

2020-21 FINANCIAL AID & SCHOLARSHIPS GUIDE

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The 2020-21 KU Financial Aid and Scholarships Guide contains details about financial aid eligibility, as well as rights and responsibilities associated with receiving financial aid. Please review this information and contact us if you have questions.

REGISTERED KU EMAIL ACCOUNTS

In most cases, Financial Aid & Scholarships (FAS) will send information to your registered KU email address. It is your responsibility to check your registered email account regularly for these notifications. In some cases, FAS must correspond with you through postal mail. It is your responsibility to keep your mailing addresses up to date. Addresses may be updated through the Enroll & Pay system online at sa.ku.edu > Student Center.

FINANCIAL AID & SCHOLARSHIPS APPOINTMENTS

Appointments are available Monday through Friday. To schedule an appointment with a Financial Aid & Scholarships Counselor, call 785-864-4700.

EMAILING FINANCIAL AID & SCHOLARSHIPS

You can email questions to financialaid@ku.edu. Please use your KU email account. If you email from a non-KU email account, include the following information:

- First and Last name
- KUID Number

I. FINANCIAL AID PROCESS

APPLYING FOR FINANCIAL AID

FAS encourages all students to apply for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA). For fall 2020/spring 2021, complete the 2020-21 FAFSA at fafsa.gov. For summer 2020, complete the 2019-20 FAFSA.

FINANCIAL AID & SCHOLARSHIPS AND ADMISSION STATUS

You must be admitted to the University of Kansas to be receive federal, state, or institutional financial aid.

APPLYING FOR FEDERAL STUDENT AID

Complete the FAFSA annually at fafsa.gov by KU's FAFSA priority date of December 1. Students are considered for limited funded financial aid programs if they submit their FAFSA by the priority date (the priority date is subject to change each year).

The KU federal school code is 001948.

Use the IRS Data Retrieval Tool (IRS DRT) to transfer federal tax return information to the FAFSA (if eligible).

Request a Federal Student Aid ID (FSA ID) online at fsaid.ed.gov. Your FSA ID is confidential and you should not share it with anyone. Parents of dependent students may also request their own FSA ID.

The FSA ID can be used to:

- Electronically sign the FAFSA: fafsa.gov
- View loan history: studentaid.gov
- Electronically sign master promissory notes for Federal Direct Loans: studentaid.gov

NOTE: *Dependent students will need parent information and independent students will need spouse information, including Social Security Number(s) and financial records.*

APPLY FOR FINANCIAL AID EVERY YEAR

Each year, you must submit the FAFSA to be considered for financial aid. Your eligibility for financial aid may change significantly from year to year. You can file the 2021-22 FAFSA on or after October 1, 2020.

KU receives a limited amount of certain types of grant, work-study, and loan funding to award students each academic year. Establishing a priority date allows FAS to

consider the neediest students for the most funding from these limited programs. Everyone who has submitted a FAFSA by the priority date and meets [eligibility criteria](#) is considered for these funds.

CORRECTING INFORMATION ON THE FAFSA

If you notice errors on your Student Aid Report (SAR) or need to make corrections to the FAFSA for other reasons, you can make corrections at fafsa.gov using your FSA ID. For questions about the correction process, contact the Federal Student Aid Information Center at 800-433-3243.

COMPLETING YOUR FINANCIAL AID FILE

Your financial aid file is complete once all of the necessary information is received and processed by FAS. If additional information is required, you will be sent an email. You may also check the items on your *Holds & To Do's* tile in *Enroll & Pay* at sa.ku.edu. You should submit requested documentation in a timely manner. Failure to respond in a timely manner could affect your eligibility for some limited funded programs. Financial aid will not be awarded until all required additional information is received and processed.

VERIFICATION

Verification is a process mandated by the U.S. Department of Education to ensure information provided on your FAFSA is accurate. When students file the FAFSA, the U.S. Department of Education may select the FAFSA for verification. If you are selected for verification, the school is required to collect specific documents from you.

If your 2020-21 FAFSA is selected for verification, we will send an email to your registered KU email address and you will then complete verification at ku.verifymyfafsa.com. Required documentation includes a complete and signed verification worksheet and your 2018 tax information. If you are a dependent student, you will need to provide your parents' 2018 tax information.

NOTE: *Please do not submit tax documents unless specifically requested by FAS.*

AID NOTIFICATIONS/ACCEPTING AID

When your eligibility for financial aid has been determined and your aid is available for you to review, an email is sent to your registered KU email address. You may also check your status online at sa.ku.edu. Click on the *Financial Aid* tile. If you are accepting aid on a mobile phone, click

Outstanding Offers and follow the steps. If you are accepting aid on a PC, click *Accept/Decline* and follow the steps.

ACCEPT/DECLINE FINANCIAL AID

You have the option to accept or decline aid on the *Outstanding Offers* page (mobile) or *Accept/Decline Awards* page (Pc). If you wish to accept only part of a loan, simply reduce the loan amount. To do this, check the accept box and indicate a specific dollar amount in the field provided.

CANCELLATION AND ADJUSTMENT OF AID

Aid may be cancelled or adjusted if:

- You receive any other assistance not listed on your Financial Aid Summary. Other assistance includes fellowships, private loans, benefits from the university, vocational rehabilitation, ROTC scholarships, fee waivers or sponsorships and local, state, and/or national scholarships;
- Your enrollment changes or your status changes from undergraduate to graduate or vice-versa;
- Your residency status changes;
- Your degree status changes;
- Your tuition or fees are adjusted or paid by another source (this includes students receiving tuition or fee reductions due to their employment at KU);
- You do not meet the minimum [Satisfactory Academic Progress](#) standards;
- You withdraw (click [here](#) for more information);
- You fail all of your classes;
- Your Expected Family Contribution (EFC) changes because of other corrections to your FAFSA data; or
- Allocations of funds from the University, state, or federal government should change.

If you anticipate any of these circumstances, please contact FAS immediately. Failure to report this information may result in you being required to repay financial aid. Report your private/outside scholarships using the [Outside Scholarship Reporting form](#) at affordability.ku.edu/forms.

IMPORTANCE OF THE ENROLLMENT DEPOSIT FOR FRESHMEN

Incoming freshmen are assessed an enrollment deposit. If you do not pay the enrollment deposit by the due date, your financial aid will be cancelled. For details about the enrollment deposit, visit admissions.ku.edu/now-admitted/enrollment-deposit.

COST OF ATTENDANCE

Your cost of attendance, or budget, is a standardized estimate of what it costs to attend KU for the academic year. The cost of attendance includes the following:

- Tuition
- Required Campus Fees
- Room and Board
- Books and Supplies
- Transportation
- Personal Expenses

TUITION AND FEES

All four-year public universities in Kansas re-evaluate tuition rates annually. Final tuition rates are set by the Kansas Board of Regents each summer, usually in late June. For the latest information on KU tuition, fees and other costs visit affordability.ku.edu/costs.

COST OF ATTENDANCE AND FINANCIAL AID ELIGIBILITY

Federal, state, and institutional financial aid cannot exceed the estimated cost of attendance. Since final tuition rates are not set until after FAS starts awarding aid, a student's aid package is based on a cost of attendance with *estimated* tuition rates. Students may request to have their cost of attendance adjusted to their actual assessed tuition and fees. This may result in an adjustment to aid.

COURSE FEES

Course fees vary by school and course and are generally excluded from estimated cost of attendance figures (except Pharmacy and Law). If you are assessed course fees, you may submit a request for a cost of attendance adjustment. If approved, your cost of attendance will be adjusted and aid eligibility recalculated, but this does not guarantee you will be eligible for additional aid.

SPECIAL CIRCUMSTANCE BUDGET ADJUSTMENTS

If you have additional expenses related to or affecting your educational costs such as a long commute, unexpected medical costs, or room and board costs in excess of the amount included in cost of attendance, you may request a budget adjustment for consideration of a cost of attendance adjustment. If approved, your cost of attendance will be adjusted and aid eligibility recalculated, but this does not guarantee eligibility for additional aid. For details, contact your financial aid counselor.

CHILDCARE GRANTS AND BUDGET ADJUSTMENTS

The Childcare Grant is offered to eligible students who are the custodial parents of children in daycare (and not yet in first grade). Recipients must be enrolled in at least six

credit hours on the KU Lawrence campus. If funds are available, applications will be accessible in September and the priority date is typically three weeks later. For more information, please visit affordability.ku.edu/financialaid/grants/all.

If you are not eligible for the grant, or grant funds have been exhausted, you may still qualify for a budget adjustment to increase your cost of attendance. Childcare budget adjustments are available year-round to account for the cost of children in daycare and for after-school care for children in school.

COMPUTER BUDGET ADJUSTMENTS

Adjustments may be made to your academic year cost of attendance for computer purchases up to \$1,500 (or up to \$500 for software) if your purchase is made between July 15 and April 15. While your cost of attendance may be adjusted, it does not guarantee eligibility for additional aid. Only one adjustment will be made per academic career (there are three academic careers: Undergraduate, Graduate and Law). Request forms will be available beginning in July at affordability.ku.edu/forms.

SUMMER FINANCIAL AID

To apply for financial aid for the summer term, you must submit the Summer Financial Aid Request form, available at affordability.ku.edu/forms. The form is typically available in March. You must have a FAFSA on file for the academic year preceding the summer semester. For example, if you are applying for financial aid for summer 2019, you must have a 2019-20 FAFSA on file.

SUMMER COST OF ATTENDANCE

Summer cost of attendance is a standardized estimate of what it will cost to attend KU for the summer. Summer budgets are based on estimated enrollment reported on the Summer Financial Aid Request form.

FINANCIAL AID AVAILABLE DURING THE SUMMER TERM

Federal financial aid in the summer can include Pell Grants, Subsidized/Unsubsidized Federal Direct Loans, Parent PLUS Loans, Graduate PLUS Loans, and Federal Work-Study. Amounts available to a student in the summer depend on many factors including enrollment status, Expected Family Contribution (EFC) as calculated by the FAFSA, and the amount of financial aid received in the preceding academic year.

II. ELIGIBILITY

General federal and institutional financial aid eligibility requirements: affordability.ku.edu/financialaid/eligibility.

FINANCIAL NEED DETERMINATION

Your eligibility for need-based programs is calculated by subtracting your Expected Family Contribution (EFC) from your estimated cost of attendance. The resulting figure, financial need, is an estimate of how much funding you “need” to afford KU for the academic year. You cannot receive any need-based funding in excess of your financial need. Not all financial aid programs require financial need.

EXPECTED FAMILY CONTRIBUTION

Information reported on your FAFSA is used by the federal processor to calculate your EFC. Your EFC is the combined expected contributions from you and your parents, if dependent, or spouse, if married. The EFC formula is established by federal law and used to determine eligibility for student aid programs. The analysis considers a variety of factors, including income from work, adjusted gross income, family size, and number of family members in college. The EFC is an estimate of what you and your family might be able to contribute toward the cost of your education. If you feel your current situation is not accurately reflected on your FAFSA, you may request a special circumstances re-evaluation. For more information visit affordability.ku.edu/financialaid/apply/special.

ENROLLMENT

Financial aid is awarded based on the expectation that you will be enrolled in at least 12 credit hours as an undergraduate student or 9 credit hours as a graduate, professional or law student. You may not qualify for all of your financial aid if you are not enrolled in at least 12 credit hours as an undergraduate or 9 credit hours as a graduate, professional or law student.

PLANNING TO ENROLL IN MORE HOURS LATER?

If you are enrolled in fewer than the minimum number of hours required to receive one or more of your financial aid, but plan to add hours at a later date, you do not need to inform FAS. Aid will not credit your university account, nor appear as anticipated aid until you are enrolled in at least 12 hours as an undergraduate or 9 hours as a graduate, professional or law student. If you plan to add hours to meet the minimum hour requirement prior to the first day of classes, your aid will be disbursed, provided

you have a complete financial aid file. If you plan to add hours, but cannot do so prior to the first day of classes, you can still do so, but you will not receive your aid until you add hours.

UNDERGRADUATES ENROLLING IN FEWER THAN 12 HOURS

If you plan to maintain an enrollment of fewer than 12 hours as an undergraduate, you must update your enrollment status with FAS. Students who are not enrolled in 12 hours prior to the beginning of each semester will be emailed with an enrollment confirmation form. Please return this form when requested. If you are unable to enroll in 12 credit hours as an undergraduate, you may still qualify for financial aid, but FAS must receive notification of your enrollment status to determine your financial aid eligibility. Once you have updated your enrollment status, your financial aid may be adjusted. This adjustment could result in a cancellation or reduction of certain financial aid programs. If your enrollment status changes, it is your responsibility to update FAS.

ATTENTION: FEDERAL PELL GRANT RECIPIENTS

If you are a Federal Pell Grant recipient and you are enrolled or are planning to enroll in fewer than 12 hours, you must update your enrollment status with FAS. FAS will review your enrollment status and adjust your Pell Grant accordingly. If FAS makes this adjustment and you increase your enrollment after the first week of classes for the specified term, your grant cannot be increased for those additional hours.

GRAD/PROF/LAW STUDENTS IN FEWER THAN 9 HOURS

If you are unable to enroll in 9 credit hours, you may still qualify for financial aid, but FAS will review your actual enrollment to determine if your aid needs to be adjusted. This adjustment could result in a cancellation or reduction of certain financial aid programs.

MINIMUM ENROLLMENT BY AID PROGRAM

Financial aid programs may differ in the minimum number of hours you must be enrolled in to receive the full aid and some financial aid programs may have prorated amounts for less than full-time enrollment. For the minimum enrollment requirements by aid program, please view the [Financial Aid Programs at a Glance information sheet](#).

WITHDRAWING OR DROPPING CLASSES

If you are considering withdrawing from or dropping classes, review the [Withdrawing or Dropping Classes](#)

information sheet to see how it might affect you. For information on how to withdraw from the University and to review refund policies, please visit registrar.ku.edu/withdraw or contact the Office of the University Registrar.

SPECIAL CIRCUMSTANCES

Occasionally, a student or family will face a change in financial circumstances, such as a loss of income or increased expenses. Individual circumstances may be considered in the re-evaluation of financial aid eligibility. When students or their families experience a loss of income, the information provided on the FAFSA may no longer accurately reflect the family's financial situation. In some cases, FAS may be able to adjust income information based on these "special circumstances." To request re-evaluation of your financial aid package, please contact FAS for an appointment.

KANSAS RESIDENCY

Please review the [residency information](#) available online from the Office of the University Registrar.

USING FINANCIAL AID TO STUDY ABROAD

In most cases, financial aid can be used for studying abroad, visit the [Study Abroad website](#) to see more information.

FINANCIAL AID FOR SECOND OR SUBSEQUENT DEGREE

You may be eligible for financial aid. However, some financial aid programs are only available to students seeking their first bachelor's degree. Please review [Financial Aid Programs at a Glance](#). For information about financial aid eligibility for a second or subsequent degree, review the [Satisfactory Academic Progress standards](#).

FINANCIAL AID FOR NON-DEGREE SEEKING STUDENTS

Typically, you must be a degree-seeking student to receive federal financial aid. Please review the [Non-Degree Seeking Students information sheet](#) for exceptions. Contact Financial Aid and Scholarships if you feel you qualify for aid based on at least one of the circumstances listed on the information sheet.

RECEIVING FINANCIAL AID FROM MORE THAN ONE SCHOOL

You cannot receive financial aid from more than one school at the same time. Please contact FAS to meet with a Financial Aid Counselor if you are interested in receiving aid from KU for classes in which you plan to enroll at

another institution. Generally, this can only be allowed for coursework required for your degree at KU and that is not offered at KU for that specific term (or the specific course is full at KU for that term).

AID FOR MILITARY PERSONNEL ACTIVATED OR REASSIGNED

The U.S. Department of Education has established guidelines regarding the treatment of military personnel who are activated or reassigned for a period of more than 30 days. For more information, please see these [guidelines](#).

ACADEMIC PROGRESS

In order to be eligible for financial aid, the University of Kansas, in accordance with the U.S. Department of Education, requires that students meet Satisfactory Academic Progress (SAP) standards. FAS established guidelines (based on federal regulations) for evaluating your academic progress. SAP standards are not the same as the academic standards of the University or of any department or professional school. In addition, SAP standards are different from scholarship renewal criteria, so a student who meets SAP standards may or may not meet scholarship renewal criteria. Your academic record will be monitored at the end of each semester to ensure compliance with the requirements specified below. Failure to meet standards will result in a loss of eligibility for federal, state, and some institutional aid programs.

SAP STANDARDS FOR UNDERGRADUATE STUDENTS

- Maintain a minimum 2.0 cumulative KU GPA
- Successfully complete 67% of all hours attempted
- Complete first undergraduate degree within 180 attempted hours and subsequent degree(s) within 240 attempted hours

For more information and frequently asked questions, view the [Undergraduate SAP information sheet](#).

SAP STANDARDS FOR PHARMACY STUDENTS

- Maintain a minimum 2.25 cumulative KU GPA if you were admitted into the School of Pharmacy prior to fall 2013
- Maintain a minimum 2.5 cumulative KU GPA if you were admitted into the School of Pharmacy beginning fall 2013 or after
- Successfully complete 67% of all hours attempted

- Complete the BSPS program within 180 attempted hours (this option is for students not pursuing the Doctorate of Pharmacy)
- Complete the Doctor of Pharmacy degree within 312 attempted hours

For more information and frequently asked questions, view the [Pharmacy SAP information sheet](#).

SAP STANDARDS FOR GRADUATE STUDENTS

- Maintain a minimum 3.0 cumulative KU GPA
- Successfully complete 67% of all hours attempted
- Complete your Master's degree within seven years of your first day of enrollment or your Doctoral degree within eight years

For more information and frequently asked questions, view the [Graduate SAP information sheet](#).

SAP STANDARDS FOR LAW STUDENTS

- Maintain a minimum 2.0 cumulative KU GPA
- Successfully complete 67% of all hours attempted
- Complete your LL.M program in American Legal Studies within 3 years of your first day of enrollment
- Complete your Law degree within 5 years of your first day of enrollment
- Complete your Doctor of Juridical Science (SJD) degree within 8 years of your first day of enrollment

For more information and frequently asked questions, view the [Law SAP information sheet](#).

SAP STANDARDS FOR AID-ELIGIBLE GRADUATE CERTIFICATES

- Maintain a minimum 3.0 cumulative KU GPA
- Successfully complete 67% of all hours attempted
- Complete your Certificate within 150% of the published length of the program

FINANCIAL AID SAP APPEAL PROCESS

If you become ineligible for financial aid because you are not meeting the minimum SAP standards, but feel you have experienced unique, extenuating circumstances, then you may follow the appeal process outlined below:

- STEP 1** Schedule an appointment with a Financial Aid Counselor to discuss your situation. If you are

eligible to appeal, you will receive instructions on how to complete the appeal process.

STEP 2 Complete and submit the appeal form to FAS, along with the required supporting documents, by the deadline indicated.

STEP 3 You can anticipate a decision by email from the Financial Aid Appeals Committee within approximately four weeks, depending on the volume of appeals submitted (the review process for a particular term does not begin until after final grades are posted from the prior term).

If the appeal is approved, you will be instructed to contact FAS to meet with a Financial Aid Counselor to review the terms of your appeal approval. If your appeal is denied, the email will include criteria you must meet to regain eligibility. Committee decisions are final and are not subject to further review.

INDEPENDENT STUDENT STATUS

To be considered “independent” for financial aid purposes, you must be able to answer *yes* to at least one of the questions found in Section 2 of the online FAFSA or in Step 3 on the paper FAFSA (questions 45-57):

If you cannot answer *yes* to one of the dependency status questions, then you are considered “dependent” and must provide parent information on the FAFSA. However, if you are unable to provide your parents’ information or your parents are unwilling to provide their information and are unwilling to financially support you, contact FAS.

INTERNATIONAL STUDENTS

International students are generally ineligible for federal student aid programs. To be eligible for federal student aid, you must be classified as:

- a United States citizen,
- a United States national (includes natives of American Samoa or Swain’s Island), or
- a United States permanent resident with an I-151, I-551, or I551C Alien Registration Receipt Card

If you are not in one of the above categories, you must have an Arrival-Departure Record (I-94) from the U.S. Department of Homeland Security (DHS) showing one of the following designations in order to be eligible for federal student aid:

- “Refugee”

- “Asylum Granted”
- “Parolee” (I-94 confirmed paroled for a minimum of one year and status has not expired)
- “Cuban-Haitian Entrant”

If you have a Notice of Approval to Apply for Permanent Residence (I-171 or I-464) only, you are ineligible for federal aid. If you are in the United States on an F1 or F2 student visa only, or on a J1 or J2 exchange visitor visa only, you are ineligible for federal aid. In addition, persons with G-series visas (pertaining to international organizations) are ineligible for federal student aid.

Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau may qualify for Federal Pell Grants, Federal SEOG, and/or Federal Work-Study only. These applicants should contact FAS for more information.

INSTITUTIONAL PROGRAMS FOR INTERNATIONAL STUDENTS

International students may apply for funding through the following programs at KU:

- [Scholarships and Grants for International Students](#)
- [KU Endowment Association Loan](#)
- [KU International Student Tuition Grant](#)

TAX COMPLIANCE FOR INTERNATIONAL STUDENTS

Students whose permanent residence is outside the United States may be subject to both federal and state income taxes. To determine this, KU uses a tax analysis system, known as GLACIER, to monitor your taxes. You will be contacted if you need to enter your personal information into GLACIER. For more information about tax compliance for international students, visit the Student Accounts & Receivables at sar.ku.edu.

SCHOLARSHIPS AND GRANTS FOR INTERNATIONAL STUDENTS

Use the [Scholarships and Grants for International Students Checklist](#) to understand the steps associated with receiving a scholarship/grant from KU. Additional steps may be necessary for fellowships, assistantships (GTA/GRA), sponsorships, or outside scholarships.

KU INTERNATIONAL STUDENT TUITION GRANT

The KU International Student Tuition Grant (KUISTG) is a limited funded institutional grant. To qualify, meet the following criteria (subject to change):

- Submit an [Institutional Student Need Analysis Worksheet \(ISNAW\)](#). Application priority date is March 1

- Be an F-1 or J-1 international student
- Be admitted to a degree program
- Have unmet financial need after all gift aid has been awarded (gift aid includes federal, state, and institutional grants, fellowships, scholarships, sponsorships, fee reductions, and other benefits)
- Undergraduates must have a 2.0 KU GPA
- Be enrolled in a minimum of 6 credit hours
- Have completed your first full academic year

III. FINANCIAL AID PROGRAMS

FAS administers many federal, state, and institutional financial aid programs. For more information and frequently asked questions, review [Financial Aid Programs at a Glance](#).

SCHOLARSHIPS

Prospective undergraduate students may apply for KU scholarships through the application for admission at admissions.ku.edu/apply. The final deadline to submit a complete application for freshmen student scholarships is December 15. The deadline for transfer students to submit a complete application is May 1. For information about KU scholarships, outside scholarships, and additional scholarship search information, visit affordability.ku.edu.

REPORT YOUR OUTSIDE SCHOLARSHIPS

Outside or private scholarships are considered educational resources and must be included in your financial aid package. It is your responsibility to report all assistance to FAS. We encourage you to report any additional assistance as soon as possible to avoid having to repay financial aid later. You should report scholarship information using the [Outside Scholarship form](#) at affordability.ku.edu/forms.

DELIVERY INFORMATION FOR SENDING SCHOLARSHIP CHECKS

If you are receiving a scholarship from a donor outside the University, the donor should send the scholarship check to:

The University of Kansas
 Financial Aid & Scholarships
 KU Visitor Center
 1502 Iowa St.
 Lawrence, KS 66045

The scholarship check will be reviewed and if the check does not require your endorsement, the check will be forwarded to Student Account & Receivables to be credited to your KU eBill. If your endorsement is required,

you will be sent an email. We encourage you to ask donors to make checks payable only to the University of Kansas to speed processing time.

IF A DONOR SENDS A SCHOLARSHIP CHECK DIRECTLY TO YOU

If a donor sends a scholarship check directly to you, please endorse the check (if applicable) and attach it to the [scholarship reporting form](#). Submit the check and the completed form to FAS for processing.

FAS HAS NOT RECEIVED YOUR SCHOLARSHIP CHECK

It is your responsibility to ensure the scholarship funds you are awarded from private agencies are sent to KU. You should contact your donor if your check has not been received by KU. You are responsible for paying your KU eBill by the due date listed, even if expected scholarship funds are yet to be processed. If you do not pay by the due date on the eBill, you may be charged non-refundable, late fees.

OUTSIDE SCHOLARSHIPS AND YOUR KU EBILL

Outside scholarships that have been received and processed by FAS will be applied to your KU account. These scholarships will be listed on the eBill as "Outside Schol/SFA Payment," and will be subtracted from the amount owed. If your KU eBill is paid in full when the scholarship check is processed, you will receive an excess aid refund through Student Accounts & Receivables.

SCHOLARSHIPS FROM KU DEPARTMENTS

FAS is notified directly of scholarships from academic departments. There is no need to report these scholarships. If you believe you have received a scholarship, but do not see it posted on your financial aid summary, please contact your academic department.

GRANTS

A grant is a type of financial aid program that generally does not require repayment and whose source could be federal, state, or institutional funds. Federal and state grants are typically awarded to undergraduate students only, but institutional grants may be awarded to undergraduate and graduate, professional, and law students. Grants are usually need-based programs. Information included on the [FAFSA](#) is used to determine eligibility for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Kansas Comprehensive Grant (KCG), and KU institutional grant

programs. For details:
affordability.ku.edu/financialaid/grants.

WORK-STUDY

Work-study is designed to promote part-time employment for students. If awarded work-study, you are responsible for finding your own job and meeting hiring requirements. Working at an hourly rate, you are allowed to earn the total work-study you have been awarded. Work-study is disbursed on a regular basis like a regular paycheck. Work-study may help you avoid excessive debt while in college. It may also provide you with additional preparation for your post-graduation job search since many work-study jobs are in career-related areas. There are two types of work-study programs at KU:

- [Federal Work-Study](#)
- [Kansas Career Work-Study](#)

FEDERAL WORK-STUDY

[Federal Work-Study](#) (FWS) is a federally subsidized program designed to promote part-time employment of financially eligible students to help avoid excessive debt while in school. If FWS is a part of your aid package, you may [apply for the on-campus jobs](#) for Federal Work-Study students. Once hired, you are allowed to earn the total FWS granted to you through your wages. While all employers must pay KU campus minimum wage, pay varies depending on the job duties. FWS funds are based on fund availability and individual eligibility.

DISBURSEMENT OF FEDERAL WORK-STUDY FUNDS

FWS earnings are paid in the form of a bi-weekly paycheck. Notify your employer if you have received and accepted FWS.

KANSAS CAREER WORK-STUDY

The [Kansas Career Work-Study](#) program is a state-funded program that provides Lawrence area employers with incentives to hire KU students in career-related positions. Limited to Kansas residents, this program may be available to students otherwise ineligible for FWS.

LOANS (FEDERAL, KU ENDOWMENT ASSOC., PRIVATE)

A loan is financial aid that generally requires repayment, even if you do not complete your academic program. Federal and institutional loans may be awarded to undergraduate, graduate, professional, and law students. Loans can be need-based or non-need-based. Information

included on the FAFSA is used to determine eligibility for the [Federal Health Professions Student Loan \(HPSL\)](#), [Federal Loan for Disadvantaged Students \(LDS\)](#), [Direct Loans](#) (Subsidized and/or Unsubsidized), [Federal Parent Loan for Undergraduate Students \(PLUS\)](#), and [Federal Graduate PLUS Loan](#). Students also have the option to consider borrowing through the [University of Kansas Endowment Association \(KUEA\)](#) or other [Private/Alternative Lenders](#) for additional funding.

BORROWING A STUDENT LOAN

Choosing to borrow a student loan has significant consequences for you, both now and in the future. A student loan must be repaid after you leave school, even if you do not complete your academic program. You should borrow only what is necessary based on careful evaluation of your expenses and funding options. For assistance with personal financial decisions, such as budgeting and using credit cards, go to money.ku.edu.

DIRECT LOANS

Federal Direct Loans are available for undergraduate, graduate, professional, and law students. For questions regarding interest accrual and repayment, please see studentaid.ed.gov/repay-loans.

FEDERAL DIRECT LOAN REPAYMENT TERMS

Repayment of Federal Direct Loans begins six months after you graduate or drop below half time (during the academic year). These loans are automatically deferred while you are enrolled in at least six credit hours during the academic year (undergraduates). Graduate students may receive an in-school deferment if considered half-time. See the [graduate policy](#) for more information. More information is available at studentaid.gov.

FEDERAL DIRECT LOAN ORIGATION FEES

There is a 1.059% origination fee for all Federal Direct Subsidized and Unsubsidized Loans, deducted before the loan is disbursed. This origination fee is valid from October 1, 2019 until October 1, 2020; the origination fee is subject to change by Congress each year.

FEDERAL STUDENT LOAN LIMITS

See the following charts for federal maximum annual and aggregate limits. Individual maximum loan amounts per academic year are calculated by FAS based on information from your FAFSA, the number of hours you have completed, and your estimated Cost of Attendance.

Federal Direct Subsidized loans are not available to Graduate/Professional/Law students.

ANNUAL LIMITS FOR FEDERAL DIRECT LOANS

FIXED INTEREST RATES ARE AS FOLLOWS:

UNDERGRADUATES: 4.529% FOR SUBSIDIZED AND UNSUBSIDIZED*

GRAD/PROF/LAW: 6.079% FOR UNSUBSIDIZED*

(INTEREST RATES SUBJECT TO CHANGE BY CONGRESS)

DEPENDENT UNDERGRADUATES	SUBSIDIZED	SUBSIDIZED & UNSUBSIDIZED
0-29 hours†	\$3,500	\$5,500
30-59 hours†	\$4,500	\$6,500
60+ hours†	\$5,500	\$7,500
INDEPENDENT UNDERGRADUATES	SUBSIDIZED	SUBSIDIZED & UNSUBSIDIZED
0-29 hours†	\$3,500	\$9,500
30-59 hours†	\$4,500	\$10,500
60+ hours†	\$5,500	\$12,500
Grad/Prof/Law Students	N/A	\$20,500

†Refers to completed hours only

* Interest rates for Federal Direct Loans disbursed between July 1, 2019 and June 30, 2020. Interest rates for loans disbursed after July 1, 2020 and before June 30, 2021 will be available in June 2020.

ANNUAL LIMITS FOR OTHER FEDERAL LOANS

LOAN PROGRAM	RESTRICTIONS	LOAN LIMIT
HPSL/LDS Loans*	Pharmacy Students	cost of attendance minus EFC (with parent info) minus gift aid
Federal Direct PLUS Loans†	Parents of Dependent Students	cost of attendance minus other aid
Federal Direct Graduate PLUS Loans††	Grad/Prof/Law Students	cost of attendance minus other aid

*HPSL/LDS has a fixed interest rate of 5% and a 12-month grace period.

†Federal Direct PLUS Loans have a fixed interest rate of 7.079% and repayment begins 60 days after the final disbursement (option to defer by contacting your loan lender). The interest rate is valid until July 1, 2020; it is subject to change by Congress. Interest rates for PLUS loans disbursed after July 1, 2020 and before June 30, 2021 will be available in June 2020.

††Federal Direct Graduate PLUS Loans have a fixed interest rate of 7.079% and repayment begins 60 days after the final disbursement (in-school deferment is available). The interest rate is valid until July 1, 2020; it is subject to change by Congress. Interest rates for PLUS loans disbursed after July 1, 2020 and before June 30, 2021 will be available in June 2020.

AGGREGATE LIMITS FOR FEDERAL DIRECT LOANS

STUDENT CLASSIFICATION	SUBSIDIZED	SUBSIDIZED + UNSUBSIDIZED
Dependent Undergraduates	\$23,000	\$31,000
Independent Undergraduates	\$23,000	\$57,500
Grad/Prof/Law Students	\$65,500	\$138,500

AGGREGATE LIMITS FOR OTHER FEDERAL LOAN PROGRAMS

LOAN PROGRAM	LOAN LIMIT
HPSL/LDS	None
Federal Direct PLUS	None
Federal Direct Grad PLUS	None

ELIGIBILITY FOR FEDERAL DIRECT PLUS LOANS

Parents of dependent students may be eligible to apply for a Parent Loan for Undergraduate Students (PLUS). Please review [PLUS Loan Information](#) for loan details and information on how to apply. The PLUS request process includes a credit check, results of which are communicated to the parent immediately after submitting the request.

FEDERAL DIRECT PLUS LOAN ORIGATION FEES

There is a 4.236% loan origination fee for all Federal Direct PLUS loans, which is deducted before the loan is disbursed. This origination fee is valid from October 1, 2019 until September 30, 2020; origination fees are subject to change by Congress each year.

MASTER PROMISSORY NOTES

A Master Promissory Note (MPN) is a legally binding document that must be signed by the student or parent borrower before loan funds are disbursed. The promissory note states the terms and conditions of the loan, including interest rate, fees, repayment schedule, deferment, and cancellation policies. FAS recommends students and parents sign applicable Master Promissory Notes electronically. Completing a paper MPN may delay the receipt of loan funds. A parent borrowing for more than one student must complete a PLUS MPN for each student.

A new MPN is required if you are borrowing a Federal Direct loan or PLUS loan for the first time. An MPN must be completed before any loan funds will be available. An MPN may be valid for up to ten years.

LOAN DISPUTES

If there is a dispute regarding your federal student loans, you should try to resolve the dispute by following the steps outlined on the [Federal Student Loan Issue Self Resolution Checklist](#). If the dispute is not resolved, contact the Federal Student Aid Student Loan Ombudsman's Office:

Mailing Address:	U.S. Department of Education FSA Ombudsman Group PO Box 1843 Monticello, KY 42633
Phone:	877-557-2575 (toll-free)
Fax:	606-396-4821

GRADUATE PLUS LOANS

The University of Kansas uses the Federal Direct Loan Program to process Federal Direct Graduate PLUS Loans. For questions regarding interest accrual and repayment, please contact your loan servicer. Loan servicer details are available at nslds.ed.gov. Graduate PLUS loans are automatically deferred while you are enrolled at least half-time during the academic year, and repayment begins 60 days after you graduate or drop below half-time status.

GRADUATE PLUS LOAN ORIGATION FEES

There is a 4.236% loan origination fee, which is deducted before the loan is disbursed. This origination fee is valid from October 1, 2019 until October 1, 2020; origination fees are subject to change by Congress each year.

PRIVATE OR ALTERNATIVE LOANS

If interested in a private loan, review the KU Endowment Association loan or private/alternative loan information at affordabilty.ku.edu/forms

VOLUNTEER SERVICE LOAN DEFERMENTS

Volunteer Service loan deferments may be available for particular programs, such as the [Peace Corps](#), [AmeriCorps](#), and various programs for teachers. Contact the applicable program to determine if you are eligible.

PUBLIC SERVICE LOAN FORGIVENESS

Public Service Loan Forgiveness (PSLF) programs are intended to encourage individuals to enter and continue working in public benefit positions including teaching, law enforcement, the arts, and other non-profit or public

agencies and organizations. For more information go to studentaid.ed.gov/publicservice.

Go [here](#) for details regarding teacher loan forgiveness programs and financial aid opportunities for educators.

IV. DISBURSEMENT OF AID

Financial aid disbursements typically occur each semester one week prior to the first day of classes, provided you have a complete financial aid file. Generally, funds are issued in two disbursements, one in the fall and one in the spring.

FINANCIAL AID DISBURSEMENT

Financial Aid is applied to the student account in the following order: Pell Grant, PLUS Loans, Other Student Grants & Scholarships, Student Loans, Private Loans. In most cases, financial aid and scholarships will automatically apply toward current tuition, fees, and housing charges. If your financial aid does not cover the total of these charges, you must pay the remaining balance by the appropriate due date to avoid late payment fees.

HOW FINANCIAL AID IS APPLIED

Financial aid will apply toward current tuition, fees and housing charges first. KU can apply excess federal financial aid to other charges (such as sports passes, library fees, etc). To accept, check "Apply Aid to All Charges" in Enroll & Pay at sa.ku.edu > Student Center > Accept/Decline Awards > Award Package page 2.

- If you accept this service after your financial aid has already disbursed, the change will take effect with the next disbursement of aid.
- If you choose to decline this service, you will still be responsible for any outstanding charges on your eBill and will continue to be billed for these charges. The University may place holds on your enrollment and/or academic transcripts until charges are paid.
- Non-federal aid will automatically apply toward current term tuition, fees, and housing charges first, then to all other charges.
- Federal financial aid for the 2018-2019 academic year will not apply to charges from a prior academic year.

DISBURSEMENT OF OUTSIDE SCHOLARSHIPS

You will receive your scholarship through the established refund process set by Student Accounts & Receivables or by picking up a scholarship check from FAS.

EXCESS FINANCIAL AID REFUNDS

If your financial aid exceeds the amount due, you will have a credit balance on your account and will receive an excess financial aid refund from Student Accounts & Receivables. Excess refunds are typically available six business days after your financial aid file is complete. The first day to obtain excess aid for a semester is typically one or two days before the first day of classes.

DIRECT DEPOSIT/ELECTRONIC FUNDS TRANSFER

Set up Direct Deposit in Enroll & Pay, select the *Student Financials* tile and click the *Direct Deposit* link from the left-hand menu to have your excess financial aid refund directly deposited into your checking or savings account. You can also set up direct deposit by completing the [paper form](#) and submitting it to Student Accounts & Receivables. Questions about having excess financial aid refunds deposited into your bank account should be directed to Student Accounts & Receivables at 785-864-3322.

DIRECT DEPOSIT FOR PLUS LOANS

If your parent would like excess PLUS funds deposited directly into his or her bank account, he or she must complete the [PLUS Direct Deposit Authorization form](#) and submit it to Student Accounts & Receivables.

If your parent would like to have an excess Federal PLUS loan refund deposited directly into your bank account, your parent can select this option when applying for the Parent PLUS Loan at [studentaid.gov](#).

SPECIAL DISBURSEMENTS

OUTSIDE AND PRIVATE SCHOLARSHIP DISBURSEMENT

Outside scholarships will generally credit to your account once you have endorsed any checks received by FAS. Outside scholarship of \$1,500 or more are typically divided equally between fall and spring semesters unless the donor explicitly instructs otherwise.

FEDERAL WORK-STUDY DISBURSEMENT

FWS is disbursed much differently than other financial aid. You will receive a bi-weekly paycheck based on the hours you work. FWS funds must be earned and will never automatically credit your KU account. Working at an

hourly rate, you are allowed to earn the total FWS amount granted to you. You and your FWS employer are responsible for monitoring the status of the FWS. Once your earnings limit has been reached, you are no longer eligible to work as an FWS employee. At that time, your employer must terminate the appointment or switch you to regular student hourly payroll.

FEDERAL PLUS LOAN DISBURSEMENT

Federal PLUS Loan funds are credited each semester to your KU account typically one week before the first day of classes, provided you have a complete financial aid file. Disbursement is based on your expected enrollment status. Federal PLUS Loan funds will first apply to the charges on your account. Excess funds, if applicable, will be credited to the parent who borrowed the loan, unless the parent has authorized excess funds to disburse to the student.

KU eBILLS

KU eBills are generated on a monthly basis by Student Account & Receivables and are a snapshot in time. You can view your eBill by selecting the *Student Financials* tile, then clicking the *Account Services* folder, and then choosing *Print or View a Bill* link in the left-hand menu.

WHAT TO DO IF FINANCIAL AID DOES NOT APPEAR ON eBILL

- (1) Check the *Holds & To Do's* tile in Enroll & Pay at [sa.ku.edu](#). Complete all steps to ensure aid will be available.
- (2) Check your reported enrollment status to ensure accuracy (see the enrollment status section).
- (3) Contact FAS.

CONTACT STUDENT ACCOUNTS & RECEIVABLES WITH eBILL QUESTIONS

Cashier's Location:	1246 West Campus Road, Rm 1
Telephone:	785-864-3322
Email:	stu.account@ku.edu
Website:	sar.ku.edu

V. INFORMATION SECURITY

FAS is responsible for ensuring the security of sensitive and confidential information that is gathered from students and parents in the financial aid application process. This information is protected under the Family Educational Rights and Privacy Act of 1974 (FERPA or the

Buckley Amendment) and the Gramm-Leach-Bliley Act of 2003 (GLB). The University of Kansas [Student Records Policy](#) and [Information Technology Privacy and Security Policies](#) describe KU's compliance with FERPA and GLB.

RESTRICTIONS ON ACCESS TO INFORMATION

FERPA restricts the information that FAS may release to unauthorized third parties. Typically, a student's protected financial and academic information cannot be released without the student's consent. FAS staff will release specific information when the student is present and provides proper photo identification, the student emails the office from the student's KU registered email account, or in response to calls where the caller can correctly respond to certain personal identification questions.

DELEGATE ACCESS

Students may authorize others to contact Financial Aid and Scholarships to discuss financial aid information or to review that information online via the university's [Delegate Access](#) (FERPA Release) system, available through the University Registrar.

SECURITY AND ACCOUNT INTEGRITY

Never share your Federal Student Aid ID, KU Online ID, or password with anyone else. Only the account owner is authorized to use the FSA ID or access the student's Enroll and Pay account. If, for example, someone other than the student uses the student's FSA ID or KU Online ID and password – *with or without the student's knowledge* – that person may be committing fraud. While decisions about student financial aid and scholarships are often family matters, FAS and KU are required to maintain the security and integrity of individual accounts.

VII. FINANCIAL LITERACY

Students should carefully plan how much money they should borrow. A budget should be prepared each year to itemize expenses such as tuition/fees, books, room/board, transportation, and personal expenses. Consider all resources, such as part-time jobs, family contributions, summer earnings, and all sources of financial aid including grants, work-study, and loans. Visit [Student Money Management Services](#) (SMMS) for more information. SMMS offers one-on-one advising regarding financial issues such as credit cards, budgeting, and cash management.

VIII. CONSUMER INFORMATION

Comprehensive consumer information is located at affordability.ku.edu/help/consumerinfo.