

# Mississippi Office of Student Financial Aid (MOSFA)

## 15 Credit Hour Requirement Guidance

### Student Appeals for Individual Exceptions:

Students can appeal decisions related to full-time, continuous enrollment for certain reasons. Acceptable reasons for appeal:

- Student undergoes a **significant personal event**, such as a serious illness, personal injury, divorce, or death of an immediate family member. An immediate family member is defined as a parent, spouse, sibling, or child. (Historically, appeals have not been granted for students with certain learning disabilities. However, if a student submits an appeal for such a reason and provides compelling documentation from a physician, the appeal will be considered.)
- Student is nearing **degree completion** and does not have enough hours remaining to warrant full-time enrollment.
  - **Beginning with the 2017-2018 academic year, only students with 6-14 credit hours remaining may appeal for an exception for a single term.**
    - Example #1: Expected graduation date is December 2017. Student needs less than 15 credit hours to graduate. Student can appeal for an exception for Fall. Student still must enroll in at least 6 credit hours for Fall.
    - Example #2: Expected graduation date is May 2018. Student has 25 credit hours remaining to graduate. Student will still need to complete/earn at least 15 credit hours for Fall 2017 and can appeal for an exception for Spring 2018. Student still must enroll in at least 6 credit hours for Spring.
  - For the 2016-17 academic year, students with 6 to 17 credit hours remaining in the course of study may appeal for an exception for a single term.
    - Students with 18-29 credit hours remaining in the course of study may appeal for an exception for two terms, BUT one semester must carry at least 12 hours and the other semester must carry at least six 6 hours.
  - No appeal will be accepted and no aid will be disbursed for any semester carrying less than 6 hours.
  - **The nearing degree appeal should be accompanied by a letter on institutional letterhead from the appropriate dean, director, or academic advisor.**
  - **The letter from the faculty/administrator should indicate:**
    - the expected graduation date
    - the total number of hours the student needs to complete his/her degree
    - the number of hours the student intends to take each term.
  - Optional: a template (<http://riseupms.com/manage/wp-content/uploads/2012/03/15-Hour-Appeal-for-Mississippi-Student-Financial-Aid.pdf>) is also available for institutions to complete the requested information. The template may be completed digitally but **should be printed on institutional letterhead and signed.**

### Steps for Submitting an Appeal:

- The STUDENT should make the appeal in writing.
- The personal event appeal should be accompanied by appropriate supporting documentation.
- There is no deadline for appeals from students. Appeals are received and considered year-round.
- The appeal and supporting documentation may be mailed, faxed, or emailed to the attention of “Appeals Committee”:
  - **Mail to: Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson, MS 39211**
  - **Scan and email to: [sfa@mississippi.edu](mailto:sfa@mississippi.edu)**
  - **Fax to: 601-432-6527**

## How to Submit Supporting Documents

After completing the online application for state aid, applicants may be asked to submit supporting documents to the Mississippi Office of Student Financial Aid to complete an application.

- 1) Only submit what is requested. Do not make substitutions.
- 2) Do not mail original documents. Keep the original and mail us a copy, since documents cannot be returned to the applicant. Transcripts are the exception (read #3).
- 3) Only Official transcripts from the institution will be accepted. Do not submit unofficial transcripts (copies, printouts, etc.).
- 4) State tax returns should be signed when self-prepared.
- 5) Write the applicant's full name and ONLY the last four digits of the applicant's Social Security Number on every document (Example: Mary Jane Smith, -1234) . Do NOT write the full Social Security Number.
- 6) Only submit documents according to the guidelines provided below.
- 7) The document deadline is the date by which the document must be RECEIVED, not the postmark date.
- 8) Track documents: request signature or return receipt for mailed documents; keep the confirmation page for faxed documents; and request read receipt for emailed documents.
- 9) After submitting documents, allow up to two weeks for processing before resending the document.
- 10) Check the applicant's online account at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) (Check Status) to determine if documents have been received.

\*\*\*Students should NOT call or email the Mississippi Office of Student Financial Aid to verify that documents have been received. They can check their student account, which is updated daily.

\*\*\*Supporting documents can be submitted in several different ways. Please choose ONLY ONE:

1) Mail to:

Mississippi Office of Student Financial Aid  
3825 Ridgewood Road  
Jackson, MS 39211

2) Scan and email to: [sfa@mississippi.edu](mailto:sfa@mississippi.edu)

3) Fax to: 601-432-6527

- Do not fax a copy of a Driver's License. The copies are typically illegible. Mail or email a color copy.
- The Office has only one fax machine. If the number is busy, try again at another time.
- Office representatives can NOT check the fax machine throughout the day to verify receipt of a document. Keep the confirmation page and check the student account for verification.