
Financial Assistance

Scholarships, Grants, Student Employment and Loans

Office of Financial Aid and Scholarships
Student Success Center
MSC 3519
Phone: (540) 568-7820
Website: <http://www.jmu.edu/finaid>



[Print Version of Catalog](#)

Financial Assistance

Assistantships

Website: http://www.jmu.edu/grad/current-students/assistantships/assist_info.shtml

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

Assistantships typically include a stipend and tuition. The amount of the stipend can vary depending on the type of assistantship (doctoral assistant, graduate assistant, teaching assistant, etc.), the source of the funding and other factors. The tuition portion of the award can also vary and is especially impacted by a student's residency status. International students are eligible for assistantships.

Students will be awarded assistantships for a maximum of four academic semesters (exclusive of summer session) in most master's and educational specialist degree programs and a maximum of three years in the Master of Fine Arts and doctoral programs. Assistantships are typically limited to nine paid graduate hours of tuition each fall and spring semester, although doctoral assistantships can include summer terms. Contracts are usually written for an academic year. Assistantships may not cover the tuition for all courses required by an academic program. Students must pay for any additional hours each semester at the tuition rate based on residency status. Tuition will be covered at the on-campus rate for the hours stated on the contract.

Any additional charges for Web-based courses will be the responsibility of the student. Under no circumstances will payment from assistantship funds be used for audited course work or undergraduate hours. Assistantships do not cover the student's room and board expenses. No tuition or stipend is paid through the assistantship program for summer enrollment.

Acceptance of an offer of financial support—such as a graduate scholarship, fellowship, traineeship or assistantship—for the next academic year by a prospective or enrolled graduate student completes an agreement that both student and graduate school expect to honor. In that context, the conditions affecting such offers and their acceptance must be defined carefully and understood by all parties. Students are under no obligation to respond to offers of financial support prior to April 15; earlier deadlines for acceptance of such offers violate the intent of this resolution. Read the Council of Graduate Schools' Resolution Regarding Graduate Scholars, Fellows, Trainees, and Assistants for full details (http://www.jmu.edu/grad/_files/cgs-resolution.pdf).

Classification of Assistantships

Doctoral Assistant

Doctoral assistants are assigned to academic units to assist faculty members in their responsibilities of teaching and/or research. Students enrolled in doctoral programs at JMU may serve as doctoral assistants. Doctoral assistantship stipend and tuition packages vary by program and may extend across all semesters, including summer.

Graduate Assistant

A graduate assistant is assigned to an academic unit, support program or administrative office to assist faculty members in preparing for instruction, leading discussion groups, grading papers, conducting research, preparing laboratories, performing departmental administrative tasks, etc. Specific duties will vary according to the needs of the department. All full-time graduate students, including first semester students, are eligible for graduate assistantships.

Teaching Assistant

A limited number of teaching assistantships are available in academic units offering major programs of graduate study. A teaching assistant is assigned to an academic unit and is required to instruct one course or three credit hours of course work each semester or an equivalent of three credit hours of laboratory work each semester. Students may also be awarded a teaching assistantship to assist professors within the department with instructor related duties. All graduate students, including doctoral students, who have completed a minimum of 18 hours of appropriate graduate course work are eligible to serve as teaching assistants. In some cases, graduate assistants must complete specific courses in their academic programs to be eligible to serve as teaching assistants. Teaching assistants must be directly supervised by a graduate faculty member.

Assistantship Hours

In accordance with university policy guidelines, graduate assistants will provide an average of 20 hours of assistance each week. Graduate assistants cannot be asked to perform more than an average of 20 hours per week unless special permission is granted from The Graduate School. Visa requirements stipulate that international students may not in any circumstances work more than 20 hours per week. Students

may not begin their assignment prior to completion and submission of all required forms.

Additional JMU Employment for Graduate Assistants

Graduate students receiving stipends from Virginia state funds are occasionally permitted to accept JMU employment in addition to the 20 assistantship hours. Such employment requires formal permission from The Graduate School, in response to a request by the student's graduate director or adviser. The student and the director or adviser should carefully consider the potential effect of additional employment on the student's academic performance before granting permission for additional work.

Under the Affordable Care Act (ACA), part-time employees, including students receiving assistantships, may work no more than 29 hours per week. Additional employment must be approved prior to the initiation of work, and the number of hours worked in any given week must total 29 hours or less.

Application for Assistantships

Application Process

A student interested in a graduate assistantship should inform the graduate program to which he/she is applying of his/her interest in an assistantship. Some programs have the ability to offer assistantships to their own students, and some have agreements with other departments to recommend applicants for their positions. If a student cannot find an assistantship through their home program, students may want to choose to apply for an assistantship that is posted online.

To apply for an assistantship:

- Go to <http://www.jmu.edu/humanresources/emp/joblink.shtml>.
- In the "For Applicants" section, select "click here" to enter JMU JobLink.
- Click "View/Apply for Graduate Assistant Positions."
- Click "View" for the Working Title of each position.

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

Questions concerning assistantships should be made directly to the graduate program or department offering the assistantship.

Criteria

To be eligible for assistantship consideration, students must:

- Be conditionally or unconditionally accepted into a specific graduate program (provisionally accepted students are not eligible for assistantships).

- Have official transcripts on file in The Graduate School indicating completion of the baccalaureate degree from a regionally accredited institution.
- Carry a full course load of nine credit hours during each semester of the assistantship.

Deadlines

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

Academic Load

The following academic load guidelines apply to all graduate assistants. Graduate assistants must:

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

For courses to be covered by assistantship funding, graduate assistants must enroll each semester during the regular registration period(s) and prior to the tuition refund date as published by the [Office of the Registrar](#). Students who register for additional courses after this time will be personally responsible for additional tuition and fees. Students who drop courses after the tuition refund date will be responsible for tuition and fees and will receive a grade of "W" for the course. Exceptions may be made only for documented extenuating circumstances and will be handled on a case-by-case basis by the dean of [The Graduate School](#). Students must contact the Office of the Dean of Students if all courses are dropped to withdraw from the university.

Conditions of Continuation in Assistantship

Graduate assistants are required to make satisfactory progress toward their degrees. A student who receives a notification of dismissal from their program cannot retain their assistantship. To retain or reapply for an assistantship, students must maintain a 3.0 graduate GPA or higher. A student who receives a notice of academic probation during the fall semester must receive permission of their program and their assistantship department to continue her/his assistantship during the spring semester.

To continue an assistantship students must enroll in a minimum of nine credit hours of graduate course work each semester. An assistantship can be retained if the student receives formal approval from [The Graduate School](#) to take fewer than nine credit hours (an "underload") during a particular semester. Requests to complete fewer than six graduate credit hours are never approved. Only one underload semester may be granted during a graduate assistant's program of study.

Forfeiture of Assistantship

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

Federal Financial Assistance Programs

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

Students interested in information on financial assistance programs should visit the financial aid website (<http://www.jmu.edu/finaid>), contact the Office of Financial Aid and Scholarships or send an e-mail to fin_aid@jmu.edu. Information about financial aid and scholarships at JMU can also be found on the [JMU Financial Aid website](#). A general overview of the aid process and basic consumer information can be found by reading the JMU Terms and Conditions for Financial Aid – Consumer Information document available at <http://www.jmu.edu/finaid/forms.shtml>.

Application Procedures and Deadlines

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

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

- Federal Unsubsidized Direct Loan
- Federal Work-Study Program
- Need-based Foundation Scholarships
- Federal Grad PLUS Direct Loan

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

Financial aid recipients must complete the FAFSA each school year. Amounts and types of assistance may vary from year to year. If funds are available, the Office of

Financial Aid and Scholarships continues to assist students who meet the following conditions:

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

Students offered financial assistance by JMU will receive electronic notification regarding their financial aid eligibility. The financial aid office will send a notice to the JMU e-mail account, which directs students to [MyMadison](#), where they may view and interact with their financial aid package. The aid notice has important information, so the recipient should follow all instructions to ensure the completion of required forms. Students can find consumer information regarding the financial aid process, including pertinent rules and regulations, through the financial aid section of their [MyMadison](#) account. If any of the information included in the financial aid package or award notification is incorrect, the student should immediately notify the [Office of Financial Aid and Scholarships](#). Financial aid is awarded based on FAFSA information, as well as the student's status at JMU (e.g., academic level, enrollment status and residency).

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

Cost of Attendance

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

Satisfactory Academic Progress

To be eligible to receive financial assistance, students must be making satisfactory progress toward graduation as defined by [The Graduate School](#) and the [Office of Financial Aid and Scholarships](#). Financial aid standards are available on the financial aid website.

Student Loans

Information about student loans is available on the [financial aid website](#).

Federal Direct Loan Program

The Unsubsidized Direct Loan is a long-term, low-interest loan, for which undergraduate, graduate and professional students may apply. The interest rate on each loan is fixed on July 1st of the award year. Students can view current year interest rates at www.jmu.edu/finaid. The student can either pay the interest while in school or have it capitalized (i.e., added to the principle). Payments on the principle amount do not begin until six months after the student graduates or drops below half-time status.

Graduate students may borrow no more than \$20,500 per year, or no more than the established Cost of Attendance, whichever is lower. In addition, graduate students may borrow no more than \$138,500 during their graduate career, which includes loans received for undergraduate study. For students who received prior Federal Stafford Loans at JMU or another institution, the debt total is the sum of all Direct and Stafford Loans.

Federal Grad PLUS Direct Loans

The Grad PLUS is a credit-based loan. Grad PLUS borrowers may apply for an amount up to the cost of attendance minus any other financial aid received by the student for the academic year. The interest rate on each loan is fixed on July 1st of the award year. Students can view current year interest rates at www.jmu.edu/finaid. Interest begins to accrue on the date of the first loan disbursement. The first payment is due within 60 days of the last disbursement for the loan period. At times a Grad PLUS borrower may receive a deferment while he or she is enrolled at an eligible school. Contact the Direct Loan Servicing Center for details regarding this provision. Students must meet the same general eligibility requirements for federal financial aid that must be met in order to receive a Federal Direct Loan.

Applications for the Federal Grad PLUS Direct Loan are available on the financial aid website, but students should not submit an application until they have received a financial aid award notice explaining their eligibility.

Alternative Loans

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

JMU Scholarships

Many scholarships for students are established through the JMU Foundation and individual university departments. Scholarships are awarded either through the [Office of Financial Aid and Scholarships](#) or by the appropriate college or division according to established criteria. Awards are based upon merit and/or need. To be considered for need-based scholarships, students must complete the FAFSA. For information on specific scholarships, students should visit the scholarships website.

Private Scholarships

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

James Madison University Business Office

738 South Mason Street, MSC 3516

Harrisonburg, VA 22807

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

Ronald E. McNair Post-Baccalaureate Achievement Program

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

Application fees to The Graduate School will be waived for McNair applicants. For more information on the McNair Programs, refer to the website.

Employment

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

Student Employment

JMU employs both graduate and undergraduate students in academic, administrative or service oriented areas. Students must be degree seeking and enrolled on at least a half-time basis during the academic year to be employed in these positions. They receive payment for their services via direct deposit twice a month. Wages earned in student positions are not applied directly toward the cost of tuition; however, they serve as a source of income for weekly living expenses. There are three work programs at JMU. For more information see the Student Employment website.

Federal Work-Study Program

Federal Work-Study (FWS) can be part of the financial aid package for students who demonstrate financial need as determined by their FAFSA. Students who are offered FWS will need to apply and interview with employers to secure a position; however, employment is not guaranteed. To obtain information about available FWS positions, refer to the student employment website. These jobs provide a student with the opportunity to earn a paycheck throughout the year. If the student reports FWS earnings as need-based employment on next year's FAFSA, then the money earned through this program is not counted as income when determining financial aid eligibility for that year.

Institutional Employment

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

Off-Campus Part-Time Jobs

The off-campus part-time jobs program is designed to assist students in securing off-campus, part-time employment regardless of their financial aid eligibility. The program's coordinator works with local employers to promote hiring JMU students and to assist with advertising their opportunities.

Additionally, the program is centered on creating real-world experiences for students that will not only increase self-knowledge but also develop marketable skills that will provide a solid foundation for securing jobs beyond graduation. To obtain information about available positions, refer to the student employment website.

Equal Opportunity

Office of Equal Opportunity and Title IX

MSC 5802

1017 Harrison Street

Harrisonburg, Virginia, 22807

Phone: (540) 568-6991

Fax: (540) 568-7992

TDD: (540) 568-2278

Website: www.jmu.edu/oeo/

James Madison University does not discriminate and will not tolerate discrimination on the basis of age, color, disability, gender identity, genetic information, national origin, parental status, political affiliation, race, religion, sex, sexual orientation or veteran status. Conduct by a member of the university community that constitutes discrimination or harassment on the basis of any protected class is a violation of university policy and is sanctionable.

Inquiries or requests for reasonable accommodation may be directed to the activity coordinator, the appropriate university office or the Office of Equal Opportunity. More information is available through the [Office of Equal Opportunity website](#).

University Withdrawal

If students withdraw from their graduate program or the university, the University Business Office may adjust their charges based upon their withdrawal date and the JMU Refund Policy. For the university refund policy, refer to the [University Business Office website](#).

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