

Types of Financial Aid

Grants – financial aid that typically does not have to be repaid, usually based on income and/or financial need – called “need-based”

Federal grants:

Federal Pell Grant – apply using the Free Application for Federal Student Aid (FAFSA) – www.fafsa.gov

Federal Supplemental Education Opportunity Grant (SEOG) – apply using the FAFSA – limited funds, so apply early

State grants:

Tennessee Student Assistance Award – apply using the FAFSA – limited funds, so apply early. More information may be found at www.collegepaystn.com

Helping Heroes Grant – has an online application with the Tennessee Student Assistance Corporation – for select veterans – limited funding. More information may be found at www.collegepaystn.com

Foster Child Tuition Grant – identified through the Department of Children’s Services. More information may be found at www.collegepaystn.com

Scholarships - financial aid that does not typically have to be repaid, based on educational criteria, called “merit-based”

Institutional:

Foundation scholarships – limited funds, March 15th deadline. More information may be found at <http://www.jsc.edu/financial-aid/scholarships.html>

Access and Diversity scholarship – limited funds. More information may be found at <http://www.jsc.edu/financial-aid/scholarships.html>

Athletic scholarships - awarded through the Athletic Department. More information may be found at <http://www.jsc.edu/financial-aid/scholarships.html>

Disability Services scholarship – for students with documented disabilities. More information may be found at <http://www.jsc.edu/financial-aid/scholarships.html>

State scholarships:

Lottery based – There are several different merit based scholarships offered through the Tennessee Student Assistance Corporation with merit based factors, application is the FAFSA. More information may be found on

http://www.tn.gov/collegepays/mon_college/lottery_scholars.htm

TN Promise – last dollar scholarship opportunity offered the Tennessee Student Assistance Corporation, has application on TSAC's website, EARLY deadlines. More information may be found at <http://www.tnpromise.gov/>

Outside scholarships:

These are scholarships offered by entities other than the institution and/or government. This can be from churches, businesses, organizations, etc. More information can be found at <http://www.jsc.edu/other-scholarships.html> or by doing a search for outside scholarships. However, be wary of scams. Information on how to avoid scams is located: <http://www.jsc.edu/uploads/financialaid/10-11Forms/Scam%20Alert.pdf>

Work programs – these are referred to as “self-help” because the student is working hours for pay

Federal Work-study – application is the FAFSA, limited funds, assigned to an on-campus job or off-campus community service agency. More information may be found at <http://www.jsc.edu/financial-aid/employment.html>

Regular Campus Work – non-need based employment, application is the FAFSA and there is also an additional application found at <http://www.jsc.edu/financial-aid/employment.html>

Loans - also referred to as “self-help” but is money which will require repayment

Private Loans – loans based on income and credit through a lender, application must be done with the lender and might require a co-signer. More information may be found at <http://www.jsc.edu/financial-aid/alternative-loans.html>. Note: JSCC does not participate in the Federal loan programs.