



Office of Financial Aid

Strickland Center, Room 116

P: (910) 275-6379 F: (910) 296-1314

jscfinaid@james sprunt.edu

FREQUENTLY ASKED QUESTIONS

1. How often should I re-apply for financial aid?

Annually, typically after your income taxes are processed. New FAFSA's are required before the beginning of the fall semester each year. Please see the financial aid webpage for deadlines.

2. What is the expected family contribution (EFC)?

Expected family contribution is the amount of money that the family is expected to contribute toward educational expenses from resources other than financial aid and is based on ability to pay. Factors used to determine a family's contributions include: the previous year's adjusted gross income, assets, size of family, and the number of individuals in the family attending college. The expected family contribution for dependent and independent students is determined differently. The EFC is calculated using the information provided on the Free Application for Federal Student Aid (FAFSA).

3. I receive no help from my parents and live on my own. Does that qualify me as an independent student?

Not necessarily. In order to be considered as an independent student for purposes of financial aid, you must be able to answer yes to at least one of the following questions:

1. Will you be at least 24 years old before January 1 of the current year?
2. As of today, are you married?
3. At the beginning of the school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc)?
4. Are you currently serving on active duty in the U.S. Armed Forces for the purposes other than training?
5. Are you a veteran of the U.S. Armed Forces?
6. Do you have children who will receive more than half of their support from you between July of the previous year and June of the current year?
7. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June of this year?

8. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
9. Are you or were you emancipated minor as determined by a court in your state of legal residence?
10. Are you or were you in legal guardianship as determined by a court in your state of legal residence?
11. At any time on or after July of the previous year, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. At any time on or after July of the previous year, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
13. At any time on or after July of the previous year, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

4. What is verification?

The Department of Education selects approximately 30% of all FAFSA applicants for a process called verification. If you are selected, you will be asked to provide the required documentation to the Office of Financial Aid. Verification must be complete before aid eligibility can be confirmed.

5. I have a bachelor's degree. May I still apply for Financial Aid?

Students with bachelor's degrees may still apply for the Federal Work-Study Program and any scholarships. These students will not be eligible for the Federal Pell & Federal SEOG grants. Students will need to first complete the Free Application for Federal Student Aid (FAFSA), before scholarships can be considered.

6. I am divorced / separated. What should I include on the Free Application for Federal Student Aid (FAFSA)?

Students who are divorced or separated should not include their spouse's income on the FAFSA. Parent information may be required. For more information on detailed or complicated questions, please contact the financial aid office.

7. I was recently married. Do I have to include my spouse's income on the Free Application for Federal Student Aid (FAFSA)?

Yes. A student should include his/her spouse's information on the FAFSA if he/she is married at the time the application is completed. If separate federal income tax returns were filed, combine the adjusted gross incomes from the tax returns and include them on the appropriate line of the FAFSA. Do the same for the amount of taxes paid and other amounts.

8. What if I lost my job or have other special circumstances?

The Office of Financial Aid can take into account special circumstances, which may affect your need. These may include loss of income due to layoff, disability or loss of untaxed benefits. You can obtain a Special

Circumstance Form and submit it with supporting documentation. Please note that not all requests for special conditions are approved.

9. Can I get financial aid for the summer term?

Possibly. If you were not full-time for two semesters during the academic year at any school, (fall, spring, summer) you will probably have funds available for the summer semester. Any remaining funds will be transferred to the summer awarded amount on web advisor after your spring status is determined. If you had attended two different schools during fall and/or spring semester, you may not qualify for aid. To utilize year around pell, you must attend full time in the fall (12 credits) and full time in Spring, (12 credits) then AT LEAST half time in summer (6 credits). For more information, please see your financial aid office.

10. If I am full-time, why didn't I get all of the refunded amount?

You only get paid for classes that you have attended. For example, the credit hours of a developmental course or a second session course that you have not started yet will not be included in a refund until you have attended. Once your status changes from half-time to qtr-time, qtr-time to full-time, etc., you will be paid for those hours on a date after this status change has occurred. It takes approximately 2 weeks to process refunds. So if you start a class within 2 weeks of a refund disbursement, you would not receive funds at that disbursement. It would be the following disbursement. In this case, you would probably receive more than one check during the semester.

11. If I have to repeat a course, do I have to pay for it?

It depends on if your overall total of credit hours has changed. Exchanges of equal value credit hours are needed. For example, you have registered for a total of 12 hours which is including DMA10 & DMA20. If you have to repeat DMA10, you would need to drop DMA20 in exchange of taking DMA10 again. However, if you have taken and passed DMA10 but need to repeat DMA20, you don't have a course to drop in exchange of the course you would need to re-take. In this instance, your total credit hours would become 13 instead of 12 because there was no exchange. Please Note, special circumstances may apply. Please see your assigned Financial Aid Assistant.

12. What are the guidelines to continue receiving aid?

You must maintain Satisfactory Academic Progress, a.k.a. SAP. The criteria are a 2.0 GPA & 67% completion rate. The completion rate is the number of classes passed/number of classes registered for. Dropping, withdrawing, and failing classes all affect your financial standing at any time after the first day of classes. After the 60% mark of the semester, you can drop without having to pay back money but it will still affect your financial aid standing. (1st offense – Warning; 2nd consecutive offense – Suspension*)

* You may appeal a suspension status. Please see the Financial Aid Office for more details.