after the RFD, those classes could only be included if you also began attendance in them. These are the only classes that will be included when the R2T4 calculation is done.

The RFD for the fall and spring terms is the last day of the regular add/drop period. The RFD for summer is July 1.

Visit the [University Business Office](#) to learn more about how JMU charges are affected by withdrawals. The R2T4 calculation is not impacted by any institutional refund policy concerning JMU charges. The R2T4 process will always use the original charges that were utilized to determine the student's initial financial aid eligibility.

Visit the [Office of the Registrar](#) to learn more about the withdrawal process at JMU.

More information about the withdrawal and refund process can be found below.

- Student makes their initial request by submitting an electronic form to the Office of the Registrar to declare their intent to withdraw. More information about this process can be found at http://www.jmu.edu/registrar/students/Leaving_JMU.shtml.
- Details about refunds for undergraduate students can be found in the undergraduate catalog at <https://catalog.jmu.edu/content.php?catoid=50&navoid=2583#refunds>
- Details about withdrawal refunds for graduate students can be found in the graduate catalog at <https://catalog.jmu.edu/content.php?catoid=49&navoid=2524#withdrawal-refunds>.
- For students housed on campus, refer to your housing contract for a detailed refund schedule. You can view a sample contract at <https://www.jmu.edu/orl/housing/housing-contracts.shtml>.
- Meal plan terms and conditions can be found at <https://www.jmu.edu/cardctr/mealterms.shtml>.
- General information about the refunding process can be found at <http://www.jmu.edu/ubo/refunds.shtml>.

SECTION 19: EFFECTS OF RECEIVING ALL "F", "WP", "WF", "U" AND/OR "I" GRADES IN A TERM

Students who receive all "F" grades, or a combination of "F", "W", "WP", "WF", "U" and/or "I" (incomplete) 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 the "Effects of withdrawing from ALL Classes/Leaving JMU (Return of Title IV Funds)" section for more details about this. If these grades were received as a result of the student not completing the term, R2T4 will be invoked. If the grades were earned, meaning the student completed the entire term and simply earned "F" grades, then R2T4 will not be invoked.

When JMU instructors enter an "F", "WP", "WF", "U" or "I" grade in MyMadison they must assign a "reason" code for the grade. Our office uses this code to determine why a student received the grade, as well as to secure the last date of attendance when applicable. The process of searching for these grades and the associated reasons occurs after final grades are posted at the end of each term. The reason codes do not appear on a student's transcript, but are housed in the university system for the purposes of determining financial aid eligibility. The codes are:

- C – Completed the term
- A – Attended until (professors inputs a last date of attendance)
- U – Began class, stopped attending at an unknown point in the term

A student reported last date of attendance **cannot** be used as an official last date of attendance.

Situations where students' grades indicate they did not complete the entire term are referred to as "unofficial withdrawals."

SECTION 19: EFFECTS OF RECEIVING ALL "F", "WP", "WF", "U" AND/OR "I" GRADES IN A TERM

Incompletes

There is one exception to what is outlined above. Students who have ALL "I" grades will be given approximately 21 calendar days to complete at least one course with a passing grade. Our office will email students in this situation outlining the timeframe for course completion. It may vary from the 21 calendar days noted above, which is why this is listed as an approximate timeframe. Possible outcomes are as follows.

- If, after the prescribed timeframe, the "I" grades remain or the grade is changed to an "F", then the R2T4 process will be performed.
- If, after the prescribed timeframe, the "I" grades are changed to a passing grade, then in the case of a full-term class, this will exclude the student from being subject to R2T4. If the class is a module, it will be reviewed in conjunction with the rest of the student's classes to determine if R2T4 is necessary.

Determining the Withdrawal Date

In the case of an "unofficial withdrawal", the withdrawal date for R2T4 purposes is generally the 50 percent (midpoint) date of the term. At the discretion of our office, and with documentation from a student's instructors, a student's last day of academic activity may be used as the withdrawal date in place of the midpoint.

R2T4 Calculation when Modules are Involved

If you are enrolled in classes that do not span the entire term, you are enrolled in "modules." In this case, JMU will review your registration to see what classes you were attending as of the R2T4 Freeze Date (RFD). If you enrolled in any classes after the RFD, those classes could only be included if you also began attendance in them. These are the only classes that will be included when the R2T4 calculation is done. You can see a sample R2T4 calculation in the "Effects of withdrawing from ALL Classes/Leaving JMU (Return of Title IV Funds)" section.

The RFD for the fall and spring terms is the last day of the regular add/drop period. The RFD for the summer term is July 1.

SECTION 20: GRANTS

Federal and state grants are awarded to students based on multiple factors including, "need" (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.

Grant calculations are term specific. This means a full year grant amount cannot be awarded for just one term. For example, if you are awarded grants for the fall and spring terms, but will not be attending the spring semester, you may not receive the spring portion in the fall term. In this case, the amount allotted for spring will be canceled.

Federal Pell Grant

Federal Pell Grants are funds provided by the federal government for undergraduate students and do not have to be repaid. This award may be renewed each year, but not automatically.

To remain eligible for this federal grant, you must:

- File a FAFSA and have an Student Aid Index (SAI) below \$6,657 (this is the 2023-24 SAI and is subject to change each year).
- Be pursuing your first bachelor's degree.
- Begin attendance in all the classes. More information about Attendance Verification can be found here: <https://www.jmu.edu/financialaid/learn/att-ver.shtml>
- Meet the general eligibility requirements for Title IV financial aid, which can be found here: <https://www.jmu.edu/financialaid/learn/eligibility.shtml>

Increasing enrollment after the semester and first block add/drop date will not increase a student's Pell Grant eligibility. This is referred to as the Pell Recalculation Date (PRD). For example, if you are less than full-time after the add/drop date, the Pell award will be reduced based on that enrollment. Adding a class(es) after the Pell adjustment has been made will not increase Pell eligibility; this includes adding classes during the second block.

SECTION 20: GRANTS (CONTINUED)

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Supplemental Educational Opportunity Grants are funds provided by the federal government for undergraduate student and do not have to be repaid. This award may be renewed each year, but not automatically.

Awards will be made to undergraduate students pursuing their first bachelor's degree with a -1500 Student Aid Index (SAI). Out-of-state students in this category will receive an award up to \$2,000 for the academic year, and in-state students will receive up to \$500 for the academic year.

Funds are limited and once they have been depleted, no other awards will be made. If there are additional funds remaining after the students with a -1500 SAI have been awarded, other eligible students in order of lowest SAI will be awarded until all funds have been used.

Renewal Eligibility:

To be considered for this award in the years following receipt of an initial award, students must continue meeting the General Eligibility requirements outlined at <https://www.jmu.edu/financialaid/learn/eligibility.shtml>, in addition to other requirements explained above.

Awards are not guaranteed, as the funding available for this program fluctuates annually, and so does the number of students who qualify.

Virginia Guaranteed Assistance Program (VGAP)

Virginia Guaranteed Assistance Program grants are funds provided by the state of Virginia for undergraduate students and do not have to be repaid. This award may be renewed each year, but not automatically.

To remain eligible for this state grant, you must:

- File a FAFSA prior to the March 1st priority filing date
- Be a Virginia resident
- Be pursuing your first bachelor's degree
- Maintain continuous full-time enrollment in the fall and spring semesters
- Keep a cumulative 2.0 GPA
- Have an SAI less than \$16,001 (in 2023-24)
- Begin attendance in all the classes. More information about Attendance Verification can be found here: <https://www.jmu.edu/financialaid/learn/att-ver.shtml>.
- Meet the general eligibility requirements for Title IV financial aid, which can be found here: <https://www.jmu.edu/financialaid/learn/eligibility.shtml>

You may not receive this award for more than eight semesters and cannot receive more than one full VGAP award (fall/spring or spring/fall) at each grade level.

Funds are limited in this account, so awards will be made as long as there is availability.

A student may not simultaneously receive VGAP and the Commonwealth Award.

Students may not receive a VGAP award, when combined with other tuition/fee specific assistance (e.g., tuition waiver, tuition scholarship, or employer tuition reimbursement), which exceeds the student's charges for tuition/fees and the standard book allowance in the financial aid Cost of Attendance. The fees portion of the "tuition/fee" figure includes the basic fees (required of all students) included in tuition, not additional course fees. Therefore, if a student is awarded VGAP and then receives another tuition/fee only award, the VGAP will be canceled or prorated accordingly.

Transfer students wishing to be considered for VGAP must contact our office.

SECTION 20: GRANTS (CONTINUED)

Foster Care Grant:

Virginia residents who were in foster care when they turned 18, filed a FAFSA, and have financial need, may be eligible to receive a total grant/scholarship package equal to basic tuition/fees and housing/meals. Housing and meals are only included if the student is living on-campus. This excludes any differential tuition or special course fees, as well as any differential charges in housing or meal plans. The basic tuition/fees charges assigned to students by the University Business Office for their program of study is used. The housing/meal plan amount in the Cost of Attendance is used. When a student no longer lives on-campus, the total grant/scholarship package will be limited to tuition/fees, unless the student is eligible for assistance from other programs to exceed that amount.

The total grant/scholarship package is subject to "overaward" provisions (See Section 5 of Terms and Conditions). This means the total package will be reduced below the tuition/fees and housing/meals amount if the student doesn't have enough "need" from the results of the FAFSA and their enrollment.

The total grant/scholarship package may be comprised of federal, state, and institutional aid.

Students who feel they qualify for this assistance must contact the Office of Financial Aid & Scholarships and provide a "Letter of Certification of Foster Care Experience", often referred to as the Proof of Foster Care letter, or other court documents verifying their foster care status.

For renewal eligibility for this grant, a student must:

- File the FAFSA each year (preferably prior to the March 1st Priority Filing Date)
- Be a Virginia resident
- Demonstrate financial need (as calculated using the question in Section 6 of Terms and Conditions)
- Be meeting Satisfactory Academic Progress (see Section 8 of Terms and Conditions)
- Meet the general eligibility requirements for Title IV financial aid, which can be found here: <https://www.jmu.edu/financialaid/learn/eligibility.shtml>
- Live on campus to have housing/meals included as part of the calculation
- Be an undergraduate student who does not have a bachelor's degree
- Not exceeded the equivalent of five years as a full-time undergraduate student
- Be enrolled in a degree program taking at least 6 financial aid eligible credits per semester

Commonwealth Award

Commonwealth Awards are grant funds provided by the state of Virginia for undergraduate students and do not have to be repaid. This award may be renewed each year, but not automatically.

To remain eligible for this state grant, you must:

- File a FAFSA prior to the March 1st priority filing date
- Be a Virginia resident
- Be pursuing your first bachelor's degree
- Have an SAI less than \$16,001 (in 2023-24)
- Begin attendance in all the classes. More information about Attendance Verification can be found here: <https://www.jmu.edu/financialaid/learn/att-ver.shtml>
- Meet the general eligibility requirements for Title IV financial aid, which can be found here: <https://www.jmu.edu/financialaid/learn/eligibility.shtml>

Funds are limited in this account, so awards will be made as long as there is availability. A student may not simultaneously receive VGAP and the Commonwealth Award.

Students may not receive a Commonwealth Award, when combined with other tuition/fee specific assistance (e.g., tuition waiver, tuition scholarship, or employer tuition reimbursement), which exceeds the student's charges for tuition/fees. The fees portion of the "tuition/fee" figure includes the basic fees (required of all students) included in tuition, not additional course fees. Therefore, if a student is awarded Commonwealth Award and then receives another tuition/fee only award, the Commonwealth Award will be canceled or prorated accordingly.

SECTION 20: GRANTS (CONTINUED)

University Grant

This institutional grant program is primarily available to in-state, undergraduate students. The awarding criteria is subject to change during the year based on the needs of the student body. The FAFSA is used to determine each student's need level and grants are awarded accordingly. Funds may be used for qualifying educationally related expenses.

Priority consideration in awarding these funds will be given to students who meet the general eligibility requirements for Title IV federal financial aid, found here: <https://www.jmu.edu/financialaid/learn/eligibility.shtml>

If funds are available, grants may also be awarded on the basis of Professional Judgment (PJ) decisions made by our office. PJ decisions are made upon receipt and review of a written appeal from a student regarding special circumstances not explained on the FAFSA.

Awards are not guaranteed, as the funding available for this program fluctuates annually and so does the number of students who qualify. Awards will be made as long as funds remain available to do so.

Out-of-State Grants

Out of state students are encouraged to contact the higher education agency within their home state to inquire about grants to attend a college or university outside that state. The U.S. Department of Education provides a website for locating each [State Higher Education Agency](#). Renewal criteria is determined by the organization awarding the grant.

SECTION 21: SCHOLARSHIPS

Madison Scholarships Hub is the application center for all JMU Foundation scholarships at James Madison University. This does not include some scholarships that departments offer from institutional funds. Students are encouraged to check with their academic departments to inquire about the availability of non-foundation scholarships. **To log in to Madison Scholarships Hub, go to [MyMadison](#) and under the Student tab click on the logo for Madison Scholarships Hub.**

Further information regarding scholarships offered at JMU can be found on our website.

In addition, students may secure scholarship funding from private sources. The application procedures for these can vary. Our [scholarships website](#) includes links to some commonly used national search engines where students may research scholarship opportunities.

If you are receiving outside, private scholarships (as opposed to scholarships received from JMU) that are not already listed on your JMU aid offer, please submit the [Supplemental Information Sheet](#) from on our website. Federal and state regulations require us to consider outside sources of financial assistance when awarding aid. If your financial aid package on MyMadison does not list any scholarships, then we were not aware of any. The addition of scholarships later may cause a reduction to existing financial aid due to an "overaward". An overaward occurs when a student receives more than the allowable amount of financial assistance.

Private scholarship checks should be submitted directly to the [University Business Office](#). Instructions are available on their website. [Scholarship](#) checks received with no instructions on which term they are for will be applied to the term in which they are received.

Renewal Eligibility:

Some [scholarships](#) are annual awards, while others have a renewable component. Information about the renewability of a particular scholarship is outlined in information disseminated to the student when the initial award was made.

SECTION 22: STUDENT EMPLOYMENT

Federal Work-Study

The [Federal Work-Study \(FWS\) Program](#) offers part-time, employment to students who have remaining financial need after all other need-based aid has been awarded. Eligibility is determined based on the Free Application for Federal Student Aid (FAFSA). If you are offered work-study, you are eligible to apply for a Federal Work-Study job. Available positions are advertised via JMU's PageUp site, which can be accessed from the [Student Employment](#) website or by going to <https://jobs.jmu.edu>. The employment you may receive through this program is dependent on your job skills, class schedule and available positions.

Work-study students are paid every two weeks. You can only receive payment for the hours you have worked. For example, if your work-study offer for the fall semester is \$2,016, you will not receive a check for \$2,016. You must work to earn those dollars, and you will only be paid for the number of hours you work. It is possible that you will work enough hours to earn the entire \$2,016, but it's also possible that you will earn less. Your position and supervisor will determine the hours you work. Wages earned through FWS employment will not be credited to your student account.

There are differences between FWS and regular part-time employment. If your job 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, a JMU employer will be more understanding of your student responsibilities. Another benefit is that the amount of money you earn in an FWS job does not count as income when you file your FAFSA. This can help to lower your Student Aid Index (SAI). Keep in mind, however, that each year's FAFSA looks back to the income you earned two years prior. In other words, when filing your 2024-25 FAFSA, you will be reporting 2022 income, which includes any FWS earnings from spring 2022 and fall 2022.

If your Financial Aid Offer does not include Federal Work-Study, but you are interested in this type of employment, please contact our office. In some cases, it may be possible to reduce your need-based loans to create eligibility for FWS. Please note that being eligible for work-study employment does not mean that you have to limit your job search to FWS positions. You might also want to consider Institutional Employment positions, many of which are advertised through PageUp as well.

Renewal Eligibility:

To be considered for FWS in subsequent years, students must file the FAFSA and continue to meet the general eligibility requirements outlined at <https://www.jmu.edu/financialaid/learn/eligibility.shtml>, in addition to other award-year specific requirements explained above.

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 2,000 students per year working in institutional employment jobs on campus. This is not a financial aid program, as students do not need to complete a FAFSA to qualify for Institutional Employment. Many of these positions are advertised through PageUp.

Off Campus Employment

In some cases it may be more beneficial for a student to work off-campus than on-campus via Federal 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.

SECTION 23: FEDERAL DIRECT LOANS

Your initial Financial Aid Offer 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, in addition to other factors that are described in the "How Financial Eligibility is Determined" section of this document. You may always request less in a loan than the amount offered to you, but you may not request more.

It is 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 after the last day of enrollment for a term.

Students must be enrolled at least half-time to establish eligibility for a Direct Loan disbursement.

Renewal Eligibility:

To be considered for these loans in subsequent years, students must continue meeting the General Eligibility requirements outlined at <https://www.jmu.edu/financialaid/learn/eligibility.shtml>, in addition to other award year specific requirements explained in each of the Direct Loan sections.

Subsidized Federal Direct Loan

Subsidized Federal Direct Loans are long-term, need-based loans available to students enrolled at least a half-time and meeting Satisfactory Academic Progress (SAP) 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.

Unsubsidized Federal Direct Loan

Unsubsidized Federal Direct Loans are long-term loans (not based on need) available to students enrolled at least a half-time and meeting Satisfactory Academic Progress (SAP) 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 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 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 once repayment begins.

SECTION 23: FEDERAL DIRECT LOANS (CONTINUED)

Subsidized and Unsubsidized Direct Loan Application Process

First Time Borrowers

Students applying for a [Direct Loan](#) for the first time at JMU need to complete the following steps:

- File the FAFSA. You must complete this so JMU can determine your eligibility for loans from this federal program.
- Accept your loan(s) on [MyMadison](#).
- Sign a [Direct Loan Master Promissory Note](#).
- Complete [Entrance Loan Counseling](#).

Returning Borrowers

Students who are applying for a subsequent [Direct Loan](#) at JMU only need to do the following:

- Complete the FAFSA.
- Accept your loan(s) on [MyMadison](#).

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 at least a halftime and meeting Satisfactory Academic Progress (SAP) requirements 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 (COA) 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, 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 Notice. A Parent PLUS Direct Loan Application and Master Promissory Note (MPN) will need to be submitted.

Parent PLUS Direct Loan Application Process

First Time Borrowers

A parent applying for a [Parent PLUS Direct Loan](#) for the first time must complete the following steps ([Instructions](#) to parents for doing this will be included in the Parent PLUS Direct Loan Financial Aid Offer):

- File the [FAFSA](#) - This must be completed so JMU can determine your eligibility for loans from this federal program.
- Submit a [Parent PLUS Direct Loan Application](#).
- Complete a [Direct Loan Master Promissory Note \(MPN\)](#).

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

Returning Borrowers

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 Offer):

- File the [FAFSA](#) - This must be completed so JMU can determine your eligibility for loans from this federal program.
- Submit a [Parent PLUS Direct Loan Application](#).

Federal Grad PLUS Direct Loan

Graduate students are eligible to borrow under the Federal PLUS Direct Loan Program. This loan is called the [Grad PLUS Direct Loan](#). Terms and conditions applicable to this loan include the following:

- A Grad PLUS Loan borrower must not have an adverse credit history which is determined by a credit check conducted by the government.

SECTION 23: FEDERAL DIRECT LOANS (CONTINUED)

Federal Grad PLUS Direct Loan (continued)

- The repayment period for a Grad PLUS Loan begins after the final loan disbursement, however, borrowers may defer repayment while enrolled in school at least halftime, including an additional six months after they cease to be enrolled at least halftime. Interest that accrues on a PLUS loan during a period of deferment may be paid by the borrower or capitalized (added back into the principal of your loan) when the deferment period ends.
- A Grad PLUS Direct Loan borrower may receive a deferment while they are enrolled at least halftime at an eligible school. Contact the Direct Loan Servicing Center for details regarding this provision.
- The interest rate for Grad PLUS Direct Loans is set on an award year basis. The award year is July 1 – June 30. All loans disbursed during this period carry that rate, which is fixed over the life of the loan. The rate on all new loans is subject to change the following July 1. Refer to the [Financial Aid website](#) for the current interest rate.
- 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 submit the Free Application for Federal Student Aid (FAFSA).
- New borrowers will need to complete Grad PLUS Direct Loan Entrance Counseling and sign a Master Promissory Note in order to receive a disbursement from this loan program. These students will also need to complete Grad PLUS Direct Loan Exit Counseling prior to their graduation and/or departure from JMU if they withdraw from the university prior to graduation.

Grad PLUS Direct Loan Application Process

First Time Borrowers

A student applying for a [Grad PLUS Direct Loan](#) for the first time at JMU needs to complete the following steps:

- File the [FAFSA](#).
- Submit a [Grad PLUS Direct Loan Application](#).
- Sign a [Grad PLUS Direct Loan Master Promissory Note](#).
- Complete [Grad PLUS Direct Loan Entrance Counseling](#).

Returning Borrowers

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

- File the [FAFSA](#).
- Submit a [Grad PLUS Direct Loan Application](#).

Direct Loan 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 email when the loan funds have been credited to the student account each semester. Students and parents have 14 days from the time a Direct Loan has been credited to request cancellation.

Direct Loan Disbursements

Most students and parents apply for a Direct Loan (sub/unsub, parent PLUS and grad PLUS) prior to the start of the fall semester to cover expenses for the academic year (fall and spring). 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 requested 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.

Origination Fees and Interest Rates for Direct Loans

All Direct Loans (sub/unsub, parent PLUS and grad PLUS) are subject to fees, which the government takes out of the loan before it is sent to JMU. These are called origination fees. This means the disbursement amount will be less than the loan amount borrowed, but the borrower will still repay 100% of the borrowed amount upon entering repayment.

SECTION 23: FEDERAL DIRECT LOANS (CONTINUED)

Origination Fees and Interest Rates for Direct Loans (continued)

- For example, if the fee is 1%, then only 99% of the amount borrowed will be disbursed to JMU, but the borrower will still repay 100% of the loan amount in repayment.
- In addition to origination fees, all Direct Loans are assigned an interest rate when the loan is borrowed. This means that when a borrower enters repayment, the loan principal (amount borrowed) plus accumulating interest will need to be repaid.

The origination fees and interest rates for Direct Loans is established on an award year basis. The award year covers the period of July 1 – June 30. The fees and interest rates on all new loans is subject to change the following July 1. All loans disbursed during this period carry that fee and interest rate, which is fixed over the life of the loan. Please refer to JMU's [Financial Aid website](#) to see the current origination fees and interest rates.

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

Graduate student annual limits are:

- \$20,500 Unsubsidized Direct Loan

Direct Loan Aggregate (lifetime) Limits

The U.S. Department of Education has established aggregate loan limits for students borrowing from the Direct Loan programs.

- \$31,000 for a dependent undergraduate student (no more than \$23,000 of this amount may be in the form of subsidized loans).
- \$57,000 for an independent undergraduate student (or a dependent undergraduate student whose parents do not qualify for Direct PLUS Loans). No more than \$23,000 of the aggregate amount may be in the form of subsidized loans.
- \$138,000 for a graduate student (including loans for undergraduate study). Of this aggregate amount, no more than \$65,500 may be in the form of subsidized loans. the subsidized figure includes loans borrowed as an undergraduate and loans secured as a graduate student before July 1, 2012, when graduate and professional students were eligible to receive subsidized loans.

For more information, contact our office or visit our [website](#). You can review your aggregate loan limits by accessing the [National Student Loan Data System](#) (NSLDS).

Direct Loan and Grad PLUS Direct Loan Exit Loan Counseling

You will be asked to complete [Loan Exit Counseling](#) upon your departure from JMU (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.

Direct Loan Repayment

There are several options available for Direct Loan repayment. The following is a sample loan repayment schedule based on Direct Subsidized and Direct Unsubsidized Loan debt totaling \$26,946 at a 3.90% interest rate.

SECTION 23: FEDERAL DIRECT LOANS (CONTINUED)

Direct Loan Repayment (continued)

This example uses the Standard 10-Year Repayment Plan.

Repayment Plan	First Monthly Payment	Last Monthly Payment	Total Amount Paid	Repayment Period
Standard	\$272	\$272	\$32,585	120 Months

Reviewing the [Loan Repayment](#) website will explain many of the repayment plans, as well as provide access to a [Loan Repayment Estimator](#) for creating an estimated repayment schedule based on your individual loan debt.

Please contact our office or [Student Loan Support Services](#) if you have any questions about this information.

SECTION 23: PRIVATE EDUCATION LOANS

The U.S. Department of Education provides a comparison chart to review the differences between federal and private loans. Found here: <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>

You can learn more about private educational lenders JMU often works with by reviewing the information that is part of the application process at <https://www.jmu.edu/financialaid/apply/aid-options/private-alternative-loan.shtml>. The information about these lenders is accurate as of the date it was collected. However, because these are private loans, lenders can change the terms and conditions without notifying JMU. Therefore, we suggest that prospective borrowers verify this information with any lender prior to applying for a loan.

It should be noted that borrowers are not required to use lenders they see on this site. This is merely a tool to help borrowers begin their research, but JMU will certify loans from any private educational loan lender (within the applicable rules and regulations).

Federal regulations require private educational loan borrowers to complete a [Private Educational Loan Applicant Self-Certification](#) document in order to receive a private loan.

Private loan eligibility is generally limited to the following formula.

- Cost of Attendance (COA) (-) Minus other aid offered (=) Equals private loan eligibility

The Cost of Attendance is developed according to the same federal guidelines used for all other aid programs. This means that only classes with a "Yes" under the "Aid Eligible" column in "My Class Schedule" in MyMadison may be considered when determining the Cost of Attendance.

- If you see a "Yes" next to one of your classes, it will be considered.
- If you see a "No" next to one of your classes, it cannot be counted as part of your attempted credits when your financial aid eligibility is determined.

You can learn more about this in the "Classes and Program of Study Applicability (Financial Aid Eligible Hours)" section of this document.

A Private Loan lender may indicate you qualify for a higher loan limit than what JMU will certify for you. The lender is basing their decision primarily on financial measures (e.g., credit check) associated with your application, but the amount certified (by JMU) cannot exceed your Cost of Attendance, which is heavily influenced by the number of financial aid eligible classes you are registered for during the enrollment period.

- For example, if you are registered for a total of 9 credit hours in a term and only 6 of them are listed with a "Yes" under the "Aid Eligible" column in "My Class Schedule" in MyMadison, then for financial aid purposes, your Cost of Attendance will be based on 6 hours.

You can find the [Private/Alternative Loan Lender Policy](#) on our website. This policy explains how the lender list was compiled.

Lastly, private educational loan debt can be very expensive as these loans are not governed by the same rules and regulations that are applicable to federal student loans. The interest rate, repayment period, fee structure, deferment/forbearance rules, loan forgiveness rules, consolidation options, and many other features differ from the federal student loan programs.

SECTION 23: PRIVATE EDUCATION LOANS (CONTINUED)

In most cases, private loans will be more expensive than federal loans for borrowers over the life of the loan. Therefore, we encourage students and parents to consider this option very carefully before making the decision to apply.

Renewal Eligibility:

Contact your lender to discuss the renewal eligibility for a private/alternative education loan.

SECTION 25: STUDY ABROAD/CONSORTIUM/EXCHANGE

State and federal financial aid funds are available to students enrolled in qualifying JMU [study abroad, consortium, or exchange 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 (COA) will be based on the anticipated expenses applicable to your study abroad or consortium program. This cost information will be provided by the Office of International Programs or the host school.

Students in a study abroad program do not need to contact our office for special consideration. However, students in a consortium program must contact our office 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 state and federal grants are not increased based on participation in one of these programs. Federal loan limits still apply.

For study abroad and exchange programs, a full listing of approved partner institutions can be viewed on the Center for Global Engagement's website at <https://www.jmu.edu/global/index.shtml>.

SECTION 26: DUAL DEGREE (GRADUATE STUDENT DETERMINATION)

Sometimes students will begin a graduate program before completing undergraduate degree requirements. As such, they may be enrolled in one or more undergraduate courses under the undergraduate career while simultaneously registering in one or more graduate level courses under the graduate career. However, a student can only receive financial aid for one career at a time.

In these circumstances, our office must determine which career is appropriate for financial aid purposes. Typically, if a student enrolls at least half time in aid eligible hours under the undergraduate career, that student would continue to receive financial aid as an undergraduate. However, if the opposite is true, a student may be considered for graduate level Federal Direct Loans assuming he/she/they meet the following conditions:

- Admitted into a graduate program for the term aid is being awarded
- Registered for classes within a graduate matriculation for that term
- Enrolled at least half-time (5 credit hours per term) in courses that apply towards the graduate degree
- Completed the equivalent of at least three academic years of full-time study either prior to entrance into the program or as part of program itself
- Not receiving Title IV federal aid as an undergraduate for the same period of enrollment

Conversely, students accepted provisionally and taking prerequisite courses for full admission into their graduate program may receive consideration for undergraduate level Federal Direct Loans. No graduate loans until fully admitted into the graduate program. This means no Federal Direct Loan assistance for enrollment in graduate courses that are applicable to the graduate degree requirements while in a provisional status.

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

SECTION 27: ENROLLMENT STATUS DEFINED

It is important to note that the enrollment status used to determine financial aid eligibility for all students is the Office of Financial Aid and Scholarships' definition. Please review the following examples:

- Other areas of JMU may consider a graduate student taking less than 5 credits as half time, however, 5 credits per term is always considered half time enrollment for financial aid purposes.
- In summer, a department may consider an undergraduate student taking less than 12 credits as full-time, but for financial aid purposes 12 is always the minimum number of credits for an undergraduate student to be considered full-time.

SECTION 28: ELIGIBLE AND INELIGIBLE PROGRAMS OF STUDY

To be eligible for federal aid, you 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 ineligible to receive federal Title IV assistance for credit hours/coursework which will not count towards the completion of their degree program requirements.

At JMU, three graduate certificate programs fall under this provision.

- Cyber Intelligence,
- Educational Leadership (became an aid eligible program in the 2023-24 academic year), and
- Teacher Leadership

Students may not receive financial aid for any other JMU certificate programs. In addition, there is one degree program at JMU – Master of Education: K-8 Mathematics Specialist – whose students do not qualify for state or federal financial aid.

Those students enrolled in the Teacher Licensure program are eligible for financial aid consideration, as technically this is not a JMU certificate program.

SECTION 29: AUDITING A CLASS

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

SECTION 30: 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.

SECTION 31: RELEASE OF RECORDS

When you accept university offered aid, you also give our office 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.

FREQUENTLY ASKED QUESTIONS

Please visit the FAQs and video sections of our website for more information.

- <https://www.jmu.edu/financialaid/learn/faqs/frequently-asked-questions.shtml>
- <https://www.jmu.edu/financialaid/learn/videos/financial-aid.shtml>

CONTACT INFORMATION

PHYSICAL ADDRESS

Office of Financial Aid and
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WEBSITE

www.jmu.edu/financialaid

AVAILABILITY

The Financial Aid Office is open during all normal JMU business hours and all staff members have the ability to assist enrolled or prospective students in obtaining any of the information outlined in this document.

NOTES: