

Financial Planning

The cost of a college education is one of the major financial concerns of the American family. While few people doubt the ultimate value of this investment, many students seeking higher education find it difficult to meet their educational expenses within a concentrated period of time. *Jamestown Community College believes that a college education should be within the reach of every student* and offers a comprehensive financial aid program to support this goal.

Students attending JCC may participate in a full range of federal, state, and institutional grants, scholarships, loans, and work-study programs. *Students must be accepted and matriculated by the JCC admissions office and meet academic eligibility criteria to receive awarded funds.*

Although the primary obligation for college expenses rests with the student and his/her parents, federal and state agencies, JCC, and the community provide assistance to meet the financial costs of a college education. Eligibility criteria and application deadlines vary for individual sources of financial aid, and students are encouraged to learn about the resources and programs available to them. Students should read the U.S. Department of Education's "Funding Education Beyond High School: The Guide to Federal Student Aid," available from the financial aid office, or online at www.studentaid.ed.gov. In addition, students should read application instructions carefully, and retain copies of all applications for future reference.

Students may contact the financial aid office in person or by telephone for general questions and assistance, in addition to scheduling personal appointments for special circumstances.

Applying for Financial Aid

Students initiate the application process for all financial aid programs by filing the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. The FAFSA application should be filed between **January 1** and **March 1** of each year for the following academic year. For example, students should file the FAFSA by March 1, 2008 if they plan to enroll in classes during the fall 2008 and/or spring 2009 terms. Due to limited funds for some programs, students who apply for aid by March 1 will receive priority consideration for federal campus-based and institutional aid programs. Late applicants are eligible for federal PELL and ACG grants and loans and some state and miscellaneous scholarship programs.

After filing the FAFSA, New York state and Pennsylvania resident students should complete applications for state grants from their respective state agencies. Applications for the Tuition Assistance Program (TAP) for full-time New York state students can be completed online at www.hesc.org. New York state residents anticipating part-time status should request the Aid to Part-time Study (APTS) application from the financial aid office and submit it to the college prior to the start of each semester. Full- and part-time Pennsylvania residents must complete PHEAA grant applications according to state instructions and deadlines.

Students interested in institutional scholarships and grants should complete the JCC application for miscellaneous awards and/or the individual scholarship applications. All applications are available in the financial aid office and online at www.sunyjcc.edu.

Awarding and Disbursement of Aid

Federal and state grants and institutional scholarships are awarded on an annual basis, and are disbursed to the student's account each semester when the student's financial aid file is complete, the eligibility verification process is finalized, and attendance is confirmed.

Student loans are issued in at least two disbursements to the college business office, and are available to eligible students within the first two weeks of classes each semester. Federal regulations require the exception that first time freshman borrowers wait until 30 days after the first day of classes to receive their first loan disbursement.

Refunds of student financial aid that exceeds tuition and fees are mailed to students within 14 days of the date their aid is credited to their student accounts.

Grants

The **Federal Pell Grant** is available to undergraduate students who enroll in three or more credit hours and demonstrate financial need, according to federal formulas.

Federal Academic Competitive Grants (ACG)* are awarded to students who are eligible to receive a Federal Pell Grant and have successfully completed a rigorous program of secondary education recognized by the U.S. Department of Education. This grant is credited to students' bills for the fall and spring semesters by the financial aid office, and requires full-time enrollment (at least 12 credit hours/semester). This grant is available for up to two years for recipients who maintain a 3.0 GPA. Effective fall 2007, students who were first-time freshmen in the 2006-07 academic year or thereafter, have earned 12 credits or more in each of the two prior consecutive semesters, and have maintained a minimum of a "C" average may be eligible for a reduced Part-time TAP award if enrolled in 6-11 credit hours.

The **Tuition Assistance Program (TAP)** is available to New York state resident students who enroll full-time (12 hours or more) and demonstrate financial need, according to New York state formulas.

Aid for Part-Time Study (APTS) is designed for New York state resident students who enroll part-time (less than 11 credit hours) and demonstrate financial need, according to state formulas. Applications are available in the financial aid office.

The **PEP Grant** is a financial aid award program for high school students enrolled at JCC through the early admission, or Pre-College Enrollment programs. Applications and program details are available in the financial aid and admissions offices.

Pennsylvania students attending JCC's Warren Center and Jamestown Campus who are enrolled in an associate's degree program may qualify for a **PHEAA grant** from the Pennsylvania Higher Education Assistance Agency. Students must meet financial, academic, and residency requirements to qualify for the award. Students can apply for the grant by completing the Free Application for Federal Student Aid by May 1 each year.

Pennsylvania adults who are first time, part-time JCC students may qualify for a **First Class Plus** award. Students must meet program guidelines to qualify for the award. Applications and program details are available in the financial aid office.

The **Veterans' Educational Assistance program (GI Bill)** is available to part- and full-time students who are eligible armed forces veterans honorably discharged according to Veterans Administration guidelines. The application process should be initiated in the registrar's office.

State Vocational Rehabilitation program (VESID) is available to part- and full-time students who meet state eligibility criteria. Applications are available through Vocational and Educational Services for Individuals with Disabilities.

State Aid To Native Americans is available to members of native American families located on reservations within New York state. Applications can be obtained by contacting the higher education representative on one's reservation.

The **Federal Supplemental Educational Opportunity Grant (FSEOG)** is for students of academic promise who are in great financial need, according to federal formulas, and who are Pell grant recipients. Students who have submitted financial aid applications by March 1 will be given preference to receive this grant award.

Loans

Subsidized and unsubsidized Stafford Loans are available to students enrolled in a minimum of six credit hours who demonstrate financial need according to a federal formula and who are in good academic standing.

Parent Loans (PLUS) are available to the parents of part- and full-time students whose financial expenses cannot be met by other funding sources. Parents should contact the financial aid office for more information on this program.

Limited **short-term emergency loans** are designed for part- and full-time students who have filed for financial aid and can demonstrate proof of aid eligibility beyond tuition and fees expenses. Students must have valid emergency needs which cannot be met by any other source.

Scholarships

Unique to JCC, the **Unified Student Assistance Program (USA)** provides a tuition scholarship up to New York state full-time tuition (currently \$3,350), less PELL and state aid grants, for up to two years to first time, full-time students who graduate in the top 20% of their class with a New York state Regents diploma from accredited high schools in Chautauqua, Cattaraugus, and Allegany counties. The program is also available for first time, full-time Pennsylvania resident students who graduate in the top 20% of their class with an academic diploma from accredited high schools in Cameron, Elk, Forest, McKean, Potter, or Warren counties or North East or Corry Area high schools.

The **Katharine Jackson Carnahan (KJC) Scholarship** provides an annual scholarship of \$1,000 for two years to first time, full-time students who graduate with an 80% or better high school average. Students graduating from accredited high schools in Chautauqua, Cattaraugus, and Allegany counties in New York state and Warren, Potter, McKean, and Forest counties or North East or Corry Area high schools in Pennsylvania will receive priority consideration for this award. Funds for this scholarship are limited, and preference is given to students who submit the FAFSA and scholarship application by March 1.

The **Holmberg Scholarship** awards \$1,000 per semester for up to five semesters of study to the full-time JCC student who demonstrates financial need, is a legal resident of Chautauqua, Cattaraugus, or Allegany counties in New York state or Warren, Potter, Forest, or McKean counties in Pennsylvania, or Corry or North East, PA, and holds a New York or Pennsylvania high school diploma with a B average (3.0) or better while in high school or holds a General Equivalency Diploma (GED) and has completed one semester of college with a B average (3.0) or better or is an undergraduate transfer student who holds a New York or Pennsylvania high school diploma or GED and has earned a cumulative college average of 3.0 or better. Funds for this scholarship are limited, and preference is given to students who submit the FAFSA (www.fasfa.ed.gov) and scholarship application (www.sunyjcc.edu) by March 1.

Over 70 other **institutional scholarships** are offered by JCC to part- and full-time students based on criteria such as academic achievement, financial need, and program of study. Students interested in applying for institutional aid should follow the directions for filing for federal and state aid by the suggested deadlines and obtain and complete a JCC miscellaneous scholarship application. Program details are available in the financial aid office. Funds for these scholarship are limited, and preference is given to students who submit the FAFSA and scholarship application by **March 1**.

Self-Help (Employment Opportunities)

The **student assistant program** is an on-campus employment program for matriculated students enrolled in at least six credit hours and who have requested consideration for the program and meet the work schedule requirements.

The **Federal Work Study (FWS)** program is available to matriculated students enrolled in at least six credit hours who have been offered eligibility due to financial need according to a federal formula. Students who have submitted a FAFSA will be contacted if they are eligible to participate in this employment program.

Effect of Withdrawal from College on Federal Student Aid

Students who withdraw from all classes prior to the end of the semester may not be entitled to 100% of the aid they have been awarded. Financial aid is granted on the premise that the student will be enrolled for the entire semester. Students who withdraw from the college may be required to repay a proportionate amount of their federal financial aid. The amount students may be required to repay is based on the time in the semester that they withdraw. Earlier withdrawals will result in larger repayments than those filed later in the semester.

Federal regulations require that students who receive Title IV funds (PELL, ACG, or SEOG grants or student loans) must complete 60% of the semester or session in order to maintain eligibility for their entire grant or loan for that period. Repayment of unearned Title IV funds must be made to the federal programs in the following order: Unsubsidized Federal Stafford loans, Subsidized Federal Stafford Loans, Federal Plus Loans received on behalf of the student, Federal Pell Grant, Federal ACG Grant, Federal SEOG Program Aid.

Students are encouraged to consult with the financial aid office if they intend to stop attending classes. Instructions for withdrawal are described under the Academic Information section.

Maintaining Eligibility for Financial Aid

Students receiving federal and/or state financial aid must meet certain academic standards to remain academically eligible to receive aid. These standards are outlined briefly in the charts below. A detailed explanation of these standards is available from JCC's financial aid office and is distributed to all students who complete the FAFSA application process. Students with questions concerning academic eligibility to receive financial aid are encouraged to contact the financial aid office.

Chart A: Satisfactory Academic Progress for Federal Financial Aid (PELL, FSEOG, FWS, and Stafford Loans)

Attempted hours	6	12	18	24	30	36	42	48	54	60	66	72	78	84	90
Hours passed	3	6	9	13	17	21	25	30	35	40	45	50	55	60	65
Cumulative GPA	1.5	1.5	1.5	1.75	1.75	1.75	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

Chart B: Satisfactory Academic Progress for New York State Aid - TAP and APTS (based on full-time enrollment)

before being certified for this payment	1	2	3	4	5	6
a student must have accrued at least this many college level credits (does not include imputed credits)	0	3	9	18	30	45
with at least this cumulative grade point average (GPA) (based on college level credits; does not include imputed credits)	0	.5	.75	1.3	2.0	2.0
and this % of course completion in the prior semester (based on 12 credit hours of college level and imputed credits)	0	50%	50%	75%	75%	100%

Federal and state satisfactory academic progress standards are subject to change based on any new regulations issued by government agencies. Please read "Satisfactory Academic Progress" in the Academic Information section for additional details.

Tuition and Fees Payment Policy

Student bills for tuition and fees should be paid no later than the due dates published each semester in the master schedule. Students are expected to pay their bills in full, or make alternate arrangements as follows, according to semester due dates.

Payment by cash, check, money order, and MasterCard/Visa/Discover is accepted by the college business office.

JCC also offers an online payment option for student tuition and fees through Nelnet Business Solutions. allows payment in full or in installments with authorized ACH transactions from a bank account, debit card, and most major credit cards. Contact the JCC business office for additional information regarding the online payment process.

Students whose bills will be paid by third party agencies or employers must submit payment or written confirmation from the agency/employer to the college business office by the semester due date.

Students expecting grants, loans, or scholarships to pay their bills must apply for those funds. Upon completion of the financial aid disbursement process by the college, eligible students will have their aid credited to their student bills. Students who have not completed the financial aid process as of the semester due date may request deferments from the financial aid office. Students requesting deferments are expected to make a downpayment on their bills and must provide documentation of eligibility for aid, i.e. photocopies of aid applications and income tax returns. Students expecting financial aid assume the responsibility for payment of their accounts in the event they do not receive sufficient aid to pay the entire amount of their bills.

Students with delinquent accounts may be denied the privilege of registering for additional credit and non-credit courses and the release of grades and/or transcripts. Also, students who do not make satisfactory payment arrangements will be subject to collection efforts that may include the use of a collection agency.

JCC reserves the right to charge the student for any agency or attorney fees necessary for the collection of any amount not paid in accordance with the college's payment procedures.

Tuition and Fees Refund Policy

Reduction of student tuition and fee charges for class registration and refunds of payments are determined by the date official withdrawal forms are **completed by the student** and filed with the registrar's office.

Fall and Spring Semesters

Students withdrawing from college or who reduce their credit load to part-time status are entitled to a reduction of tuition and fee charges and refund of payment as outlined for the fall and spring semester 15-week class schedule. Charges for courses with alternate schedules in the fall and spring sessions will be pro-rated accordingly.

Students *who withdraw from any or all classes* shall be liable for payment of tuition and are eligible for refunds according to the following schedule:

	<i>tuition liability</i>	<i>reduction of tuition charges</i>
prior to first day of instruction	0%	100%
1st week of instruction*	25%	75%
2nd week of instruction	50%	50%
3rd week of instruction	75%	25%
4th week of instruction and later	100%	0%

**Students participating in drop/add procedures during the first week of classes are not assessed charges for dropped classes required for course scheduling changes.*

Summer Sessions

Students withdrawing from summer courses are entitled to a reduction of tuition and fee charges and refund of payment as outlined for the six-week class schedule. Charges for courses with alternate schedules in the summer will be pro-rated accordingly.

	<i>tuition liability</i>	<i>reduction of tuition charges</i>
prior to first day of instruction	0%	100%
during the 1st week of instruction*	75%	25%
2nd week of instruction and later	100%	0%

**Students participating in drop/add procedures during the first two days of the summer sessions are not assessed charges for dropped classes required for course scheduling changes.*

Examples of how refunds are calculated are available upon request from the business office.

For all instructional periods, amounts reduced for students who received Title IV assistance for the period of enrollment will be returned and allocated in the following order to:

1. Federal Stafford Loans (unsubsidized, subsidized)
2. FPLUS Loans
3. Federal PELL Grants
4. Federal SEOG Program Aid
5. Required refunds of other federal, state, private, or institutional assistance
6. The student

Students may be responsible for unpaid charges after refunds have been returned to the financial aid award programs.

Students receiving federal Title IV assistance and state aid may have their awards reduced if they withdraw from JCC or stop attending classes prior to the scheduled end of any semester. As a result, JCC will return funds to the appropriate programs as listed above, and students may be responsible for repayment of some or all of their awards. Students are advised to file their course withdrawals promptly and to consult with the financial aid and business offices if they intend to stop attending classes. Explanation and examples of refund calculations for all semesters are available upon request from the business office.

Exceptions to the college's refund policy are considered under extenuating circumstances. Students may appeal a refund calculation by forwarding their written request for further reduction of tuition and fees with supporting documentation to JCC's business office within 10 days of the date of withdrawal.

Certificate of Residence

For tuition purposes, New York residency means that the student has lived in the state as a permanent resident for the immediate 12 months prior to the start of a semester. Students who have not lived in New York state for 12 consecutive months are assessed non-resident status.

The residence for the period of time students have served active military duty is deemed to be their permanent address prior to enlistment. Those students currently serving active military duty and attending classes are considered New York state residents.

New York State Education Law 6305 requires JCC to have a current certificate of residence on record for each student account every academic year. Students who have lived in New York for at least one year are required to submit certificate of residence documentation at the following times:

Students who pre-register earlier than 60 days prior to the start of classes are mailed an affidavit for a certificate of residence with instructions. Students registering for classes within 60 days of the start of classes are asked to complete an affidavit upon registration. All students are required to complete the certification process as follows:

- Proof of residency in New York state for the past 12 months is necessary with a current address in the city of Jamestown. Students who have moved to the city within the last 12 months must provide proof of their prior residence in New York state.
- Students *living in Chautauqua County, Allegany County, Cattaraugus County, and Erie County* must complete the top portion of the form and return the notarized affidavit to JCC's business office. JCC will complete the certification process with these counties by mail.
- Students *living in other counties in New York state* must complete the affidavit and present it with proof of residency to their county treasurer's office. The county treasurer will issue a fully completed certificate of residence which should be forwarded to the JCC business office.

Faculty Student Association Fees

All students attending classes on campus, whether full- or part-time, pay a Faculty Student Association fee. The fee amount is based on the total number of credit hours for which each student is registered. These fees are used to finance a variety of non-academic activities and services, including cultural events; intercollegiate sports; speakers; noontime programs; Weeks Gallery exhibitions; access to the Total Fitness program on the Jamestown Campus, the Olean YMCA-JCC facilities through the Cattaraugus County Campus, and Darwin's Fitness Center through the North County Center; music and theatre programs; recreation and intramural programs; and student club and student government activities. The funds are administered by a faculty-student board of directors.

A student identification card is issued to each on-campus student and entitles the holder to free or reduced admission to all sports, cultural, and entertainment events supported by FSA fees.

College Fee Schedule

Tuition and fees are established annually. The figures below may be helpful in planning tuition and fee expenses. As tuition and fees may change, students are advised to consult current master schedules or JCC's website, www.sunyjcc.edu.

Tuition (effective 2008-09 academic year)

Full-time students (12 or more credit hours)

New York state resident*	\$1750 per semester <i>tentative</i>
Non-resident	\$3500 per semester <i>tentative</i>

Part-time students (1-11 hours)

New York state resident*	\$146 per credit hour <i>tentative</i>
Non-resident	\$264 per credit hour <i>tentative</i>

Residence Hall Suites

	\$2725 per semester, single
	\$2425 per semester, double

The following fees are mandatory unless noted as optional and are not refundable after drop/add period:

Aviation (AVN) Flight Fees up to \$12,000 (pending review with program coordinator)

College Processing Fee (one-time fee payable upon admission to JCC) \$85

Faculty Student Association (FSA) Fee \$7.75 per credit hour

Health Services Fee \$1.50 per credit hour

Insurance

student accident insurance (optional for part-time students) \$11 per semester *tentative*

student sickness insurance (optional for all) \$84 per semester *tentative*

Laboratory/Studio Fees varies \$10-\$100

Placement Test Retesting Fee \$10

Late Payment Fee \$25

Returned Check Fee \$20 per check

SUNY Learning Network (SLN) Fee (online courses only) \$13 per credit hour

Technology Fee \$5 per credit hour

Special Fees

Additional degree/certificate \$20

Life Experience assessment

portfolio review fee \$25

per credit awarded fee \$10 per credit hour

Annual College Expenses

To aid in planning for direct college expenses for full-time students, the following outline of annual estimated costs is presented.

New York state resident tuition and fees	\$4000
Books and supplies	1000
Transportation	1200
	\$6200**

* *A resident must have had a permanent address in New York state for 12 months prior to the start of classes. Students who do not meet this requirement will be charged non-resident tuition. Students must complete a certificate of residence as described on page 18.*

** *Students may also incur additional costs for transportation, living expenses, and personal needs. Estimated student budgets used for financial aid eligibility are established annually and are available from the financial aid office.*