



Jacksonville University Financial Aid Office

2800 University Boulevard, North Jacksonville, Florida 32211-3394
904-256-7060 800-558-3467 Web site: <http://www.ju.edu>

Dear Student,

We are pleased to offer you a financial assistance package for the 2003-2004 academic year.

The specific types and amounts of aid for which you appear to be eligible are listed on the enclosed Financial Assistance Notification Letter. In developing this offer of aid, the Financial Aid Office considered your need, based on the cost of attendance at JU, and your estimated family contribution (EFC) as determined by the U.S. Department of Education. This offer represents the best financial aid package we are able to provide, given our available funds and guidelines for each program.

This is an offer of financial assistance; it is not a guarantee of aid or an actual award of aid. Actual awards are processed and confirmed once we receive your completed *Application for Scholarships & Financial Aid* form and signed Financial Assistance Notification Letter, which are included in this package. If you are a student borrowing your first Federal Stafford Loan at JU, you must return a completed Master Promissory Note to the Financial Aid Office before your loan can be disbursed. If you are a parent borrowing under the Federal PLUS Loan Program, you must return a completed PLUS Loan Application/Promissory Note to the Financial Aid Office before your loan can be certified OR disbursed.

The Financial Aid Office is dedicated to providing superior service to you and your family during your enrollment at JU. Please read all of these materials carefully and keep for future reference. Qualified financial aid counselors are available to answer any questions you may have. Each student at JU has an assigned counselor who is responsible for his or her individual needs. Please refer to the box with the heading, "2003-04 Counselor Assignments," for the name of your personal counselor. You may also check the status of your financial aid on-line at <http://my.ju.edu>.

Welcome to Jacksonville University!

The Financial Aid Office

2003-04 Counselor Assignments

Students receiving financial aid at JU are divided into groups with each group assigned to a permanent, personal financial aid counselor. Those assignments are:

Jeanne Gabrynowicz	Students with last names beginning A through G
Joan Davis	Students with last names beginning H through O
Charles Moore	Students with last names beginning P through Z
Irina Kouchnir	Recipients of Athletic, NROTC, or STA-21 Scholarships
Melissa Mack	Adult Degree Program and RN-to-BSN
Kathy Dilbert	Student Employment Coordinator

Understanding Your 2003-04 Financial Assistance Notification Letter

TYPES OF FINANCIAL AID

INSTITUTIONAL SCHOLARSHIPS & GRANTS

Jacksonville University scholarships and grants are available to traditional, full-time, undergraduate students who are seeking their first bachelor's degree. They are awarded for a maximum of four years (except in the case of transfer student awards, which are awarded up to normal degree completion of 128 earned credits) and payment is made only during the standard fall and spring semesters.

The initials "JU" preceding the award name designate institutional financial aid. If any of your awards are institutional financial aid, your gift aid (i.e. "free" money that does not have to be paid back) may be adjusted to prevent an over-award. Over-awards may occur in institutional, state, or federal award programs. The Financial Aid Office will monitor your total financial aid throughout the academic year and make any revisions, as they are required. Your total educational resources, i.e. financial resources that are counted towards your educational expenses, may not be more than your anticipated educational costs.

Davin Loan – An institutional loan with features similar to the Perkins Loan. Davin Loans require a parent co-signer and credit review. Five percent (5%) of the loan principal is deducted prior to disbursement in the form of program fees.

STATE SCHOLARSHIPS/GRANTS

If an amount is indicated, we have predicted your eligibility based on recent program requirements. While we are confident in anticipating this award, actual determination and notification will be made by your state.

STUDENT EMPLOYMENT

Jacksonville University offers numerous on-campus employment opportunities for students. The Student Employment Coordinator who is a member of the Financial Aid Office staff administers student work programs. Employment opportunities and information may be found on-line at the JU website under Student Life. Click on the Quick Link NEED A JOB. Any student wishing to work on campus must attend Student Employment Orientation prior to beginning work.

VERIFICATION

If your application has been selected for verification, disbursement of funds cannot occur until the JU Financial Aid Office has received and reviewed student, parent/guardian and/or spouse income tax returns and W-2 forms, and a 2003-2004 Verification Worksheet, which we will mail to you.

FEDERAL PROGRAMS

Federal Pell Grant – If an amount is indicated, it has been estimated from your Free Application for Federal Student Aid (FAFSA).

Federal Supplemental Educational Opportunity Grant (SEOG) - A grant for undergraduates with exceptional financial need. Unlike the Federal Pell Grant, there is no guarantee every eligible student will be able to receive an FSEOG; students are awarded an FSEOG based on the availability of funds. An FSEOG doesn't have to be paid back.

Federal Stafford Loan – A separate application/promissory note is required for the Federal Stafford Loan. Also, approximately 3% of your Federal Stafford Loan award will be withheld by the lender in the form of origination and guarantee fees. The amount you are eligible to borrow increases as you progress toward completion of your degree. Freshmen (fewer than 29 earned credits) may borrow up to \$2,625 during a 12-month academic year. Sophomores (29 to 57 earned credits) may borrow up to \$3,500 during a 12-month academic year. Juniors and seniors (58 earned credits or more) may borrow up to \$5,500 during a 12-month academic year. The interest rate on this loan is variable, but capped at 8.25%. Repayment begins six months after a student graduates, withdraws, or drops below half-time status. If the Federal Stafford Loan is "subsidized," then the federal government will pay the interest on the loan during the period when the student is enrolled in school. If the Federal Stafford Loan is "unsubsidized," then interest accrues on the principal borrowed while the student is enrolled in school.

Federal Perkins Loan – This is a federal loan program administered by JU for students with financial need. Following the start of classes each term, students receiving this award will be required to sign a Promissory Note in the Controller's Office to repay this loan at 5% interest beginning six to nine months after ceasing half-time enrollment.

Federal Work Study – If an amount is indicated, this amount represents the maximum a student can earn per semester. **Note: An award of Federal College Work Study will not be deferred from your tuition charges up front. Federal College Work Study must be earned.**

GUIDELINES FOR RECEIVING FINANCIAL ASSISTANCE

1. Students requesting financial aid are required to fill out the **Free Application for Federal Student Aid (FAFSA)** (www.fafsa.ed.gov). This allows us to determine if you are eligible for federal, state, or University need-based programs. **JU's school code is 001495.**
2. Normally, financial aid awards are disbursed in two equal payments –one for the fall semester and one for the spring semester. There is a separate institutional application for students who wish to attend summer sessions.
3. Your award may be adjusted if the total aid offered exceeds your financial need as determined by the U.S. Department of Education. Approximately 30% of JU financial aid recipients are selected by the U.S. DOE for “**verification**,” an audit of their financial assistance file. Financial aid awards to recipients who undergo “verification” may be adjusted as a result of the verification process.
4. Your award may be cancelled or reduced if you do not enroll on a full-time basis of at least 12 credit hours per semester. You should consult with the Financial Aid Office prior to dropping classes that will result in less than full-time status.
5. Full grant-in-aid athletes and NROTC Scholarship recipients living on campus may qualify for room and/or board benefits that are awarded by the University. Normally, these benefits cannot exceed the cost of the average on-campus double room combined with a full meal plan. The benefit will be reduced if the total combination of scholarships and grants available to a student is greater than the combined costs of tuition, fees, room and board for a single semester.
6. Your award is based upon anticipated federal and state funding. Awards may change if programs are funded at less than the anticipated amount.
7. This award is contingent upon maintenance of satisfactory academic progress as defined in the *Financial Aid* section of the current Jacksonville University academic catalog.
8. Students sometimes are eligible for additional programs such as pre-paid college plans, outside scholarships, VA educational benefits, employer reimbursement, vocational rehabilitation, etc. If you anticipate receipt of any of these types of resources, you must notify the Financial Aid Office. We are required to account for all anticipated resources when determining your eligibility for some financial aid programs.
9. You may refuse all or any portion of your total financial aid award package by drawing a line through the award amount and initialing the change. If you decline an award, but later request reinstatement, the Financial Aid Office will restore the award on a “funds available” basis, providing no other eligibility criteria have changed.
10. No refunds based on institutional funds or over-awards will be made.
11. This award is only for the 2003-2004 academic year. The Free Application for Federal Student Aid (FAFSA) **should be filed each year by April 30.** Your financial aid award is recalculated each year and is adjusted to reflect changes in your financial need and the cost of attending Jacksonville University.
12. Other resources that may be available if the total aid offered to you is less than your total anticipated costs are pre-payment plans and Private Alternative Loans. Pre-payment plans are described on page 6 of this brochure. Contact the Financial Aid Office for additional information about Private Alternative Loans.

THE LOAN PROCESS

Your financial aid package may include one or more educational loans. You may accept all or part of your loan(s). However, loans must be repaid, so we want to caution you to accept only the loan funds you really need. In assessing your needs, include only those items that are outlined in the cost of attendance budget: tuition, fees, room, board, personal expenses, transportation, and books. Borrow only what you need so that, upon graduation, you will not be so in debt that you cannot enjoy and afford the things that come with your status as a college graduate.

MANDATORY LOAN SEMINAR ON THE WORLD WIDE WEB

All students receiving a Federal Stafford Loan for the first time at JU are required, by federal regulation, to complete a one-time, online Loan Seminar. This seminar will advise you of your rights and responsibilities as a borrower. You can complete this requirement 24 hours a day, seven days a week by logging on to the World Wide Web. This is a requirement whether or not you have completed a seminar at another school. You can satisfy this requirement by:

accessing <http://www.ju.edu> -
click on "Admissions,"
click on "Financial Aid,"
click on "Applying for Aid,"
scroll to and click on Stafford Loan highlighted section.

scrolling
to "Entrance Counseling" and clicking that button

Once you have completed the session, JU will get an e-mail response that you have met the requirement. **JU is not permitted to release loan proceeds to a student until we have received verification that this requirement has been met.**

The Loan Process: How You Get Your Money

STAFFORD

JU sends student a Financial Assistance Notification Letter, including eligibility for Subsidized or Unsubsidized Federal Stafford Loans.

▼
New Students select a lender on the **JU Application for Scholarships and Financial Aid** and return the form along with a **completed Master Promissory Note** to the Financial Aid Office.

▼
JU transmits loan information electronically to its Central Disbursement Agent and mails the Master Promissory Note to the lender selected by the student.

▼
Continuing Students who borrowed in the previous academic year will automatically be certified for a new loan up to their maximum eligibility **UNLESS THEY INFORM THE FINANCIAL AID OFFICE THAT THEY WISH TO BORROW A LESSER AMOUNT.**

▼
Central Disbursement Agent processes application, deducts applicable fees, and transmits funds to JU.

▼
JU posts loan proceeds to student's account after the start of classes. (Loans for first-time borrowers will not be delivered until 30 days after the start of classes.)

PLUS

Parent borrower completes a PLUS Pre-approval form or an on-line PLUS Pre-approval application with a participating lender of their choice.

▼
Lender informs parent borrower and JU Financial Aid Office within 48 hours of the loan's approval or denial.

▼
If the PLUS Loan is approved, the parent completes the PLUS Loan Application/Promissory Note and returns it to the Financial Aid Office within 10 days. Pre-approvals expire within a relatively short time-frame and the PLUS Loan cannot be certified, transmitted, or disbursed until the parent sends the PLUS Loan Application/Promissory Note to the Financial Aid Office. Parents may apply for the entire cost of attendance at JU minus any financial aid the student receives.

▼
If the PLUS Loan is denied, the student is offered additional Unsubsidized Stafford Loan funds up to \$4,000 for Freshmen and Sophomores, or \$5,000 for Juniors and Seniors.

▼
JU transmits loan information electronically to its Central Disbursement Agent and mails the Promissory Note to the lender selected.

▼
JU posts loan proceeds to student's account after the start of classes.

NOTE: refunds to borrowers from loan funds in excess of tuition, fees, or on-campus room and board will not be available until two weeks following the end of the drop/add period

Important: Maintaining Your Current Address

It is the student applicant's responsibility to maintain a current local or school address in the Registrar's Office. If the University does not have a current local or school address for the applicant in computer databases maintained by the Registrar's Office, all correspondence and/or information pertaining to student financial aid will be forwarded to the student applicant's permanent address which may result in financial aid award delays.

Jacksonville University is an equal opportunity institution in enrollment and employment.

**Schedule of Fees
2003-2004 Academic Year**

Fall & Spring Semesters

Students enrolled for 12 to 18 credit hours:

Tuition (per semester)	\$ 8,850
For each additional hour over 18	295
Student Activity Fee (per semester)	120

Residence Halls (per semester):

includes infirmary fee, telephone line, cable TV service, Internet access, and post office box rental

Double Occupancy Room	\$ 1,400
Private room	2,070
Double room w/bath	
Private room w/bath	
Apartment	2,200
Apartment with washer/dryer	2,240
*Board (including tax; per semester)	
12 meals per week + \$160 flex points	\$ 1,410
Deluxe 12 meals per week + \$35 flex points + meal exchange	1,410
15 meals per week + \$110 flex points	1,585
Deluxe 15 meals per week + \$110 flex point	1,585
19 meals per week	1,650
75 meals + \$25 flex points (apartment residents only)	540

Typical semester cost for a resident student enrolled for 12-18 credit hours, including 15-meal board plan \$ 11,955

Students enrolled for 11 credit hours or less, Adult Degree Program and Graduate Programs:

Undergraduate tuition (per semester hour)	\$590
Adult Degree Program (per semester hour)	298
MAT & In-Service Teacher (per semester hour)	300
MBA (per semester hour)	395
MSN (per semester hour)	320
Student Activity Fee (undergraduates only; per credit hour)	\$10/hour

Summer Sessions

All Students:

Tuition (per semester hour)	\$ 400
Adult Degree (per semester hour)	298
MAT & In-Service Teacher (per semester hour)	230
MBA (per semester hour)	395
MSN (per semester hour)	320

Residence Halls:

(includes infirmary fee, telephone line, cable TV service, internet access, and post office box)

Double room	\$ 87/week
Private room (per week)	\$120/week

Board

Options to be determined at a later date; contact the Office of Residence Life for details.

*** Required of all resident students.**

SEE REVERSE FOR PAYMENT REQUIREMENTS.

Schedule of Fees

University policy requires that all charges for tuition, fees, room, and board are due and payable in full at the beginning of each term of enrollment. Additional charges to the student's account after registration are due in accordance with published schedules each semester, and are generally due at the time the change is made.

The preceding Schedule of Fees is a basic listing of charges. Please note that the typical charge for a full-time, resident, undergraduate student for one semester is \$11,955. The charge for aviation management and flight operations students will be greater due to flight fees. The student should be prepared to pay all charges at the time of registration. The amount due may be reduced by confirmed financial aid. To receive an approved financial aid package, all documents must be submitted to the Financial Aid Office prior to financial aid deadlines (call Financial Aid for information).

VISA, MasterCard, Discover and American Express cards are accepted for payment of students' charges. The actual current card or the card number and expiration date are required. Students may also electronically transfer funds directly into Jacksonville University's bank account.

Pre-Payment Plan

There are a number of commercial companies that offer prepayment and loan plans designed to assist parents with educational costs through time payment arrangements. Jacksonville University has an agreement with one such company to which parents make direct monthly payments, and the company in turn remits payments to Jacksonville University for application to the students' accounts. This service is provided by: Tuition Pay, Post Office Box 100 One AMS Place, Swansea, MA 02777; 1-800-635-0120; www.tuitionpay.com.

Information describing this service will be mailed by Tuition Pay directly to parents and students. The plan best suited to individual needs should be selected early since payments usually begin in April or May each year for the following academic year.

Students who are covered by a payment plan that has been confirmed to Jacksonville University by the company will not be required to make total payment at the time of registration. Payments to the company must be in current status at the time of registration.

Part-Time Employment

A concentrated effort is underway to identify part-time employment opportunities for students both on and off campus. Details on these positions may be obtained from the JU web site and the Career Services Center.

The University does not provide banking facilities. It is recommended that an account be established at a local bank for the purpose of cashing checks and other services. Several banks have branch offices in close proximity to the campus.

Students also may access cash through a Wachovia automated teller machine (ATM) located in the Kinne University Center. Wachovia is a member of a nationwide network through which students can access their hometown bank accounts to obtain instant cash. There is no fee for Wachovia customers; all others pay a network fee of \$1.50 per transaction.

Statement of Policy Regarding Refunds:

1. Refunds of money will be made to the student unless otherwise indicated by the student.
2. Refunds for courses dropped or for withdrawal cannot be made until necessary paperwork has cleared through the Controller's Office.
3. When financial aid is involved, refunds cannot be made until the aid funds are received by the University from the awarding agency and posted to the student's account.
4. Refund of financial aid which is subject to proration based on date of withdrawal from courses will not be made until after the fourth week of the semester.
5. Refund of the balance of the residence hall damage assessment occasioned by the student's withdrawal from the University or moving out of the residence hall will not be made until the end of the semester or term in which the withdrawal or move occurred.

Informational Sources

Any time there is a question regarding payment due dates or other financial information, students may contact the Controller's Office, 904-256-7080, or visit the Controller's Office web page, www.ju.edu/administration/controllers.asp

Questions about financial aid should be directed to the Financial Aid Office, 904-256-7060 or 800-558-3467.

Jacksonville University

2800 University Boulevard North
Jacksonville, Florida 32211-3394

2003-2004 Application

For Scholarships & Financial Aid

About You

Student's Name _____ Student # _____

Social Security # _____ Date of Birth _____ Phone # _____

Permanent Address _____ City _____ State _____ Zip _____

Email Address (if any) _____ Intended Major _____

Program of Study: Traditional Undergraduate Adult Degree Program Graduate

Will you receive employer reimbursement for the 2003-2004 year? Yes No

If "Yes," please indicate the amount \$ _____

Legacy Grant Application

Are there any JU graduates in your immediate family? Yes No Name _____

Social Security # _____ Relationship _____ Year Graduated _____

Electronic Loan Application

(this section MUST be completed if you intend to apply for a Federal Student Loan)

I request Federal Stafford Loans to the extent I am eligible.

Borrower History This is my first Federal Stafford Loan I have previously borrowed a Federal Stafford Loan

If a previous borrower, at what college and when? _____ Who was your Lender? _____

Lender Choice (select one): SunTrust Bank of America Bank One Educaid/Wachovia
 Citibank edsouth Chase National Education

JU will accept Stafford Loan applications for Wells Fargo, AMS, College Board, Fleet Education Financing, and Key.

Electronic Funds Transfer Authorization: JU participates in electronic funds transfer (EFT). I authorize JU to transfer the loan proceeds received by EFT to my student account at the University.

Certification: I request that the Financial Aid Office forward to my lender or guarantor the data required to process my Federal Stafford Loan application.

I request a Subsidized and/or Unsubsidized Federal Stafford Loan in the amount indicated on my signed award letter not to exceed the maximum amount for which I am eligible to borrow. I understand that JU will determine what portion of the loan, if any, is eligible for federal interest subsidies and that the amount will be indicated on my 2003-2004 Award Letter. I certify that all the information provided is true and correct.

Student's Signature _____ Date: _____/_____/_____

Florida Resident Access Grant Application

Do you have a Bachelor's Degree? Yes No

Beginning Date of Permanent Residency in Florida: Month _____ Day _____ Year _____

Degree to be Earned: _____

Applicant's High School _____

Applicant's Date of High School Graduation: Month _____ Year _____

Parent's State of Residency _____

Date of Parents' Established Residency: Month _____ Day _____ Year _____

Are you or one or both of your parents serving in the military and stationed in or declaring Florida as your home of record/
state of residency? Yes No

Please Complete Side 2

Certifications

I give Jacksonville University permission to make changes to my Student Aid Report that I request, or that are required during verification.

I certify that all the information on this form is accurate, to the best of my knowledge. I understand that if any information changes, I must notify the Financial Aid Office immediately.

Selective Service Registration Status

All male students who wish to participate in federal financial assistance are required to be registered with Selective Service.

I certify that:

- I am registered with Selective Service
- I am not registered with Selective Service because:
 - I am female.
 - I am serving in a branch of the U.S. Armed Services on active duty.
(NOTE: Does not apply to members of the Reserves or to the National Guard who are not on active duty)
 - I have not reached my 18th birthday.
 - I was born before 1960
 - I am a citizen of the Federal State of Micronesia, the Marshall Islands or a permanent resident of the Trust Territory of the Pacific Island (Palau).

Certification Statement on Overpayments & Defaults

I understand that I may not receive any Federal Title IV, HEA funds or State of Florida funds if I owe an overpayment on any Title IV educational grant or am in default on a Title IV educational loan unless I can prove that I have made satisfactory arrangements to repay or otherwise resolve the overpayment or default. I also understand that I must notify my school if I do owe an overpayment or am in default.

Statement of Educational Purpose

I certify that I will use any Federal Title IV, HEA funds I receive during the award year covered by this application solely for expenses related to my attendance at the institution of higher education that determined or certified my eligibility for those funds.

Title IV Authorization

I authorize JU to deduct any outstanding charges including, but not limited to: library fines, parking fees, previous tuition charges, emergency loans, and any miscellaneous fees from my financial aid proceeds. I also authorize JU to use my financial aid to cover current tuition charges to the extent possible. If I decide not to attend Jacksonville University, it is my responsibility to drop or withdraw from classes by the advertised deadlines.

I have read and understand Jacksonville University's financial aid application. I certify that all information is true and correct to the best of my knowledge.

Student's Signature _____ Date: _____/_____/_____

Please return this form to:

Financial Aid Office

Jacksonville University

2800 University Boulevard North

Jacksonville, Florida

32211-3394

As a JU student you are eligible for a **free checking and savings** account through SunTrust. For more information please visit or call one of our two nearest branches:

Regency Office

344 Monument Road
Jacksonville, FL 32225
904-724-4761

Baymeadows Office

9250 Baymeadows Road
Jacksonville, FL 32256
904-731-5708