KU ENDOWMENT ASSOCIATION LOAN PROGRAM

The KU Endowment Association (KUEA) is an independent, nonprofit corporation serving as the official fund-raising and fund-management organization for the University of Kansas. Through the years, many KU alumni and friends have made generous contributions to KUEA for the purpose of providing low-interest loans to KU students. KUEA loans are available to qualified continuing and transfer students.

TYPES OF LOANS

Long Term:
- Interest accrual begins on the disbursement date and while student is in school
- Repayment begins 5 months after leaving KU
- Monthly installment of no less than $50/month
- Repayment period maximum: 10 years
- May require a co-signer

Short Term:
- Loans are due in within 12 months or 2 months prior to graduation
- International students may qualify for short term loans
- Not available during last semester of enrollment

LOAN LIMITS

<table>
<thead>
<tr>
<th>Academic Year Limits*</th>
<th>Maximum Loan Limits*</th>
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</thead>
<tbody>
<tr>
<td>(Total amount you may borrow in a given year; subject to change)</td>
<td>(Total amount you may borrow while a student at KU; subject to change)</td>
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<tr>
<td>Undergraduate students:</td>
<td>$4,000 ($2,000/semester)</td>
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<tr>
<td>-Continuing, Returning, or Transfer</td>
<td></td>
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<tr>
<td>-Freshmen</td>
<td>$1,500Fall/$2,000Spring</td>
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<tr>
<td>Graduate students:</td>
<td>$5,000 ($2,500/semester)</td>
</tr>
<tr>
<td>International Undergraduate Students:</td>
<td>$1,300</td>
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<tr>
<td>International Graduate students:</td>
<td>$1,500 (short term only)</td>
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</tbody>
</table>

*Award amounts subject to change. Amounts listed are current as of the 2017-18 academic year. Summer award amounts may differ based on hours enrolled. Generally, financial aid awards, including KUEA loans, cannot exceed the students estimated Cost of Attendance (COA).

** Includes funds borrowed as an undergraduate student.

GPA REQUIREMENTS

2.0 overall KU GPA for continuing or returning KU students
2.5 transfer GPA for transfer students who have never attended KU
3.0 high school GPA for first-semester freshmen

INTEREST RATE

The annual interest rate on a KUEA loan is 5.0% from the date of issue to maturity. (Subject to change)

IMPORTANT NOTES

- Other financial aid resources may limit borrowing.
- A new application must be completed for each new loan.
- The Financial Aid and Scholarships (FAS) office does not maintain records for this loan program.

APPLICATION INSTRUCTIONS

- Apply online at www.kuendowment.org/loans
- After you have completed your application you will receive additional information via e-mail about your loan paperwork, including how to receive your funds.

CONTACT INFORMATION

KU Endowment Association
Phone: 785-832-7450
Email: loanoffice@kuendowment.org