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
  - 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:**
  - Will accrue interest while in school
  - Loans are due 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>Loan Type</th>
<th>Academic Year Limits*</th>
<th>Maximum Loan Limits*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<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>
</tr>
<tr>
<td>Undergraduate students:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-Continuing, Returning, or Transfer</td>
<td>$4,000 ($2,000/semester)</td>
<td>$8,000</td>
</tr>
<tr>
<td>-Freshmen</td>
<td>$1,500Fall/$2,000Spring</td>
<td></td>
</tr>
<tr>
<td>International Undergraduate students:</td>
<td>$1,300</td>
<td>$1,300</td>
</tr>
<tr>
<td>(short term only)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate students:</td>
<td>$5,000</td>
<td>$10,000**</td>
</tr>
<tr>
<td>International Graduate students:</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>(short term only)</td>
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<td></td>
</tr>
</tbody>
</table>

*Award amounts subject to change. Amounts listed are current as of the 2015-16 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).

**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](http://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