

## *When will I receive my Financial Aid Award Package?*

Once you have been accepted to Johnson State College and the Financial Aid Office has received your processed FAFSA information your financial aid eligibility will be determined and an award letter will be mailed to your home address.

## *What is the cost to attend Johnson State College?*

### **2009-2010 Rates:**

#### **Full Time Tuition:**

Instate - \$7,992/year

Out of state - \$17,232/year

#### **Fees:**

Student Activity Fee - \$204

Orientation Fee - \$197

Campus Initiative Fee - \$520

(additional course fees may be added when you register)

#### **If you live on campus:**

Room (double) - \$4,650

Board (meals) - \$3,158

#### **Health insurance:** \$1,431

All full time students are required to carry health insurance which is billed in the fall only. If you have your own, you can have the charge waived.

## *What other expenses should I consider?*

#### **We estimate:**

Books - \$1,000/year

Personal - \$650/year

Travel - \$600-\$800/year

(updated 2010-2011 costs to be determined)

## *Helpful Hints:*

- Stay in touch with the Admissions Office to make sure they have everything they need to make a decision on your application.
- Upon acceptance, JSC students receive a User ID and password that will be used to access personal account information through the VSC Web Services system.
- Check Web Services to see that we are receiving any documents you send and to stay informed of additional information requested by the Financial Aid Office. Be sure to return all requested items to the Financial Aid Office as soon as possible.
- Once enrolled it is important to stay connected by checking your JSC e-mail on a regular basis.
- Have 2009 federal tax returns and W-2's available upon school's request for verification of FAFSA information. You may need to supply this information even after you have received an award letter.
- Be aware of Scholarship Scams! You should never have to pay to apply for a scholarship or to complete a scholarship application.
- For additional information visit our website at [www.jsc.edu](http://www.jsc.edu) or contact us at:

**Johnson State College  
Financial Aid Office  
337 College Hill  
Johnson, VT 05656  
802-635-1380 fax: 802-635-1463  
[jsc.financialaid@jsc.edu](mailto:jsc.financialaid@jsc.edu)**

# STEP<sup>by</sup>STEP GUIDE TO APPLY FOR FINANCIAL AID



# THE FINANCIAL AID PROCESS

## FOR JOHNSON STATE STUDENTS

Johnson State College understands that most students need financial assistance to reach their educational goals. The Financial Aid Office administers comprehensive Financial Aid packages consisting of scholarships, need-based grants, low interest loans, and federal work-study. All candidates for admissions should complete the Free Application for Federal Student Aid (FAFSA). Do not wait until you are accepted to file the FAFSA. Johnson State does not require a separate application for financial aid.

### **File the FAFSA:**

The 2010-2011 Free Application for Federal Student Aid is online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) after January 1st. Enter the JSC school code **(003688)** to insure we receive your information. The JSC priority deadline to file is March 1st. In order for JSC to receive your processed FAFSA form by March 1st you should apply no later than February 15th.

### **Number (PIN):**

You and your parent(s) will need to go to [www.pin.ed.gov](http://www.pin.ed.gov) to obtain a PIN to file the FAFSA online. With the PIN you can access your information to make corrections, and sign documents electronically. You will use this PIN throughout your college experience to access the FAFSA and update your financial information.

### **What if your 2009 federal tax forms are not complete?**

Use estimated financial information if the required tax returns are not completed. Once your tax return has been completed update your FAFSA with the accurate financial information.

### **Your Student Aid Report (SAR):**

Students receive this report after their FAFSA has been processed. Check the comments and review for any mistakes or missing information. If you notice something is incorrect use your PIN# to access your FAFSA online and correct the errors.

### **State Grants:**

Vermont residents must complete the VSAC (Vermont Student Assistance Corporation) Grant Application online at [www.vsac.org](http://www.vsac.org) to be considered for a state grant. This application is required in addition to the FAFSA or you will not be considered for a grant. Out of state students check with your Higher Education Agency to learn what is available to you.

### **Scholarships:**

JSC offers various types of merit-based scholarships to applicants admitted as full-time students. Some are based on academics, talent, leadership, and/or financial need. No separate application is required to be considered for a scholarship. Information from your Admissions Application will be used. Also research and apply for any community or high school scholarships.

### **Additional Scholarship Resources:**

[www.collegeboard.com](http://www.collegeboard.com)

[www.finaid.org](http://www.finaid.org)

[www.studentservices.com/fastweb](http://www.studentservices.com/fastweb)

### **What are the different types of federal aid?**

- Gift Aid:** (does not need to be repaid)
  - Pell Grant - Federal Grant
  - SEOG - Federal Supplemental Educational Opportunity Grant
  - ACG - Academic Competitiveness Grant
  - SMART - Science and Mathematics Access to Retain Talent Grant
  - JSC Grant - Institutional Funds

### **Self Help Aid:** (repaid or work-study earned)

- Federal Loans - Student loans that are offered as subsidized or unsubsidized
- Perkins Loan - Federal student loan
- Federal Work-Study – Funds earned through on campus employment. Eligible students receive a bi-weekly pay check based on number of hours worked. At New Student Registrations students will receive information on how to find a work-study job. (Earnings can not be used to pay the student's bill).

### **Which forms of aid are need based or not need based?**

- Pell Grant, SEOG, ACG, SMART, JSC Grant, Federal Subsidized Loan, Perkins loan, and Federal Work-Study are all need based aid.
- Federal Unsubsidized Loan and the Parent PLUS Loan are not need based aid.

### **Does the college have a payment plan?**

Yes. Johnson State offers a payment plan to assist you in meeting your college expenses. Contact the Business Office for payment plan details.