

## Types of Financial Aid Available at JSCC

**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 each year using the Free Application for Federal Student Aid (FAFSA) – [www.fafsa.gov](http://www.fafsa.gov)
  - **Federal Supplemental Education Opportunity Grant (SEOG)** – apply using the FAFSA, funds are limited, so apply early. Per federal regulations, only students eligible for the Pell Grant are able to receive SEOG funds.
- **State grants:**
  - **Tennessee Student Assistance Award (TSAA)** – Provides non-repayable financial assistance to financially needy undergraduate students who are residents of Tennessee - apply using the FAFSA – funds are limited, so apply early. More information may be found at [Tennessee Financial Aid - College for TN](#)
  - **Helping Heroes Grant** – has an online application with the Tennessee Student Assistance Corporation – for U.S. veterans who were honorably discharged or who are a former or current member of a reserve or TN National Guard Unit – funds are limited, so apply early. More information may be found at [Tennessee Financial Aid - College for TN](#)
  - **TN HOPE Foster Child Tuition Grant** – awarded to students who were in custody of the Dept. of Children’s Services for at least one (1) year after reaching the age of fourteen (14) – recipients are identified through the Department of Children’s Services. More information may be found at [Tennessee Financial Aid - College for TN](#)

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

- **Institutional (JSCC) scholarships:**
  - **Foundation scholarships** – funds are limited, March 15<sup>th</sup> deadline. More information may be found at <https://www.jsc.edu/financial-aid/types-of-aid/foundation-scholarships/index.html>
  - **Access and Diversity scholarship** – limited funds. More information may be found at <https://www.jsc.edu/financial-aid/types-of-aid/scholarships.html>
  - **Athletic scholarships** - awarded through the Athletic Department. More information may be found at <https://www.jsc.edu/financial-aid/types-of-aid/scholarships.html>
  - **Academic Service scholarship** – for students who meet required ACT and GPA benchmarks and requires 75 hours of service to the college each semester. More information may be found at <https://www.jsc.edu/financial-aid/types-of-aid/scholarships.html>
- **State (TN) scholarships:**
  - **Tennessee HOPE Scholarship, Aspire Award, and General Assembly Merit Scholarship** – Merit based scholarships offered through the Tennessee Student Assistance Corporation with

merit based factors, application is the FAFSA. More information may be found on <https://www.collegefortn.org/tennessee-financial-aid/>

- **TN Promise** – last dollar scholarship opportunity offered the by Tennessee Student Assistance Corporation, has application on TSAC’s website, EARLY deadlines. More information may be found at <https://www.collegefortn.org/tennessee-promise-scholarship/>
- **TN Reconnect** - last dollar scholarship opportunity offered the Tennessee Student Assistance Corporation, has application on TSAC’s website. More information may be found at <https://www.collegefortn.org/tennessee-reconnect/>

### **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 <https://www.jsc.edu/financial-aid/types-of-aid/other-scholarships.html> or by doing a search for outside scholarships. However, be cautious of scams. Information on how to avoid scams is located: <https://www.jsc.edu/financial-aid/documents/scholarships/scam-alert.pdf>

**Student Employment 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 <https://www.jsc.edu/financial-aid/types-of-aid/employment.html>
- **Institutional Work Program** – non-need based employment, application is the FAFSA and there is also an additional application found at <https://www.jsc.edu/financial-aid/types-of-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 may require a co-signer. More information may be found at <https://www.jsc.edu/financial-aid/types-of-aid/private-loans.html>
  - **\*\*\*Note: JSCC does not participate in the Federal loan programs.\*\*\***