

2015-2016 FINANCIAL AID & SCHOLARSHIPS GUIDE

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Welcome to the 2015-16 KU Financial Aid and Scholarship Guide! This document contains details about your financial aid eligibility, as well as your rights and responsibilities associated with being a financial aid recipient. Please review this information and contact us if you have questions.

REGISTERED KU EMAIL ACCOUNTS

As a KU student, you are required to register an email account or utilize a university-provided email account throughout your attendance. In most cases, the Financial Aid and Scholarships (FAS) office will send information regarding your financial aid and/or scholarships to your registered KU email address. It is your responsibility to regularly check your registered email account for these notifications. You may conveniently establish your registered KU email account online at technology.ku.edu/personal-accounts. In some cases, however, FAS must correspond with you in writing. It is your responsibility to keep your mailing addresses up to date. Addresses may be updated through the Enroll & Pay system online at <https://sa.ku.edu> > Student Center.

- Jayhawk, Permanent: Where you will receive mail while not in school.
- Jayhawk, Resident: Where you will receive mail while in school.

FINANCIAL AID & SCHOLARSHIPS APPOINTMENTS

The KU FAS office, located in the KU Visitor Center, has many experienced advisors available to speak with you regarding your financial aid and/or scholarships during office hours, 8:00 a.m. to 5:00 p.m., Monday through Friday. You may also contact the office by phone at (785) 864-4700 to schedule an appointment with a counselor to discuss your financial aid and scholarship questions in a private setting or through a phone appointment. You may also contact us via email at financialaid@ku.edu. Working together, we can explore the best financial aid options for you and your family to help fund your educational dreams.



I. FINANCIAL AID PROCESS

College is one of the biggest investments you will have in your lifetime, but it is an investment that will pay off in higher income, expanded career opportunities, and greater personal satisfaction throughout your life.

APPLYING FOR FINANCIAL AID

The FAS office encourages all students to apply for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA). For Fall 2015 and Spring 2016, complete the 2015-2016 FAFSA online at fafsa.gov. The priority date to be considered for limited funded programs is March 1st each year. For Summer 2015, complete the 2014-2015 FAFSA. In addition, you will need to complete the Summer Request for Financial Aid form. For a more detailed explanation on how to apply for financial aid and scholarships, please review the [Application Process Checklist for Undergraduate Students](#), or review the [Application Process Checklist for Graduate/Professional/Law Students](#), both available on our [website](#).

FINANCIAL AID & SCHOLARSHIPS AND ADMISSION STATUS

You must be admitted to the University of Kansas before being awarded Federal, State, or institutional financial aid and scholarships.

- **UNDERGRADUATE STUDENTS:** Apply for admission at admissions.ku.edu/apply. For more information, review the [Application Process Checklist for Undergraduate Students](#).
- **GRADUATE/PROFESSIONAL/LAW STUDENTS:** Apply for admission. All applicants other than those applying to the School of Law or the School of Social Welfare apply through the Graduate Application Processing Center (GAPC) online at graduate.ku.edu. School of Law candidates apply online at law.ku.edu/prospective. School of Social Welfare candidates apply online at socwel.ku.edu. For more information, review the [Application Process Checklist for Graduate / Professional / Law Students](#).

EXPLORING FINANCIAL AID OPTIONS EARLY

The FAFSA is the Free Application for Federal Student Aid students file annually to be considered for federal financial aid. If you want to begin exploring your financial aid options during your junior year in high school

or earlier and get an early start on the financial aid process, you should begin with [FAFSA4caster](#). By using FAFSA4caster, you and your family can receive an estimate of eligibility for federal student aid. When you are ready to apply for financial aid, you can easily transfer the information from FAFSA4caster to [FAFSA](#). To access FAFSA4caster, visit fafsa4caster.ed.gov.

APPLYING FOR FEDERAL STUDENT AID

The FAFSA becomes available each year at fafsa.gov beginning January 1st. Students who apply by the KU March 1st priority date are considered for limited funded financial aid programs.

Request a [Federal Student Aid ID \(FSA ID\)](#) online at studentloans.gov. Effective May 10, 2015 the FSA ID replaces the PIN you may have used previously to complete your FAFSA, login to the National Student Loan Data System, etc. Your FSA ID is confidential and should not be shared with anyone. Parents of dependent students may also request their own FSA ID. For additional details on the FSA ID, including how to setup your ID, please check out [this FSA ID guide](#).

The FSA ID may be used to:

- Electronically sign the FAFSA (fafsa.gov)
- View loan history (studentloans.gov)
- Electronically sign master promissory notes for Federal Direct Loans (studentloans.gov)

INFORMATION NEEDED TO FILL OUT THE FAFSA

- Social Security Number (double-check for accuracy)
- Driver's License Number, if applicable
- 2014 W-2 Form(s) and other records of income
- 2014 federal income tax return(s)
- Your parents' 2014 federal income tax return(s)
- Current bank statements and records of stocks, bonds, and other investments
- Business and/or farm records, if applicable
- Your alien registration or permanent resident card (if you are not a U.S. citizen)

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 complete and submit the FAFSA in order to be considered for financial aid. Apply online at fafsa.gov. Your eligibility for financial aid may change significantly from year to year.

FILING THE FAFSA FOR THE 2015-2016 ACADEMIC YEAR

You may apply any time after January 1, 2015, preferably after you receive your W-2 form(s) and/or complete your federal income tax return for 2014. The KU priority date for filing the 2015-2016 FAFSA is March 1, 2015. If you want to begin exploring your financial aid options early, visit fafsa4caster.ed.gov. By using FAFSA4caster, you and your family will receive an early estimate of financial aid eligibility for federal student aid.

THE IMPORTANCE OF THE MARCH 1ST PRIORITY DATE

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 a complete financial aid file by the priority date and meets [eligibility criteria](#) is considered for these funds.

KU FEDERAL SCHOOL CODE **001948**

The federal processor sends your information to the schools you specify on the FAFSA and may take up to a couple of weeks. The KU federal school code is **001948**.

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 may login to make corrections at fafsa.gov using your FSA ID. For questions about the correction process, please 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 has been received and processed by the FAS office. If additional information is required, you will be sent an email notification from FAS. You may also check the items on your "To Do List" online at <https://sa.ku.edu> > *Student Center* > *To Do List*. You should submit requested documentation in a timely manner to the FAS office. 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

If your financial aid application has been selected for verification, an email notification will be sent to your registered KU email address. Please print, complete, and submit the appropriate Verification Worksheet to the FAS office along with all applicable signed federal tax return(s), and W-2(s). If you are a dependent student, you will need to provide your parents' federal tax return (s), and W-2(s). For more information regarding verification, please review our [Verification information sheet](#).

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

THE VERIFICATION PROCESS

Verification is a process mandated by the U.S. Department of Education to ensure information provided on your FAFSA is accurate. Each year, approximately 2,000 to 3,000 FAFSA applicants at KU are selected for verification. Selection for verification at KU is generally determined by the information submitted on your FAFSA. For more information regarding verification, please review our [Verification information sheet](#).

AWARD NOTIFICATIONS/ACCEPTING AID

When your eligibility for financial aid has been determined and your awards are available for you to review, an email notification will be sent to your registered KU email address. You may also check your status online at <https://sa.ku.edu> > *Student Center* > *Accept/Decline Awards*. You will have 30 days to accept financial aid before it is cancelled. If financial aid is cancelled, you must contact the FAS office to have your aid reinstated. You may submit this request via email at financialaid@ku.edu. Please allow 2-3 business days to complete this request. FAS cannot guarantee aid cancelled can be reinstated.

ACCEPT/DECLINE AWARDS

You have the option to accept or decline each award on the *Accept/Decline Awards* page. 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. In some cases, you may change your eligibility for Federal Work-Study to loan eligibility, and vice-versa. [Contact the FAS office](#) for details. KU processes



all federal loans (Stafford Subsidized/Unsubsidized), PLUS, and Graduate PLUS through the Federal Loan Program administered by the U.S. Department of Education. For more information, visit studentloans.gov.

CANCELLATION/ADJUSTMENT OF AID

FAS has the responsibility to adjust and/or cancel your awards in a number of different circumstances. Your award(s) may be adjusted if:

- You receive any other assistance not listed on your Financial Aid Award Summary. Other assistance includes scholarships, fellowships, loans, and/or benefits from the university, vocational rehabilitation, social security, ROTC scholarships, fee remissions or reductions, 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/fees are adjusted and/or paid by another source (this includes students receiving tuition/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;
- You estimate income on the FAFSA (you should correct the data as soon as your tax information is available);
- 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 the FAS office](#) immediately. Failure to report this information may result in you being required to repay financial aid. You may report additional assistance in *Enroll & Pay* at <https://sa.ku.edu> > *Student Center* > *Accept/Decline Awards* > *Award Package Page 2*.

IMPORTANCE OF THE ENROLLMENT DEPOSIT FOR FRESHMEN

Incoming Freshmen are assessed a 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, including payment instructions, visit affordability.ku.edu/billing/paying/enrollmentdeposit.

COST OF ATTENDANCE

The cost of attending KU is much lower than costs at most private schools and many public four-year institutions. Your COA, also known as a budget, is determined by the KU FAS office and is a standardized estimate of what it will cost you to attend KU for the academic year. The COA is comprised of the following components:

- 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 awards cannot exceed the estimated cost of attendance (COA). Since final tuition rates are not set until well after the KU Financial Aid & Scholarships Office starts packaging and awarding aid, a student's aid package may need to be adjusted once the actual COA has been determined. Students may access the revised information at <https://sa.ku.edu> > *Student Center* > *Financial Aid Summary* when tuition rates are finalized and awards are adjusted. For more information regarding tuition and fees, visit affordability.ku.edu/costs.

COURSE FEES

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

SPECIAL CIRCUMSTANCE BUDGET ADJUSTMENTS

If you have additional expenses related to or impacting your educational costs such as a long commute or unexpected medical costs, you may submit a written request for consideration of a COA adjustment. If approved, your COA will be adjusted and aid eligibility recalculated. However, this does not guarantee you will be eligible for additional aid. For details, please review the [Special Circumstances Re-Evaluation](#) information on our website.



CHILDCARE GRANTS AND BUDGET ADJUSTMENTS

The Educational Opportunity Fund (EOF) 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 beginning in early 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 COA. Childcare budget adjustments are available year-round.

COMPUTER BUDGET ADJUSTMENTS

Adjustments may be made to your COA for computer purchases of up to \$1,500 (or up to \$500 for software) if your purchase is made between July 15th and April 15th. Adjustments cannot be made for both a computer and software during a single academic year. While your COA 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 on the affordability website 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 in on the [affordability website](http://affordability.ku.edu). These requests are typically available in mid-February. You must have a FAFSA on file for the current academic year and it is recommended that you file early for the next academic year when applying for summer financial aid.

SUMMER COST OF ATTENDANCE

A student's summer cost of attendance (COA), also known as a budget, is a standardized estimate of what it will cost you to attend KU for the summer. Summer budgets are based on an enrollment of six credit hours for undergraduate students and four credit hours for graduate/professional students (except for pharmacy and law students, whose budgets are based on what is reported on the Summer Financial Aid Request form). If you are an undergraduate student who is enrolled in more than 6 credit hours for the summer term or a

graduate/professional student (excluding pharmacy and law) who is enrolled in more than 4 hours for the summer term, you may request an increase in your budget based on the number of hours in which you are enrolled. However, this adjustment will not be processed until approximately ten days after the first day of summer classes.

NOTE: An increase in COA does not guarantee eligibility for additional financial aid.

FINANCIAL AID AVAILABLE DURING THE SUMMER TERM

Federal financial aid in the summer can include Pell Grants, Subsidized and/or Unsubsidized Stafford Loans, PLUS (parent) 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 Free Application for Federal Student Aid (FAFSA), and the amount of financial aid utilized in the preceding academic year.

II. ELIGIBILITY

Eligibility for federal student aid is based on several different factors. For general financial aid eligibility requirements, review federal and institutional policies at 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 (COA). 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 calculated financial need. Not all financial aid programs require financial need (see the [Need-Based vs. Non Need-Based Awards](#) section).

EXPECTED FAMILY CONTRIBUTION

The information reported on your FAFSA is utilized by the federal processor to calculate your Expected Family Contribution (EFC). Your EFC is the combined expected contributions from you and your parents, if dependent, or spouse, if married. The formula used to calculate your EFC is established by federal law and is used to determine your eligibility for student aid programs. The analysis takes into consideration 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 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 regarding special circumstances and re-evaluations, visit <http://www.affordability.ku.edu/financialaid/apply/special>

ENROLLMENT

Financial aid is awarded based on the expectation that you will be enrolled “full-time”, meaning at least 12 credit hours as an undergraduate student or 9 credit hours as a graduate / professional / 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 / 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 awards but plan to add hours at a later date, you do not need to inform the FAS office. These awards 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 / law student. If you plan to add hours to meet the minimum hour requirement prior to the first day of classes, your awards 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 complete or update your enrollment status in Enroll & Pay at <https://sa.ku.edu> > *Student Center* > *Accept/Decline Awards* > *Award Package Page 2*. If you are unable to enroll in 12 credit hours as an undergraduate, you may still qualify for financial aid, but the FAS office 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 your status in Enroll & Pay.

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 in Enroll & Pay at <https://sa.ku.edu> > *Student Center* > *Accept/Decline Awards* > *Award Package Page 2*. The FAS office will review your enrollment status and adjust your Pell Grant accordingly. If the FAS office makes this adjustment and you increase your enrollment on or after the first day 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 plan to maintain an enrollment of fewer than 9 hours as a graduate/professional/law student, you must complete or update your enrollment status in Enroll & Pay at <https://sa.ku.edu> > *Student Center* > *Accept/Decline Awards* > *Award Package Page 2*. If you are unable to enroll in 9 credit hours as a graduate/professional/law student, you may still qualify for financial aid, but the FAS office 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 your status in Enroll & Pay.

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 award 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 AND/OR DROPPING CLASSES

If you are considering withdrawing and/or dropping classes in which you are enrolled, please review the [FAS information sheet on withdrawing/dropping](#) to see how it might affect your financial aid. For information on how to withdraw from the University and to review refund policies, please visit withdraw.ku.edu or contact the Office of the University Registrar.

ACADEMIC PROGRESS

In order to be eligible for student financial aid, the University of Kansas, in accordance with the U.S. Department of Education, requires that students must meet Satisfactory Academic Progress standards. The Financial Aid and Scholarships (FAS) office established



guidelines (based on federal regulations) for evaluating your progress. The FAS standards of Satisfactory Academic Progress (SAP) are not necessarily the same as the academic standards of the University or of any department or professional school. Your academic record will be monitored to ensure compliance with the requirements specified below. Failure to meet the following 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 70% 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 70% 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 PharmD degree within 312 attempted hours

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

SAP STANDARDS FOR GRADUATE/PROFESSIONAL STUDENTS

- Maintain a minimum 3.0 cumulative KU GPA
- Successfully complete 70% 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/Professional SAP information sheet](#)

SAP STANDARDS FOR LAW STUDENTS

- Maintain a minimum 2.0 cumulative KU GPA (the LL.M program in Elder Law requires a 2.5 cumulative KU GPA).
- Successfully complete 70% 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 five 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](#)

FINANCIAL AID SAP APPEAL PROCESS

If you become ineligible for financial aid because you are not meeting the minimum Satisfactory Academic Progress 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 be provided with an appeal form as well as instructions on how to complete the appeal process.

STEP 2

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

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

STEP 3

Following the review of your appeal, you will be contacted via email. If your appeal is approved, you will be instructed to contact the FAS office 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 be eligible to submit a subsequent appeal. Committee decisions are final and are not subject to further review.



INDEPENDENT STUDENT STATUS

In order to be considered “independent” for financial aid purposes, you must be able to answer “yes” to at least one of the following questions found in Section 2 on the Free Application for Federal Student Aid (FAFSA) on the Web or in Step 3 on the paper FAFSA (questions 46-58):

- Were you born before January 1, 1992?
- As of today, are you married?
- At the beginning of the 2015-16 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2015 and June 30, 2016?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you now and through June 30, 2016?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- As determined by a court in your state of legal residence, are you or were you in legal guardianship?
- At any time on or after July 1, 2014, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2014, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you (the student) 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 the FAS office to schedule an appointment with a Financial Aid Counselor to discuss your situation. For help filing the FAFSA, visit <https://studentaid.ed.gov/> or contact FAS at (785) 864-4700.

DOCUMENTING INDEPENDENT STUDENT STATUS

If you answer “yes” to one of the dependency status questions, then you are considered “independent.” The FAS office may require you to document your independent status by completing the Documentation of Independent Student Status form. If you are asked to complete this form, no federal, state, or institutional aid will be awarded until the process is complete. To check the status of your financial aid online, review your “To Do List” in Enroll & Pay at <https://sa.ku.edu>.

COST OF ATTENDANCE FOR STUDENTS

Your KU Cost of Attendance is determined by the KU FAS office and is a standardized estimate of what it will cost you to attend KU for the academic year. Independent student status alone does not influence the standardized estimation. However, independent undergraduate students who pay housing costs that exceed the estimated housing allowance for undergraduates may contact FAS to discuss a possible increase in their COA. There is also the opportunity to apply for a childcare grant if you have a child in daycare (see the [Childcare Grants and Budget Adjustments](#) section). Please note that an increase in COA does not guarantee eligibility for additional financial aid. For more information, please visit affordability.ku.edu/cs/.

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. Also, 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 the FAS office for more information.

INSTITUTIONAL PROGRAMS FOR INTERNATIONAL STUDENTS

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

- [Scholarships](#)
- [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 utilizes 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 Bursar’s Office website at bursar.ku.edu.

SCHOLARSHIPS AND GRANTS FOR INTERNATIONAL STUDENTS

The [Scholarships and Grants for International Students Checklist](#) is designed to assist you in understanding the steps associated with receiving a scholarship/grant from KU. Additional steps may be necessary for any 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. Students whose tuition is waived or paid by a third party are ineligible for KUISTG. To qualify, meet the following criteria:

- Submit a completed [International Student Need Analysis Worksheet \(ISNAW\)](#) to the FAS office. Application priority date is March 1st.
- 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 12 (undergrad) credit hours or 9 (grad/prof/law) credit hours at KU for a full award or a minimum of 6 KU credit hours for a partial award.
- Have completed your first full academic year by the beginning of Fall 2015.

KU CAMPUSES

KU LAWRENCE CAMPUS

LAWRENCE, KS

Considered one of the most beautiful in the nation, KU’s central campus occupies 1,000 acres on and around historic Mount Oread in Lawrence, a community of more than 80,000 in the forested hills of eastern Kansas. Contact information is listed below for the Financial Aid and Scholarships (FAS) office on the Lawrence Campus:

Mailing Address:	KU Visitor Center Financial Aid & Scholarships 1502 Iowa St. Lawrence, KS 66045
Telephone:	(785) 864-4700
Facsimile:	(785) 864-5469
Email:	financialaid@ku.edu
Website:	affordability.ku.edu
Office Hours:	8am-5pm (CST), Monday – Friday
School Code:	001948

KU EDWARDS CAMPUS

OVERLAND PARK, KS

Financial aid for the Edwards Campus is processed on the Lawrence Campus. Contact information is listed above for the Financial Aid and Scholarships office on the Lawrence Campus. For details on receiving financial aid on the Edwards Campus, review the [Information for Edwards Campus Students](#) or contact FAS.

Contact Information:	Jose Trujillo KU Edwards Campus 12600 Quivira Rd. Overland Park, KS 66213
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Telephone:	(785) 864-8578
Fax:	(913) 897-8491
Email:	jftrujil@ku.edu

KU MEDICAL CENTER KANSAS CITY, KS

Financial aid for the KU Medical Center is processed on the KU Medical Center Campus. Contact information is listed below for the Student Financial Aid Office at KU Med:

Mailing Address:	Student Financial Aid Office KU Medical Center Mail Stop 4005 3007 Student Center Building 3901 Rainbow Boulevard Kansas City, KS 66160
Telephone:	(913) 588-5170
Facsimile:	(913) 588-8841
Email:	financialaid@kumc.edu
Website:	www.kumc.edu/studentcenter/financialaid.htm
Office Hours:	8am-5pm (CST), Monday – Friday
School Code:	001948

III. FINANCIAL AID PROGRAMS

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

NEED-BASED VS. NON NEED-BASED AWARDS

TYPE OF AWARD	NEED-BASED?
Scholarships	Varies
Grants	Generally, Yes
Federal Work study	Yes
Kansas Career Work study	No
Federal Perkins Loan	Yes
Federal HPSL Loan	Yes
Federal LDS Loan	Yes
Federal Subsidized Stafford Loan	Yes
Federal Unsubsidized Stafford Loan	No
Federal PLUS (Parent) Loan	No
Graduate PLUS Loan	No
KU Endowment Association Loan	No
Private/Alternative Loans	No

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 November 1st. The deadline for transfer students to submit a complete application is February 1st. For information about KU scholarships, outside scholarships and additional scholarship search information, visit affordability.ku.edu.

REPORT YOUR OUTSIDE SCHOLARSHIPS

Outside/private scholarships are considered educational resources and must be included in your financial aid award package. It is your responsibility to report all assistance to the Financial Aid & Scholarship office (FAS). We encourage you to report any additional assistance as soon as possible to avoid having to repay financial aid at a later date. You should report scholarship information at <https://sa.ku.edu> > Student Center > Accept/Decline Awards > Award Package Page 2. You may also provide scholarship information in writing by completing the Scholarship Reporting form, available at <http://affordability.ku.edu/document/44>

DELIVERY INFORMATION FOR SENDING SCHOLARSHIP CHECKS

If you are receiving a scholarship from a donor outside the University, please request that the donor to send the scholarship check directly 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 the Bursar's Office to be credited to your KU eBill. If your endorsement is required on the check, you will be sent an email notification to come to FAS in the KU Visitor Center to sign the check.

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 a Scholarship Reporting form, which can be found [here](#). Submit the check and the completed form to FAS for processing.



THE FAS OFFICE 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 payment fees.

OUTSIDE SCHOLARSHIPS AND YOUR KU EBILL

Outside scholarships that have been received and processed by the FAS office will be applied to your eBill. These scholarships will be listed on the eBill as "Outside Schol/SFA Payment," and the amount will be subtracted from the amount owed. Sometimes donors do not send the funds to the FAS office until after the payment due date. If the check will not be processed by the due date, you will need to select another payment option to avoid late payment fees. If your KU eBill is paid in full when the scholarship check is processed, you will receive an excess aid refund through the KU Bursar's Office.

SCHOLARSHIPS FROM KU DEPARTMENTS

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

GRANTS (FEDERAL, STATE, INSTITUTIONAL)

A grant is a type of financial aid program that is generally not repaid and whose source could be through 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/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 (FWS AND KCWS)

Work study is a type of financial aid that is designed to promote part-time employment for students. If you are awarded work study funds, 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 amount you have been awarded. Work study funds are disbursed on a regular basis like a regular pay check. Generally, Work study may help you avoid excessive debt while in college because you earn as you learn. It may also provide you with additional preparation for your post-graduation job search since many work study jobs are in career-related areas and/or offer you more responsibility each year you work. 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 financial aid award package, you may apply for the on-campus jobs for work study students. Working at an hourly rate, you are allowed to earn the total Work study amount granted to you. While all employers must pay KU campus minimum wage, pay varies depending on the job duties. For more information, please click [here](#). If you have not been awarded FWS but are interested, please visit the Financial Aid and Scholarships website at affordability.ku.edu in August or January during the FWS Open Request Period. FWS funds are awarded based on fund availability and individual eligibility.

DISBURSEMENT OF FEDERAL WORK STUDY FUNDS

Federal Work Study (FWS) are need-based awards earned through on-campus employment and are paid in the form of a bi-weekly paycheck. Notify your employer if you have received and accepted an FWS award. You are responsible for finding your own job and meeting hiring eligibility criteria. For additional information about on-campus jobs, search online [here](#). Positions limited to work study students will include "work study" or "FWS" in the posting title.

KANSAS CAREER WORK STUDY

The Kansas Career Work study program is a state-funded program intended to provide employers with incentives to hire KU students in career-related positions. Limited to Kansas residents, this program is not considered "need-based" aid and may be available to students otherwise ineligible for Federal Work Study. For more information, please click [here](#).



LOANS (FEDERAL, KU ENDOWMENT ASSOC., PRIVATE)

A loan is a type of financial aid that generally requires repayment, even if you do not complete your academic program. Federal and institutional loans may be awarded to undergraduate students and grad/prof/law students. Loans can be need-based or non-need-based. Information included on the [Free Application for Federal Student Aid \(FAFSA\)](#) is used to determine eligibility for the [Federal Health Professions Student Loan \(HPSL\)](#), [Federal Loan for Disadvantaged Students \(LDS\)](#), [Federal Stafford 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 \(KUEA\)](#) and/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. The FAS office encourages you to borrow only what is necessary based on careful evaluation of your expenses and funding options. You can find assistance with personal financial decisions, such as budgeting and using credit cards, online at money.ku.edu.

DIRECT LOANS

The University of Kansas utilizes the Federal Direct Loan Program to process Federal Stafford Loans for undergraduate and graduate/professional/law students. For questions regarding interest accrual and repayment, please contact your loan servicer through studentloans.gov or view the repayment publication at studentaid.ed.gov/repay-loans.

FEDERAL DIRECT LOAN REPAYMENT TERMS

Repayment on Federal Direct Loans begins six months after you graduate or drop below six credit hours (during the academic year). These loans are automatically deferred while you are enrolled in at least six credit hours during the academic year (undergraduates). More information is available at studentloans.gov. Graduate students may receive a deferment at less than 6 hours. See the [graduate policy](#) for more information.

FEDERAL DIRECT LOAN ORIGATION FEES

There is a 1.073% origination fee for all Federal Direct Stafford Subsidized and Unsubsidized Loans. The origination fee is subject to change by Congress.

FEDERAL STUDENT LOAN LIMITS

See the following charts for federal maximum annual and aggregate limits. Your individual maximum loan amount per academic year is calculated by the FAS office based on information from your FAFSA, the number of hours you have completed, and your estimated Cost of Attendance (COA).

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

ANNUAL LIMITS FOR FEDERAL STAFFORD LOANS

FIXED INTEREST RATES ARE AS FOLLOWS:

UNDERGRADUATES: 4.66% FOR SUBSIDIZED AND UNSUBSIDIZED

GRAD/PROF/LAW: 6.21% 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

ANNUAL LIMITS FOR OTHER FEDERAL LOANS

LOAN PROGRAM	RESTRICTIONS	LOAN LIMIT
HPSL/LDS Loans*	Pharmacy Students	COA minus EFC (with parent info) minus gift aid
Federal Direct PLUS Loans†	Parents of Dependent Students	COA minus other aid
Federal Direct Graduate PLUS Loans††	Grad/Prof/Law Students	COA 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 7.21% and repayment begins 60 days after the final disbursement (option to defer by contacting your loan lender). The interest rate is subject to change by Congress.



††Federal Direct Graduate PLUS Loans have a fixed interest rate of 7.21% and there is no grace period before repayment begins. The interest rate is subject to change by Congress.

AGGREGATE LIMITS FOR FEDERAL STAFFORD 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 the [PLUS Loan Checklist](#) for loan details and information on how to apply. The PLUS request process includes a credit check, which typically requires 7-10 business days to complete.

FEDERAL DIRECT PLUS LOAN ORIGINATION FEES

There is a 4.292% loan origination fee for all Federal Direct PLUS loans, which means 4.292% of the total amount of the loan is automatically deducted upon disbursement by the U.S. Department of Education. Origination fees are subject to change by Congress.

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. The FAS office recommends students and parents sign applicable Master Promissory Notes electronically. Completing a paper MPN will delay the receipt of loan funds. A parent borrowing for more than one student must complete a PLUS MPN for each student.

Master Promissory Notes are specific to the lender and a new MPN is required if you are borrowing a Federal Stafford 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 at KU and the dispute is not resolved, you are entitled to contact the Federal Student Aid Student Loan Ombudsman's Office:

Mailing Address:	U.S. Department of Education FSA Ombudsman 830 First Street, NE Washington, D.C. 20202-5144
Telephone:	(877) 557-2575 (toll free)
Facsimile:	(202) 275-0546
Email:	fsaombudsmanoffice@ed.gov
Website:	www.ombudsman.ed.gov

GRADUATE PLUS LOANS

The University of Kansas utilizes the Federal Direct Loan Program to process Federal Direct Graduate PLUS Loans. For questions regarding interest accrual and repayment, please contact your loan servicer by selecting "Click on my financial aid history" for loan servicer details at studentloans.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 ORIGINATION FEES

There is a 4.292% loan origination fee, which means 4.292% of the total amount of the loan is automatically deducted upon disbursement by the U.S. Department of Education. Origination fees are subject to change by Congress.

PRIVATE OR ALTERNATIVE LOANS

Please review the KU Endowment Association loan program at kuendowment.org and information about other [Private/Alternative Loans](#).

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. Please contact the applicable program to determine if you are eligible for a loan deferment.



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 details on Public Service Loan Forgiveness, please see at <http://www.studentaid.ed.gov/publicservice>

For details regarding teacher loan forgiveness programs as well as other financial aid opportunities for educators, please view [Financial Aid and Loan Forgiveness Opportunities for Future Teachers](#).

IV. DISBURSEMENT OF AID

Financial aid awards will typically be applied to your University eBill each semester about 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. For additional information, please click [here](#).

FINANCIAL AID DISBURSEMENT

Financial Aid is applied to the student account in the following order: PLUS Loans, 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. As a service to you, KU will apply any excess federal financial aid to other charges (such as sports passes, library fees, etc). You may accept this service by checking "Apply Aid to All Charges" in Enroll & Pay at <https://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 the subsequent semester.
- 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.
- Financial aid for the 2015-2016 academic year **WILL NOT** apply to charges incurred during a prior academic year (i.e. Spring 2015, Summer 2015). You are responsible for paying any outstanding charges to which your financial aid does not apply.

DISBURSEMENT OF OUTSIDE SCHOLARSHIPS

You will receive your scholarship through the established refund process or by picking up a check from the FAS office. Review the [scholarships section](#) of this guide for more information about how a scholarship is received and processed by KU.

EXCESS FINANCIAL AID REFUNDS

If your financial aid exceeds the amount due on your eBill, you will have a credit balance on your account and will receive an excess financial aid refund from the [Bursar's Office](#). Excess refunds are typically available six business days after your financial aid file is complete. The first day to obtain excess aid for a particular semester is typically one or two days before the first day of classes. Questions about financial aid that has not applied to your account should be directed to the FAS office.

DIRECT DEPOSIT/ELECTRONIC FUNDS TRANSFER

Set up Direct Deposit in Enroll & Pay at <https://sa.ku.edu> > *Set up Direct Deposit* 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, available [online](#) and submitting it to the Bursar's Office in 23 Strong Hall. Questions about having excess financial aid refunds deposited into your bank account should be directed to the Bursar's Office at (785) 864-3322.

DIRECT DEPOSIT FOR PLUS LOANS

If your parent would like excess PLUS funds deposited directly into his/her bank account, he/she must complete and submit the PLUS Direct Deposit Authorization form, available on the [Student Account Services website](#), and submit it to Student Account Services in 23 Strong Hall.

If your parent would like to have his/her excess Federal PLUS loan refund deposited directly into your bank account,



he/she will need to complete the PLUS Refund Request form available in the FAS office by request.

SPECIAL DISBURSEMENTS

- **OUTSIDE/PRIVATE SCHOLARSHIP DISBURSEMENT**
 - Scholarships awarded through outside agencies will generally be credited to your account once you have endorsed any checks received by FAS, if applicable. Outside scholarship awards of \$1,500 or more are typically divided equally between fall and spring semesters unless the donor explicitly instructs the FAS office otherwise.
- **FEDERAL WORK-STUDY DISBURSEMENT**
 - FWS is disbursed much differently than other financial aid awards. 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 eBill. Working at an hourly rate, you are allowed to earn the total work-study amount granted to you. You and your on-campus FWS employer are responsible for monitoring the status of the FWS award. Once your earning limit has been reached, you are no longer eligible to work as an FWS student employee. At that time, your employer must either terminate the appointment or switch you to regular student hourly payroll.
- **FEDERAL PLUS LOAN DISBURSEMENT**
 - Federal PLUS Loan funds will be credited each semester to your KU eBill 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 you report in Enroll & Pay at <https://sa.ku.edu> > *Student Center > Accept/Decline Awards > Award Package Page 2*. Federal PLUS Loan funds will first apply to the charges on your eBill. Excess funds, if applicable, will be credited to the parent who borrowed the loan.

KU eBILLS

KU eBills are generated on a monthly basis by the Bursar's Office and are a snapshot in time. You can also view your most recent charges to your student account in KU Enroll & Pay at <https://sa.ku.edu> > *Student Center > Payment/Inquiry/Recharge KU Card > Charges Due*. Additional information regarding billing is available at www.bursar.ku.edu.

WHAT TO DO IF FINANCIAL AID DOES NOT APPEAR ON eBILL

- (1) Check your "To Do List" in Enroll & Pay at <https://sa.ku.edu> > *Student Center > To Do List*. 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 the FAS office at (785) 864-4700 or financialaid@ku.edu and we will help you determine what additional steps need to be taken.

CONTACT BURSAR'S OFFICE WITH eBILL QUESTIONS

Cashier's Location:	Strong Hall, Room 23
Telephone:	(785) 864-3322
Email:	bursar@ku.edu
Website:	www.bursar.ku.edu

V. INFORMATION SECURITY

The KU Financial Aid and Scholarships (FAS) office 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 the FAS office may release to unauthorized third parties. Typically, a student's protected financial and academic information cannot be released without the student's consent. The FAS staff will release specific information when the student is present and provides proper photo identification, emails the office from the student's KU registered email account, or calls the office and can correctly respond to certain personal identification questions.

DELEGATE ACCESS

Students may authorize others to contact Financial Aid and Scholarships (FAS) to discuss their financial aid information or to review that information online via the university's [Delegate Access](#) (FERPA Release) system, available through the University Registrar. As of Spring 2015, the Delegate Access system replaced both the "Authorized User" system



and “Authorization to Release Information” form. For details, see registrar.ku.edu/delegate.

DIRECTORY INFORMATION

Some personally identifiable information considered “directory information” can be released without a student’s consent. Students may explicitly deny public access to this information by completing the [Request to Place/Remove Restrictions of Public Information](#) available through the University Registrar.

SECURITY AND ACCOUNT INTEGRITY

You should 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, the FAS office and KU are required to maintain the security and integrity of individual accounts.

VI. SPECIAL CIRCUMSTANCES

Occasionally, a student and/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 and/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.” Students and/or their families may also experience increased mandatory or non-discretionary expenses. In some cases, FAS may be able to adjust the student’s estimated Cost of Attendance (COA) based on these “special circumstances” as well. Adjustments to the FAFSA or the COA do not guarantee additional funds will be awarded. To request re-evaluation of your financial aid package, please contact FAS for an advising appointment. Additional Special Circumstances information and form(s) are available [online](#).

KANSAS RESIDENCY

Please review the residency information available online from the Office of the University Registrar (OUR) at registrar.ku.edu/residency.

USING FINANCIAL AID TO STUDY ABROAD

In most cases, financial aid can be utilized for studying abroad. Please review the [Study Abroad Checklist for Federal Financial Aid](#), available on the FAS website.

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 the Financial Aid Programs at a Glance sheet, available online at affordability.ku.edu/forms/. For information about financial aid eligibility for a second or subsequent degree, review the Satisfactory Academic Progress standards regarding hours limits [online](#).

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](#) on the FAS website for exceptions. The [Non-Degree Financial Aid Request form](#) is also available on our website if you qualify to apply. Contact Financial Aid and Scholarships (FAS) 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 at ifap.ed.gov/dpclatters/GEN0113.html.

FOR FAMILIES CONCERNED ABOUT EDUCATIONAL FUNDING

We understand that many students and families are concerned about financial aid options and are wondering whether financial resources are available to continue



paying for college. The FAS office wants to assure KU students and their families that they will continue to have access to financial aid. Even if priority dates have passed and although resources are limited, funding will still be available for some financial aid programs, such as student and parent loan programs. If you have not applied for federal aid in the past, we urge you to do so as soon as possible at fafsa.gov. If you or your family is facing severe financial difficulties due to job loss, increased non-discretionary expenses, and/or other special circumstances, you should consider scheduling an appointment with one of our Financial Aid Counselors to discuss the possibility of filing a Special Circumstances Re-Evaluation Request to have your 2015-2016 financial aid award package re-evaluated. The final deadline for the **completion** of the re-evaluation process of your 2015-2016 financial aid is March 1, 2016 for changes made to the FAFSA and April 1, 2016 for adjustments to the estimated cost of attendance. Please allow 4-6 weeks for your request to be evaluated.

We know that some students will need additional assistance to cover costs and/or may experience emergencies while in college. We encourage you and your family to make the University your first point of contact for help.

VII. FINANCIAL LITERACY

It is recommended that students 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) at money.ku.edu for more information or call (785) 864-1182. SMMS offers one-on-one advising regarding financial issues such as credit cards, budgeting, and cash management.

CASHCOURSE AT KU

You can find useful financial literacy information and resources online with KU CashCourse. CashCourse is a financial literacy tool made available to you by the National Endowment for Financial Education (NEFE), a non-profit organization dedicated to guiding college students through personal financial decisions such as developing budgets, utilizing credit cards, setting financial goals, financing a college education, and assessing job offers.

VIII. CONSUMER INFORMATION

Comprehensive consumer information for students, parents, prospective students, and others can be found by accessing the Financial Aid and Scholarships (FAS) website at <http://affordability.ku.edu/help/consumerinfo>.

MISSION: FINANCIAL AID & SCHOLARSHIPS

The University of Kansas Financial Aid and Scholarships (FAS) office serves students, families, and the community by providing financial aid and scholarship information and resources to assist students in achieving their educational goals. We are committed to providing quality financial aid and scholarship services to our constituents while maintaining equality and accountability in the administration of public, institutional, and private financial aid and scholarship funds. To ensure trust in our administration of financial aid and scholarship resources to help students fund their education, we adhere to the code of conduct listed on the KU Policy Library website.

FORMS & INFORMATION SHEETS

The FAS office has many information sheets available for your convenience in gathering information regarding financial aid and scholarships. These sheets are online at affordability.ku.edu/forms. There are also forms you may be required to complete and submit to the FAS office. Most forms are also available on the website at the address listed above. If you are asked to complete and submit a specific financial aid or scholarship form that is not available online, it will either be emailed to you or you will be required to meet with a Financial Aid Counselor before it will be released. Contact the FAS office if you have questions.



CONTACT FINANCIAL AID & SCHOLARSHIPS

Mailing Address:	Financial Aid & Scholarships KU Visitor Center 1502 Iowa St. Lawrence, KS 66045
Telephone:	(785) 864-4700
Facsimile:	(785) 864-5469
Email:	financialaid@ku.edu
Website:	affordability.ku.edu
Office Hours:	8am-5pm (CST), Monday – Friday
School Code:	001948

Documents received in the FAS office are typically processed within 5-7 business days. Students, please check *Enroll & Pay > Student Center* for the most up-to-date financial aid information. If additional information is needed to complete your financial aid file, FAS will typically contact the student via email. Check your “To Do List” in *Enroll & Pay* to see if there are items you need to complete in order for us to process your financial aid.

EMAILING QUESTIONS TO THE OFFICE

When emailing the FAS office (financialaid@ku.edu) for assistance with your personal financial aid information, please use your official KU student email account. If you choose to email our office from a non-KU email account, please be sure to include the following information:

- 1) First and Last name initials only (please do not include your full name for security reasons)
- 2) Current/Jayhawk mailing address
- 3) Day and Month of Birth (please do not include the year for security reasons)
- 4) KUID Number

