Fall 2018, Spring 2019, Summer 2019

Fall 2019, Spring 2020, Summer 2020

2018-2019/2019-2020 Consumer Information

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(1) Student Responsibilities

This publication regards all students attending Kentucky State University for fall 2018, spring 2019, and/or summer 2019 and fall 2019, spring 2020 and summer 2020.

You are responsible for familiarizing yourself with the information contained in this publication. The following list contains essential student responsibilities:

- Monitoring your mail and your official KSU email account for correspondence, particularly from the Student Financial Aid Office, Bursar's Office, Registrar's Office, and Office of Admissions
- Responding to our requests for additional information

- Accessing your WIRED account at www.kysu.edu when notified by the Student Financial Aid Office and on a regular basis
- Monitoring your financial aid and bill on your WIRED account

Please notify the Student Financial Aid Office of the following:

- All estimated and actual financial assistance from both university and non-university sources
- Changes or errors in your enrollment, career, residency, or academic program with the Registrar's Office or Office of Admissions
- Errors on your Free Application for Federal Student Aid (FAFSA)
- Changes in your financial situation since filing the FAFSA and unique circumstances not reflected on the FAFSA

- If you have defaulted, filed bankruptcy, or filed for disability discharge on a federal student loan, or you are in the process of filing bankruptcy on an educational loan
- If you have been awarded or disbursed federal or state aid at an institution other than Kentucky State University
- If you attend less than full-time

The Student Financial Aid Office is located in Suite 349 of the Academic Services Building. Our office hours are 8:00 to 4:30 Monday through Friday. Other special hours will be advertised on our website.

Mailing Address:
Kentucky State University
Student Financial Aid Office
400 East Main Street- ASB 349
Frankfort, KY 40601

Website: www.kysu.edu
Phone: 502-597-5960
Fax: 502-597-5950
Email: finaidmail@kysu.edu

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(2) WIRED

WIRED is a KSU website entry-point designed for students. Access to this website is available once you complete an application for admission to KSU. The Student Financial Aid Office will notify you when you need to access this website for financial aid purposes. You can access WIRED at www.kysu.edu. Tutorials for your first login, accessing your Requirements List, and accepting/declining your awards are also available at the Student One Stop Centre. If you have difficulty with accessing WIRED or setting up your password, please contact University College which is located in 361 of the Academic Services Building, or contact the Centre at 502-597-4239.

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(3) 2018-2019 Costs

This section contains information on standard direct costs for the 2018-2019 academic year (fall 2018 and spring 2019). After July 1, you can view your WIRED account for your actual charges. Please note online courses have a different tuition and/or mandatory fee rate. The table below contains information on direct costs.

Awards are contingent upon continued funding from federal, state, and institutional sources and state legislative decisions regarding tuition. Awards are subject to change and may be rescinded or reduced if funding is insufficient or discontinued. Kentucky State University tuition, fees, and room and board are subject to change by the Board of Regents and the Kentucky Council on Postsecondary Education.

Undergraduate 2018-2019* Direct Cost per Academic Year (Fall/Spring)

Category of student	Full Time Tuition (1)	Average costs for books and supplies (2)	Minimum cost for room on-campus (3)	Minimum cost for Meal plan if in university Residence Hall
Undergraduate KY resident	$7,700	$1,300	$3,340	$3,350
Undergraduate nonresident	$19,000	$1,300	$3,340	$3,350

*The amounts listed in this chart reflect costs for 2018-2019 and 2019-2020 and will be updated once they have been finalized for 2020-2021.

1. Contact the Bursar's Office at (502) 597-6250 for information concerning tuition costs.

2. Financial Aid is applied to your bill at the Bursar's Office.

3. Contact Housing at (502)597-5951 for information concerning your on-campus housing rates.

Cost of Attendance

The federal government requires Financial Aid Offices to establish a cost of attendance (COA) when calculating your eligibility for need-based aid programs. The cost of attendance is also referred to as a budget. Student budgets are differentiated by residency (Kentucky resident/non-resident) and career (undergraduate/ graduate). The standard components of the budget are tuition, travel, fees, room and board, books, and personal expenses, which is a combination of your direct (what you will actually pay to attend KSU) and indirect costs (expenses associated with attending KSU). If you have unusual circumstances not reflected in your budget, please contact the Student Financial Aid Office for professional judgment (PJ) consideration.

Amounts for transportation and personal expenses are included in the established cost of attendance. However, your individual transportation and personal expenses will vary depending upon your location and lifestyle. For a further breakdown of the allowances in your cost of attendance, please contact our office.

The cost of attendance used in determining eligibility for aid is a combination of direct and indirect costs. The total academic year costs for the Undergraduate and Graduate careers are listed below.

Academic Career*		Resident Student	Non-Resident Student
Undergraduate	On-campus	$20,993	$31,573
Graduate	Off-campus	$21,710	$25,490

*The amounts listed in this chart reflect costs for 2018-2019 and 2019-2020 and will be updated once they have been finalized for 2021-2022.

Cost of attendance for a single semester or for summer is pro-rated according to the length and/or amount of enrollment.

Overaward Policy

An overaward is financial aid that exceeds a student's financial need and/or cost of attendance. When a student receives federal and/or state aid, Kentucky State University is required to adhere to all associated regulations.

All aid, including scholarships, grants, loans, tuition remission, 3rd party payments, housing waivers and benefits, awards and prizes, and other various programs must be counted as estimated financial assistance in a student's total aid package.

It is the student's responsibility to report all sources of estimated financial assistance. Examples include departmental scholarships, employee tuition remission, outside scholarships, alternative (or outside) student loans, third party assistance, housing benefits or waivers, etc. contact the Financial Aid office to report the additional source/resource. Reporting this information to the Student Financial Aid Office early will help prevent changes in eligibility that may result in reductions to financial aid.

When the Student Financial Aid Office identifies an overaward, adjustments will be made to the student's aid package to ensure compliance with federal and state regulations. Self-help aid (i.e. loans and work-study awards) is adjusted before grant or scholarship aid. If an overaward occurs after aid has been disbursed, the student may be required to repay all or a portion of their financial aid to the University.

Undergraduate Stacking Policy

The sum of all institutional aid received by a student cannot exceed Kentucky State University's standard direct costs to be determined each year. Direct costs include tuition, average room and board, and average book costs. For the 2018-2019 academic year, the projected stacking limit is $15,830 for residents and $27,130 for non-residents. ***The amounts listed here reflect costs for 2018-2019 and 2019-2020 and will be updated once they have been finalized for 2020-2021.**

Any funding paid by Kentucky State University may be considered institutional aid and cannot generate a refund. Some examples are admission-based scholarships, departmental awards, employee tuition remission, KRS benefits, housing waivers and benefits, and athletic scholarships.

Kentucky State University reserves the right to adjust institutional scholarship awards when a student's total institutional aid exceeds the designated limit.

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(4) Application Process

The Student Financial Aid Office coordinates a variety of programs to help students succeed academically by removing financial barriers to the cost of education. These programs, which include scholarships, grants, work-study, and loans, may be awarded in various combinations and amounts to help meet the individual needs of students. However, there are situations when the university's funding levels limit the percent of financial need that can be met.

Awards are contingent upon continued funding from federal, state, and institutional sources and state legislative decisions regarding tuition. Awards are subject to change and may be rescinded or reduced if funding is insufficient or discontinued. Kentucky State University tuition, fees, and room and board charges are subject to change by the Board of Regents and the Kentucky Council on Postsecondary Education.

Your need for financial aid is determined from data contained on the Free Application for Federal Student Aid (FAFSA). Students who are U.S. Citizens are strongly encouraged to complete this application annually at www.fafsa.ed.gov or call 1-800-433-3243 to receive an application. FAFSA on the Web worksheets are available to pick up from the Student Financial Aid Office. We suggest you file the FAFSA online, because it will take less processing time. Students should file the FAFSA as soon as possible after the application becomes available on October 1st of every year. If you do not have internet access, you may use the self-service

computers located in the Student One Stop Centre. Financial Aid notifications are contingent upon acceptance for admission to KSU.

Federal regulations require each institution to verify FAFSA data for a percentage of its applicants. If you are selected for verification, you must verify certain items you reported on your application (i.e. taxable income, nontaxable income, taxes paid, family size, etc.). The Student Financial Aid Office will send you correspondence outlining additional information needed to complete the verification process. You may view this and other required information by logging into WIRED and going to "Unsatisfied Requirements" under the "Financial Aid" tab.

We verify the FAFSA information for the following:

- Students selected by the Central Processing System (CPS)
- FAFSA applicants manually selected by a staff member

In addition to verification, students may also be selected for other FAFSA certification requirements regarding conflicting information. If you are required to submit additional information to certify/correct information on your FAFSA, you will be assigned a "Requirements List" item. You may view this information by logging into WIRED (see Section 2) and going to "Unsatisfied Requirements" under the "Financial Aid" tab.

THE VERIFICATION PROCESS

Verification is the process used by the University to check the accuracy of students' and/or parents' information given when applying for federal aid using the FAFSA.

Each applicant receives a Student Aid Report (SAR) or Institutional Student Information Report (ISIR) which details eligibility and calculates the estimated family contribution (EFC). The SAR or ISIR will indicate if an applicant has been selected by printing an asterisk (*) to the right of the EFC. Verification instructions also appear in the COMMENTS portion of the SAR.

Federal regulations require each institution to verify FAFSA data for a percentage of its applicants. If selected for verification, the applicant must verify certain items reported on the FAFSA (i.e. adjusted gross income, sources and amounts of nontaxable income, taxes paid, household size, number in college, etc.). The student will receive a correspondence outlining additional information needed to complete the verification process.

The student cannot receive any federal financial aid funds until the verification process has been completed.

If suspected of misreporting information or altering documentation to fraudulently obtain federal funds, the Financial Aid office will report the student to the Office of Inspector General.

Verification Policy and Procedures

- All applicants selected for verification through the computer edits used by the U.S. Department of Education's central processor are verified by this institution. In addition to applicants selected by the system, this institution will verify any non-selected applicant, when the institution becomes aware of conflicting information.

- When the institution becomes aware that an applicant has been selected for verification, requests for documents are made via the student's WIRED and should view this request, any other required information, and print forms by logging into WIRED and going to "Student Requirements" under the "Financial Aid" heading.

The student must respond within 30 days of notification. After 30 days of initial notification, a final follow- up request is made if the applicant has not responded or submitted documents.

WIRED information will contain a clear explanation of the documents needed to satisfy the verification requirements. The applicant's responsibilities in regard to the completion of verification will be clearly stated there.

- Upon completion of verification, the institution will notify the selected applicant of any award changes through (1) the student's WIRED account (2) an amended award letter (if already awarded) and (3) a corrected Student Aid Report Acknowledgement which has been reprocessed through the Department of Education's Central Processor. Applicants are encouraged to contact the Office of Financial Aid if an explanation of corrections and amended awards is needed.

- The institution will correct inaccurate data to calculate a new EFC (estimated family contribution) through the Federal Methodology formula. If corrections are necessary, they will be made electronically through Kentucky State University's Financial Aid Office and the Department of Education's Central Processor. The corrected Student Aid Acknowledgement will then be sent to the student by the central processor in order to notify them of any change.

Renewal Procedures for Federal Programs
You must renew your FAFSA each year for consideration of federal, state, and some institutional aid. You can renew your FAFSA online at www.fafsa.gov. Submit your FAFSA as soon as possible after October 1st for priority consideration for the upcoming fall semester. All awards made based on applications received will be subject to the availability of funds from programs such as the university's Need-Based Grant, KY CAP Grant, SEOG Grant and Federal Work-Study. These awards are contingent upon continued funds from federal, state, and institutional sources.

Summer Financial Aid
At Kentucky State University, summer is considered a trailer of the preceding academic year. For summer 2019, you must have a complete 2018-2019 FAFSA and all requested documentation to apply. After you have finalized your enrollment, you must complete a summer aid request form, which is available on our website at www.kysu.edu . Students are eligible for summer Pell Grants for as long as the Secretary of Education allocated funds to support this grant. Direct Loan funds are available only if a student did not receive their full annual eligibility during the academic year. To be considered for Parent PLUS or Graduate/Professional PLUS loans for summer, you must complete the KSU Summer aid application in addition to a PLUS request form.

As long as you are enrolled, we will not recalculate Pell Grant eligibility for changes in enrollment after a student's summer census date, unless you drop a future summer term class and receive 100% tuition credit or if your professor reports you as a No-show (Never began attendance).

Only eligible pre-registered and/or registered students who have submitted the summer aid request form will be considered for Federal Direct Loans. The summer aid request will become available when registration opens during the spring term. Federal grant eligible students enrolled in the summer term who submitted a summer aid request will be given priority for awarding and disbursement. Federal grant eligible students who did not submit the summer aid request will receive their federal grant(s) once we review student accounts as of the last regular summer session census date. Some types of financial aid must be canceled if not disbursed by June 30.

Consortium Agreement (Visiting or concurrent enrollment)
A student wishing to enroll under a consortium agreement should first receive approval from their academic advisor. The Registrar will provide students the documentation on the approved courses for the consortium. The student will bring this signed form to Financial Aid Office at Kentucky State University to secure the concurrent enrollment form. The student is responsible for securing and presenting the concurrent enrollment

form to the host institution. The host institution shall complete and promptly return the concurrent enrollment form to the KSU Financial Aid Office.

Professional Judgment
If you have any unusual family or financial circumstances you do not feel have been reflected properly in the determination of your financial need, you are encouraged to contact us. These unusual circumstances may include one or more of the following: involuntary loss of employment, change in income, divorce, death, and/or private elementary or secondary education costs. In most cases, processing of professional judgments involving loss of income begins in June of the current award year. If you have additional educational costs that exceed the university's published cost of attendance, such as child care, study abroad, or additional tuition charges, please contact the Student Financial Aid Office.

Study Abroad
Financial Aid can be processed for eligible students in approved study abroad programs. Visit the Study Abroad webpage on the Office of Global Education and Program's website to learn more.

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(5) Federal Aid

The university participates in the following Federal Aid Programs:

Federal Pell Grant
Iraq & Afghanistan Service Grant
Federal Supplemental Educational Opportunity Grant (FSEOG)
TEACH Grant
Federal Work-Study
Direct Loan (Subsidized and Unsubsidized)
Parent PLUS Loan
Graduate/Professional PLUS Loan

You must submit the FAFSA application to be considered for these federal aid programs. Some aid programs are designated for particular types of students (i.e. undergraduate, graduate, or professional) and level of federal need. General information on some of these programs is located online in Funding Education Beyond High School, which is also available upon request by calling 1-800-433-3243

The basic eligibility requirements for federal aid are as follows:

- demonstrate financial need (except for certain loans)
- have a high school diploma or a General Education Development (GED) certificate, pass a test approved by the U.S. Department of Education, meet other standards your state establishes that the Department approves, or complete a high school education in a home school setting that is treated as such under state law
- pursuing a degree or certificate in an eligible program
- be a U.S. citizen or eligible noncitizen
- have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau)
- register with Selective Service if required (You can use the paper or electronic FAFSA to register, you can register at www.sss.gov, or you can call 1-847-688-6888 (TTY users can call 1-847-688-2567).)

- maintain satisfactory academic progress once in school
- certify you are not in default on a federal student loan and do not owe money on a federal student grant
- certify you will use federal student aid only for educational purposes
- cannot currently be in a correctional institution

Federal Pell Grant
This grant is available to eligible students who are working on their (first) bachelor's or associate's degree. The amount is determined by your official estimated family contribution (EFC) calculated from your FAFSA information. Congress designated the purpose and scope of the Federal Pell Grant Program to help financially needy students meet the cost of their postsecondary education (34 CFR Part 690(A)). A Federal Pell Grant is the first award applied to a student's account. Currently, for the 2018-2019 award year, the EFC range is 0 to 5486 and the award amount varies from $650 to $6095.

For the 2019-2020 award year an increase of $100 to the federal Pell Grant was approved by Congress. The EFC range is 0 to 5576 and the award amount varies from $650 to $6195.

Students may receive their Pell Grant for up to 12 full-time semesters.

Prior to the end of the 100% tuition credit period for the fall and spring terms, we award this grant assuming you will be attending full-time (12 credit hours). If you do not enroll as a full-time student, your grant will be adjusted according to the 2018-2019 Pell Grant Chart. After the published 100% tuition credit period expires, all awarded Pell Grants will be reviewed and any necessary adjustments will be made based on your enrollment, and no other Pell Grant adjustments will be made for subsequent enrollment changes for the respective term, assuming you are still enrolled and excluding the exceptions below.

Please keep in mind that if you are enrolled in classes that begin and end on different dates than the regular schedule term dates (for example, special or second-half courses), if that particular class is dropped and 100% tuition credit granted, your Pell Grant will be reviewed and any necessary adjustments will be made. Also, if the professor reports you as a "No-Show" (never began attendance), adjustments are made accordingly.

Iraq & Afghanistan Service Grant
A grant is available for students who are not Pell Grant-eligible whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001. In addition, at the time of the parent's or guardian's death, the student was less than 24 years old or was enrolled at least part-time at an institution of higher education. The award maximum is the same as the Pell maximum, and amounts are adjusted for less-than-full-time study. Students must also meet the other eligibility criteria for Pell Grant. The maximum grant is given to any Pell Grant-eligible student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001.

Federal Supplemental Educational Opportunity Grant (SEOG)
This grant is awarded to undergraduate students with exceptional financial need. Federal Pell Grant recipients are given priority. At KSU, the initial maximum award amount is $2000 a year. Until funds are exhausted, the Student Financial Aid Office awards from the pool of applicants who were early FAFSA filers. You must enroll at least half-time (6 hours per semester) to be eligible for this grant.

TEACH Grant
The TEACH Grant program is a non-need based program that provides up to $4,000 per year to students enrolled in an eligible program and who agree to teach in a high-need field, at a low-income elementary or secondary school for at least four years within eight years of completing the program for which TEACH Grant was awarded. Eligible undergraduate students may not receive more than $16,000, and graduate students may receive no more than $8,000 in total TEACH Grants.

In exchange for TEACH Grant aid, students must agree to serve as a full-time teacher at a federally designated low-income (Title I) school and teach in a specified high-need field for four academic years within eight years after completing their program. TEACH Grant recipients who do not fulfill their teaching obligations must repay the grant as if it was an unsubsidized Direct Loan, with interest accruing from the date the grant was disbursed.

Additional information about the program can be found at
http://www.studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp

Student Eligibility Requirements:

- Submit a completed FAFSA and meet all federal student eligibility requirements*
- Be admitted into the Teacher Certification program or eligible master's program.
- Enroll in a degree program that has been identified by the federal government as "high-need" (a state by state listing can be found at http://www.ed.gov/about/offices/list/ope/pol/tsa.doc)
- Maintain a 3.25 GPA (high school GPA for first year undergrads) OR score in the 76th percentile or higher on at least one nationally-normed admissions test (SAT, ACT, GRE)
- Complete and sign Agreement to Serve (ATS) on file with the Department of Education

**Please note that the amount of TEACH Grant in combination with any other assistance may not exceed a student's cost of attendance.*

Federal Work-Study Program (FWS)
The funds for this award are earned by working a part-time job. Receiving this award depends on when you apply for aid, your level of financial need, and availability of funding.

If you have been awarded Federal Work-Study, you will be given the opportunity to seek employment on the university's campus. Hopefully you will be able to secure a job related to your vocational goals, previous work experience, or special skills. At KSU, your pay rate will be at least $8.25 an hour. You must be enrolled at least half-time and be a degree-seeking student to be eligible for Federal Work-Study.

Your work-study award amount listed on your award notification is the maximum you may earn during the award period**. This is not a guarantee you will earn this amount, but rather it is a reasonable estimate of what you should be able to earn from the hours worked.**

In early August, we will notify you regarding the FWS orientation and instructions for securing a job. At the beginning of each year, work study positions are posted on the college work study website which provides job descriptions, positions available, and contact information in order for students to obtain their job assignment.

If for some reason you are denied employment by three or more departments and/or have difficulties finding a job, please contact the Financial Aid office.

Federal College Work Study----Community Service
The Department of Education requires that a minimum of 7% of the funds provided for Federal Work Study be used for Community Service programs. Based on current funding, approximately 23 placements would fulfill this requirement.

Kentucky State University has identified several programs on campus including, Upward Bound (a literacy program), Educational Outreach, The Blazer Library, and the Disability Resource Center which meet the federal guidelines for community service programs.

The Student Financial Aid Office reviews the funding available for this program during each fall and spring semester. Sometimes additional funds become available due to cancellations by students who were initially awarded. If you were not initially awarded Federal Work-Study, review our website and contact us concerning the request process and the date, pending the availability of funds. Summer FWS awards are subject to availability of funding.

Summer undergraduate applicants must also have the following criteria met to be considered for a summer federal work-study award:

- Have completed a KSU summer aid application
- Be enrolled for a minimum of six credit hours
- Be registered for all hours at the start of summer
- **Maintain a minimum of six hours throughout the summer semester**
- Be classified as a regular undergraduate student in a degree-seeking program
- Meet Satisfactory Academic Progress (SAP) requirements
- Have unmet need as determined by the Student Financial Aid Office
- Have completed the FAFSA for the next award year.

Direct Loan
This award is a loan that must be repaid. There are two types of Direct Loans: subsidized and unsubsidized. To qualify for subsidized Direct Loans, you must be an undergraduate, have financial need as determined by the Student Financial Aid Office, and have not exceeded your aggregate loan limit. The U.S. Department of Education pays the interest on this loan while you are enrolled at least half-time (6 credit hours–undergraduate and 5 credit hours –graduate). Unsubsidized Direct Loans do not require financial need, and the student is responsible for the interest on this loan from the time of disbursement. In order to process your loan, subsidized and/or unsubsidized, you will need to accept the loan. First time student borrowers must complete Loan Entrance Counseling (LEC) and a Master Promissory Note (MPN) before loan funds can be authorized for payment of tuition and fees.

Direct Parent PLUS Loan
The Direct Federal Parent Loan for Undergraduate Students (Parent PLUS) is a loan parents of dependent, undergraduate students may borrow. To apply for this loan, you must complete a FAFSA annually with all requested documentation on file, and you must have accepted your full Direct Loan eligibility or have been counseled regarding declining it. You must be enrolled at least half-time as a degree-seeking student. As part of the application process, a credit check must be completed. Each year the parent borrower must pass a credit check to quality for Parent PLUS funding. If a parent does not pass the credit check, he/she can pursue an endorser. They still might be able to receive a PLUS loan if someone, such as a relative or friend who is able to pass the credit check, agrees to endorse the loan. However, if an endorser is not an option, you may qualify for additional Federal Unsubsidized Direct Loan funds. For further information regarding the Parent PLUS credit decision, please call the Direct Loan Customer Service Center toll-free at 800-557-7394.

Parent PLUS funds are always applied/re-applied towards the student's charges. If the Parent PLUS proceeds exceed the student's charges, the KSU Bursar's Office will mail a check to the parents' mailing address (as listed on the Federal Parent PLUS Request form) or delivered to the student if the parent borrower indicates such on the PLUS Request form.

Direct Graduate/Professional PLUS Loan

Graduate and professional students may apply for a Direct Graduate/Professional PLUS to help pay their educational costs. The Direct Graduate/Professional PLUS requires a credit review and the student attend at

least half-time in a degree-seeking program. Typically the student begins repaying interest and principal after the loan is disbursed in full.

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(6) State of Kentucky Aid

The State of Kentucky has several financial aid programs for Kentucky residents administered by the Kentucky Higher Education Assistance Authority (KHEAA). Kentucky State University participates in the following state programs: College Access Program (CAP), Kentucky Educational Excellence Scholarship (KEES), KHEAA Teacher Scholarship, Robert C. Byrd Scholarship, Early Childhood Development Scholarship (ECDS), Mary Jo Young Scholarship, and the Go Higher Grant. Please visit www.kheaa.com website for more information on these programs.

College Access Program (CAP) Grant
The State of Kentucky provides need-based grants to undergraduate, Kentucky residents through the College Access Program (CAP). To be eligible for CAP, you must meet requirements to be eligible for the Pell Grant, be working on your first bachelor's degree, and be enrolled at least half-time. You must complete the FAFSA as soon as possible after January 1 in order to be considered for these limited state grant funds. You will be notified of your eligibility directly by KHEAA. You need to apply through the FAFSA each year. You can receive the CAP grant for up to 8 semesters during fall and spring only. You may be awarded an additional semester if a previous CAP award had been reduced due to part-time enrollment. This award is adjusted to the number of hours you are enrolled as illustrated below:

2018-2019 CAP Grant

Enrolled Hours per Semester	Award per Semester
6	$474
7	$553
8	$632
9	$711
10	$790
11	$869
12	$950

Kentucky Educational Excellence Scholarship (KEES)
You may have earned KEES if you graduated from a certified Kentucky High school and maintained a high school grade point average of 2.5 or higher, and/or received a score of 15 or better on your ACT (or SAT equivalent score). You may view your award amount at www.kheaa.com.

Please visit KHEAA's frequently asked questions website for any additional information, http://www.kheaa.com/website/kheaa/keesfaqs?main=1

Robert C. Byrd Scholarship
The federally funded Robert C. Byrd Honors Scholarship program provides scholarships to academically talented high school seniors and GED recipients who show promise of continued excellence in postsecondary education. For further information please visit http://www.kheaa.com/website/kheaa/byrd?main=1

Early Childhood Development Scholarship (ECDS)
The Early Childhood Development Scholarship provides a seamless system to upgrade the professional development of child-care workers and trainers. The state legislature and the Governor created the Early Childhood Development Scholarship as part of the KIDS NOW early childhood initiative. The scholarship provides financial assistance, to the extent of available funds, in the form of non-repayable tuition scholarships for Kentucky students. For further information please visit http://www.kheaa.com/website/kheaa/ecds?main=1

Mary Jo Young Scholarship
The Mary Jo Young Scholarship is for high school students in grades 9 thru 12 enrolled in dual credit classes at any college or university or students taking Advanced Placement courses through the Kentucky Virtual High School. Students may be eligible to receive tuition and expense reimbursement for up to two courses each semester. Awards are given with priority to low-income students, minority students and first-generation college attendees. For further information please visit http://www.kheaa.com/website/kheaa/mjyoung?main=1

Go Higher Grant
The Go Higher Grant is a need-based grant program. It provides adults age 24 or older up to $1,000 for one academic year when they enroll in a participating Kentucky college or university less than half-time, which is usually one or two courses. The award covers tuition and a book allowance of $50 per credit hour. For further information please visit http://www.kheaa.com/website/kheaa/gohighergrant?main=1

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(7) Tuition Waiver/Benefit Programs

Faculty/Staff Benefits
Kentucky State University offers tuition benefits for some faculty and staff and their dependents. KSU staff members should contact the Human Resources office for appropriate form and processing steps. Completed forms should be forwarded to the Bursar's Office. These funds cannot generate a refund.

Tuition Waiver for Senior Citizens
The university offers tuition remission to individuals who are classified by admissions as residents of Kentucky and are at least 65 years of age on, or before, the first day of classes for the semester. Special costs, such as course fees and parking, are not covered by this program and are the financial responsibility of the student. Proof of age may be shown by presenting a driver's license or other age verification document at the Human Resource Office. These funds cannot generate a refund

KRS Tuition Waivers
The Office of the Bursar manages the following tuition benefit programs mandated by the Kentucky General Assembly. The details for these programs are available at KHEAA's website [http://www.kheaa.com/website/kheaa/waiver?main=1]: These funds cannot generate a refund

Dependent/Spouse of a Veteran Tuition Waivers

- Waiver of tuition for dependents, widow, or widower of members of the Armed Forces or of members of the National Guard killed while in service or having died as a result of a service-connected disability **(KRS 164.505)**
- Waiver of tuition for spouse or child of deceased veteran of war **(KRS 164.507)**
- Waiver of tuition for disabled child of a veteran **(KRS 164.512)**
- Waiver of tuition for spouse or child of a member of National Guard, war veteran, prisoner of war permanently disabled while in service, or member of the Armed Services missing in action **(KRS 164.515)**

Dependent/Spouse of Police Officers, Firefighters, and State Employees Tuition Waivers

- Waiver of tuition for survivor of police officer, firefighter, volunteer firefighter, or state employee killed in the line of duty **(KRS 164.2841)**
- Waiver of tuition for spouse or child of police officer, firefighter, volunteer firefighter, or state employee permanently and totally disabled in the line of duty **(KRS 164.2842)**

Cooperating and Resource Teachers Tuition Waiver

- In recognition of valuable service to the preparation of teachers and the need for all teachers to have continual professional growth, a supervising teacher or a resource teacher for teacher interns may, with prior approval of the course-offering institution, take a maximum of six (6) credit hours per term at any public postsecondary institution and pay no tuition. The postsecondary institution shall waive the tuition up to a maximum of six (6) credit hours **(KRS 164.2845)**

Kentucky Foster and Adopted Children Tuition Waiver

- Waiver of all or a portion of tuition for Kentucky foster and adopted children affiliated with the Cabinet for Families and Children (CFC) or the Department for Juvenile Justice (DJJ) **(KRS 164.2847)**

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(8) Scholarships

Admission Based Scholarships
The Office of Admissions offers scholarships for graduating high school seniors. For further information please contact the Office of Admission's website at www.kysu.edu or call (502) 597-6813.

Once awarded, renewal eligibility is monitored by the Student Financial Aid Office. If you do not maintain the requirements for your scholarship, you may submit an appeal. Contact the Student Financial Aid Office or visit our website regarding the renewal requirements, appeal process, and appeal deadline. Institutional scholarships cannot generate a refund.

Continuing Undergraduate Student Scholarship
A limited number of academic scholarships are available to currently enrolled undergraduate students seeking their first bachelor's degree, who have earned at least 24, but not more than 144 KSU credit hours, and compiled a cumulative 3.0 Grade Point Average(GPA) or better at Kentucky State University.

Students in receipt of admissions based scholarships are not eligible to participate in this program. Awards are based on funds available and enrollment of 15.0 credit hours or more. The deadline to apply is April 1st prior to the next academic school year. Applications are available online at www.kysu.edu listed under the Financial Aid section –Additional Forms. Institutional scholarships cannot generate a refund.

Academic Transfer Scholarship
Students who are transferring to Kentucky State University directly from a higher education institution may be eligible to apply for the Academic Transfer Scholarship. Please contact the Office of Admissions/Transfer Coordinator at 502-597-6813. Institutional scholarships cannot generate a refund.

Departmental Scholarships
You should contact your department of study or interest to see if the department has scholarships available. If you are awarded a scholarship through your department, the department is responsible for certifying the funding of your award and submitting the information to the Student Financial Aid Office. Once notified, the Student Financial Aid Office we will authorize the department award to your financial aid account. If you expect to receive a departmental scholarship, complete a Report Other Aid form or contact the Financial Aid office at finaidmail@kysu.edu to directly report this additional source/resource. Institutional scholarships cannot generate a refund.

Outside Scholarships
The Student Financial Aid Office maintains a listing of the outside scholarship information we receive and a list of award agencies that have awarded outside scholarships to Kentucky State University students in the current year. You can access the list of outside scholarships and award agencies on our website at www.kysu.edu . Students are encouraged to review this webpage and search free websites for additional scholarship opportunities. However, we caution students from pursuing scholarship searches that require fees to participate.

You must notify the Student Financial Aid Office if you are receiving a scholarship from outside sources, such as through a community or service organization. You may notify us by submitting a Report Other Aid form or contact the Financial Aid office to directly via finaidmail@kysu.edu to report this additional source/resource. The Financial Aid Office reserves the right to adjust your award at any time due to a change in your eligibility due to the addition of an unreported scholarship.

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(9) Other Resources

It is the student's responsibility to report all sources of estimated financial assistance including departmental scholarships, employee tuition remission, outside scholarships, alternative (or outside) student loans, third party assistance, housing benefits or waivers to the Student Financial Aid Office. To report estimated financial assistance not already included in your aid package, complete a Report Other Aid form or contact the Financial Aid office to directly via finaidmail@kysu.edu to report this additional source/resource.

Reporting this information to the Student Financial Aid Office early will help prevent changes in eligibility that can result in reductions to financial aid.

Looking for additional resources? Please visit the US Department of Education's website for more information on scholarship searches: http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships

Kentucky National Guard
If you receive tuition benefits from the Kentucky National Guard, you need to complete your enrollment as soon as possible for each term. We send an enrollment file to the Kentucky National Guard following the last day to drop/add classes at 100% tuition credit for the term. The funds usually arrive within 30 days. If you add additional classes later in the semester, you must notify the Student Financial Aid Office immediately. Kentucky National Guard funds are limited and subject to availability. If you have any questions regarding these benefits while attending the university, please contact the Registrar's Office at 502-597-6795.

Third Party Resource
If you receive funds from a third party (non-KSU) source to be processed through the Bursar's Office, you need to complete a Report Other Aid form or contact the Financial Aid office to directly report this additional source/resource.

Bursar Payment Plans
The Bursar's Office offers several payment plans students may use to settle their bills. Information on these plans is available online at the Bursar's Office website.

Alternative Loans
An alternative student loan (also referred to as a private or outside student loan) is not a federal student loan, but one through a private bank or other lending institution. Alternative loans may have interest rates, repayment terms, and deferment options that are less favorable than those of the Federal Direct, Perkins, Parent PLUS, and Graduate/Professional PLUS Loan programs.

Please contact the Student Financial Aid office for the Private Education Loan Applicant Self-Certification Form and submit this form to his/her lender. This form is intended to serve two purposes: (1) informing the borrower about other options for financing his/her education; and (2) providing information to the lender about the student's educational expenses and other aid. The private loan application and disbursement process will not be completed until the signed Private Education Loan Applicant Self-Certification form has been received by the lender. If the student does not complete, sign, and submit the form within 120 days of his/her submitting the credit application to the lender, the loan will be canceled by the lender.

For more information regarding Alternative educational loans, please visit FAST CHOICE at https://choice.fastproducts.org/FastChoice/Welcome.do?configId=1338905810502

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(10) Award Notification

Determining your Award
In determining whether you have financial need, the university maintains certain principles and practices. **First, the primary responsibility for financing your education rests with you and your family. Second, financial aid is a resource, which is only available to fill the gap between your family's contribution and your yearly cost of education. Third, in determining your family's ability to contribute toward the cost of a college education, the institution must utilize a fair, consistent, and equitable method of measuring a family's resources.** The process of need analysis utilized at Kentucky State University is the federal methodology (FM) as approved by the U.S. Congress and calculated by the U.S. Department of Education.

In determining need, many factors are considered, potentially including the taxable income of your parents, you the student, and/or spouse, value of assets, untaxed income, number of people in the household, and number of family members in college.

Once we have received and processed any requested documentation from you, your application for financial aid at Kentucky State University is reviewed and an award notification is sent via WIRED. You will also be notified via WIRED if and when a revision is made to your awards.

You are not packaged or awarded federal or state need-based aid until you are fully admitted to the university.

Awarding Philosophy & Procedures
In an effort to establish a consistent means of packaging financial aid, we have established the following minimum standards for awarding student financial aid:

You will not be awarded federal or state need-based aid until you have a complete financial aid file, including the annual submission of an official FAFSA, all requested documents, and an active application in our computer

system. No ineligible or hold flags may exist on your account. All federal database match problems must be resolved. Deadlines for aid consideration for each semester are available on our website www.kysu.edu .

You will not be awarded federal or state need based aid if it is determined that not are not maintaining Satisfactory Academic Progress (SAP) as determined by the university's SAP policy.

You must meet all federal, state, and institutional eligibility program requirements.

You will not be awarded financial aid in excess of determined financial need except for Direct Unsubsidized Direct, Direct Parent PLUS, Direct Graduate/Professional PLUS and alternative loan funds.

All scholarships, grants, loans, tuition remission, awards, prizes, allowances, incentives, outside scholarships, housing benefits and waivers, and certain 3rd party payments must be counted as estimated financial assistance in determining a student's total aid package. Funding paid through the payroll office is not typically required to be included in the total financial aid package.

All undergraduate students will be required to have their Federal Pell Grant eligibility established before being considered for campus-based aid or Direct Loan funds.

All students will be required to have their Direct Loan eligibility established before being considered for Direct Parent PLUS, Direct Graduate/Professional PLUS Loans, or alternative loan funds.

You are not awarded federal or state need-based aid until you have been admitted to the university. Provisionally admitted students are not awarded federal or state need-based financial aid.

The academic year consists of the fall and spring semesters, and summer is treated as a trailer. Most state and scholarship aid is not available in the summer. For every term of attendance, you must be registered and have your class attendance verified by your professor before the Student Financial Aid Office will authorize aid to your account.

The federal government's federal aid programs are primarily for degree-seeking students, and you may only receive federal financial aid if you enroll at KSU in a degree-granting program. Exceptions can be made for students who are taking courses necessary for admission to a degree-granting program or approved certification program. For more information about approved certificate programs, please see Section 16: Additional Consumer Information.

Prior to fall and spring's census date (date following the last day to drop/add at 100% tuition credit), awards are made on the assumption of full-time enrollment. All aid will be reviewed and potentially adjusted based on your enrollment as of the term's census date. If you are awarded for fall and spring after the respective term's census date has passed, your awards will be based on your current enrollment. For summer, your awards are based on your enrollment at the point you are awarded. Your awards will be reviewed and potentially adjusted based on your enrollment as of your summer census date.

After awarded, the Federal Pell Grant cannot be adjusted for classes added after a particular semester's census date (assuming the student was enrolled as of the census date). The summer term has multiple census dates, and a student's census data is dependent upon the student's enrollment begin date.

Awarded financial aid from most federal and state aid programs is based on a student's enrollment as of each semester's census date (assuming the student was enrolled as of the census date). Waitlisted courses are not included in a student's enrolled hours. To ensure proper posting of your financial aid awards, please be sure you are registered for the correct number of hours as of the census date.

You may only receive federal financial aid funds one time for retaking previously failed coursework. As an example, if you are retaking a previously failed course to meet an academic standard, such as to receive a minimum grade, you may receive federal financial aid funds only for the first time you repeat a previously failed course. In addition, if you are required to retake previously passed courses because you failed a course in a prior term, you cannot be paid for retaking the previously passed coursework. For example, if a student enrolls in four classes in the fall semester and passes three of them, an institution could require the student to retake the failed class and also require the student to retake the other three classes because of failing the one class. If the student retakes the four classes in the spring semester, the failed class would be included in the student's enrollment status for financial aid purposes, but the three classes passed in the fall would not. The state aid programs (such as KEES and CAP) will follow the same rules as the federal programs.

If you submit a degree application for graduation, your financial aid must be reviewed and potentially prorated. This may require a re-calculation of your eligibility based on the hours you are enrolled.

If you received aid from a third party source for one term, the Student Financial Aid Office will not place an estimate on your account for the upcoming term. The third party source will need to submit notification of a subsequent award to the Bursar. The Student Financial Aid Office will update your financial aid award based on notifications from the Bursar.

We establish our annual awarding philosophy, including award minimums, maximums, and EFC cutoffs according to federal, state, and institutional guidelines. We reserve the right to use professional judgment and to make exceptions to our awarding philosophy.

Reviewing, Accepting, Reducing, and Declining an Award
We assume you will accept all standard scholarships and grants listed on your award notification; therefore, you do not need to accept these awards. The Federal Work Study, Federal Subsidized Loans, Federal Unsubsidized Loans, Federal Parent PLUS Loans, Graduate PLUS Loans are an exception. TEACH Grants require action by you because it may become a loan if service obligations are not met. If you are awarded a TEACH Grant, you must accept it if you are interested in participating the program. If you want to reduce or decline any of these awards, please follow the instructions for reviewing, accepting, reducing, and declining awards via your student self-service access, WIRED at www.kysu.edu If you prefer, you may reduce or decline an award by submitting a signed statement regarding your adjustments to the Student Financial Aid Office.

Once you receive an award notification, if you have been offered a federal loan, Federal Work-Study award, or a TEACH Grant, action is required from you to accept, reduce, or decline your award.

It is important to understand awards are contingent upon continued funding from federal, state, and institutional sources and state legislative decisions regarding tuition. Awards are subject to change and may be rescinded or reduced if funding is insufficient or discontinued. Kentucky State University tuition, fees, and room and board charges are subject to change by the Board of Regents and the Kentucky Council on Postsecondary Education. All financial aid awards are subject to change or cancelled if it is determined you do not meet the eligibility requirements. We fully intend to be able to adequately fund any commitments which are made to you, but there is a possibility a program may be discontinued or funds may not be appropriated to the university. If this happens, we will revise your award or withdraw the offer and notify you via WIRED.

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(11) Award Disbursement

Anticipated Aid
Most financial aid that has been awarded, but has not been disbursed to your student account, will be reflected as anticipated aid on your student account. **You need to apply before our priority deadline of January 15th annually if you are dependent on financial aid for settling your bill and living expenses. If your bill is not settled by the published due date with anticipated aid, you will have to use other means for settling your account.** Descriptions of other methods for settling your bill is available on the Bursar's Office website.

Emergency Advance
You may apply for a emergency advance by contacting the Bursar's office. Generally, the advance is available a couple of days prior to the start of the fall and spring semesters. The maximum amount that will be advanced is $500, as long as you have enough anticipated aid to cover any outstanding charges on your student account plus the amount of the financial aid advancement and processing fee. The Bursar's Office makes the final determination of eligibility and/or availability of the advancement funds. If the advance is approved, you will be charged a processing fee by the Bursar's Office in addition to the advanced funds allotted. You are only allowed one advance per term. You will not be able to receive an advance if you have dropped/withdrawn from classes, or if you have been issued residual funds of $500 or more for the term for which you are requesting an advancement.

Special Provisions for Books and Supplies

Please be prepared to pay for books and supplies using resources other than financial aid. HOWEVER, because aid fund delivery usually does not occur until approximately 2-3 weeks into the semester, the campus bookstore will allow students to purchase books and supplies on credit, if you have enough "anticipated" aid for the semester. You must have more anticipated aid than the cost of tuition, fees, on-campus room and board for the term.

- The amount you charge at the bookstore is placed on your student account as a bookstore charge.
- You will be responsible for bookstore charges if your aid eligibility changes.

The availability of bookstore charging is for a limited time during the semester and generally before the aid disbursement process begins. Please check with the Bursar's office on time period of bookstore charging.

Pell-eligible students whose federal financial aid awards (excluding institutional and/or state funds) are greater than the semester charges for tuition, fees, room and board may utilize the bookstore charging method. However, if a student chooses not to use the bookstore charging method to obtain books and supplies, the student must make a request for book and supplies disbursement. To be eligible to receive the disbursement for books and supplies, a student must meet all the student eligibility requirements before the start of the semester.

Disbursement of Financial Aid
All financial aid disbursements made to you by the university will occur only after verification of all program eligibility requirements and verification of enrollment information in the student records system. Financial Aid awards are applied to a student's account in the following order: All grants, external scholarships, institutional scholarships and federal or alternative loans. If any discrepancies exist, the disbursement of financial aid will be delayed or canceled. Satisfactory Academic Progress must also be verified for each award year before aid is disbursed. Transfer students should note the National Student Loan Data System (NSLDS) data from previous colleges must be reviewed by the Student Financial Aid Office before disbursement can occur. If your award is based on full-time enrollment and you are enrolled part-time, your aid will not be disbursed until after registration. You must be enrolled at least half-time in order to receive a Federal Direct Subsidized or Unsubsidized Loan, a Direct Parent PLUS Loan, a Direct Graduate/Professional PLUS Loan, Federal Work-Study Funds, a Federal Supplemental Education Opportunity Grant, KEES, and/or a CAP grant.

During the fall and spring terms, half-time is considered 6 hours for undergraduates and 5 hours for graduates. During the summer term, the Provost has determined that 6 hours will be considered full-time and 3 hours will be considered half-time.

If you register during early registration, you are required to pay all charges on your account by the Bursar Office's due date unless you. have anticipated aid. If your anticipated aid is not enough to cover all of your charges, you need to pay the difference by the due date. If you register during drop/add registration, you usually have 72 hours to settle your account. Please contact the Bursar's Office at 502-597-6278 or at bursarmail@kysu.edu for your due date.

Financial Aid from most federal and state aid programs is based on a student's enrollment as of the census date each semester. For fall and spring, the census date is the day following the last day to drop at 100% tuition credit. Waitlisted courses are not included in a students enrolled hours. After the published census date, aid adjustments are made for the term, and no other adjustments will be made for subsequent enrollment changes. Exceptions are listed under the *Pell Grant* heading in Section 5. To ensure proper posting of your financial aid awards, please be sure you are registered for the correct number of hours as of the census date. There are no exceptions to the census date rule, especially for the Federal Pell Grant. In addition, if you are enrolled in courses during the fall and spring term and the classes starts later than the regular schedule term start date (for example, you are enrolled in a special or second-half course) your financial aid will not be disbursed to your account until you begin attendance in at least one class.

Most financial aid awards credit to your student account at the Bursar's Office in the following order: 1. All grants, 2. External scholarships, 3. Institutional scholarships, 4. Federal and Alternative Loans. Disbursement of Federal Work-Study funds will be by check payable to you or by direct deposit into your bank account. Federal Work-Study funds will be disbursed on a bi-monthly payroll basis for the hours submitted on your timesheet once you have been properly set up on payroll. Outside scholarship checks may require your endorsement before they can be applied to your account. Alternative loans may or may not require endorsement before being applied to your account. You will receive notification either way from the Office of the Bursar or the Cashier's Office indicating your check is available for your endorsement, the funds have been applied to your student account, or when a check is available for pick-up in the Bursar's Office.

If you have accepted a federal loan, you will need to follow the procedures outlined online on the Loans Programs page.

Excess Funds and Balances Due

In all cases, you are responsible for paying the balance due after financial aid has been disbursed. Disbursed financial aid that exceeds your balance owed to the university is considered excess funds (residual funds). Residual funds that include an institutional scholarship will be adjusted as institutional scholarships cannot generate a refund to you. KSU has contracted with a company, HigherOne, to handle all student refund services. If you are a new student, you will receive a mailing from KSU and HigherOne outlining the steps necessary to process your refund. This will include a debit card that you will need to activate your account. You must select an option for receipt of your excess funds. The options are to transfer excess funds to your bank account, to a free HigherOne account or to receive a paper check. For more on HigherOne, visit the Bursar's Office webpage.

If your award is for more than one semester, you will likely be issued your aid at the beginning of each semester after the University's Census date. Your award notification shows the amounts that will be disbursed to you each semester.

If you receive excess funds as a result of a change in your registration status (enrolled hours, residency, housing), please be aware your financial aid will be re-evaluated and you will be responsible for repaying any funds that you were not eligible to receive.

Institutional funds received for the current semester cannot be refunded once the next semester's charges are assessed on a student's account. Instead, the funds will be applied against the next semester's charges, and therefore, reduce the balance owed in the next term.

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(12) Satisfactory Academic Progress (SAP) Policy

Satisfactory Academic Progress (SAP) is about ensuring students are able to complete their academic program in a timely manner while achieving minimum academic standards. In an age of increasing accountability of the use of federal student aid funds (and other federal, state, and institutional funds), institutions and students must demonstrate financial aid funds are being used to complete academic goals in the most efficient way.

Federal regulations mandate all students are required to maintain SAP toward a degree in order to receive financial assistance through Title IV federal financial aid (including, but not limited to, the Pell Grant, Direct Loans, Parent PLUS, Graduate/Professional PLUS, Federal Work-study, Supplemental Educational Opportunity Grant, TEACH Grant) and need-based state aid (such as the Kentucky CAP Grant) programs. Students must meet the academic standards as outlined in the SAP policy. These standards are for financial aid purposes only and neither replaces nor overrides academic policies outlined by Kentucky State University. The SAP policy applies to all undergraduate and graduate students as described below.

Post-baccalaureate students and those seeking a second undergraduate degree or certification should be aware that assessment of their SAP status will be based on criteria established for undergraduate students.

Graduate students and students seeking a second graduate degree or certification will be assessed according to the criteria established for graduate students.

Policy Components
There are three components of SAP consisting of quantitative and qualitative measurements. Quantitative measurements evaluate the pace and progress by which a student is working toward the completion of their program. This is measured by establishing a required percentage of credit hours that must be passed when attempted and by a maximum time frame in which a student must complete their required coursework. The Qualitative measurement evaluates the quality (GPA and academic standing) of the student's academic work.

Quantitative Requirements:

1. Maximum Time Frame
All students are expected to finish their program within a maximum time frame as determined by the university. All attempted credit hours are considered toward the maximum time allowance, regardless of whether or not the student received financial aid.

> **Undergraduate Students:** A student's total cumulative attempted hours may not exceed 150% of the minimum hours required to earn a bachelor's degree. (Example: 121 required hours x 150%=182 hours)
>
> Exceptions include the following:

- If the sole academic plan is an Associate Degree, the student cannot exceed more than 95 cumulative attempted hours.

Graduate Students: A student's total cumulative attempted hours may not exceed 150% of the minimum hours needed to complete the degree program for which they are enrolled.

Though SAP is generally only reviewed annually for students who are not on SAP probation, if it is determined a student may potentially exceed his or her maximum time frame established prior to the next award year's annual SAP evaluation, the maximum time frame standard will be reviewed on a semester basis instead of annually. For example, if an undergraduate student is evaluated at the end of spring semester as meeting SAP but has 170 cumulative attempted hours, his/her maximum timeframe will be re-evaluated at the end of the next semester he/she is enrolled to ensure 182 hours have not yet been reached.

2. Qualitative Percentage (Earned verses Attempted- Pace Progression)
Undergraduate and graduate students must be on target to complete their academic program within the set time frame. To determine if a student is meeting this standard, total cumulative earned hours are compared to total cumulative attempted hours. This is calculated by dividing the total cumulative earned hours by the total cumulative attempted hours. The result must be 67% or greater, which means the student must complete and pass three-fourths of their cumulative attempted hours.

Examples:

Cumulative Earned Hours	Cumulative Attempted Hours	SAP Evaluation
12	24	12/24 = 50%; Does **NOT** meet SAP
60	75	60/75 = 80%; Does **MEET** SAP
60	99	60/99 = 60.61%; Does **NOT** meet SAP

Qualitative Requirements:

1. **GPA and Academic Standing**
    1. Undergraduate Students: Students must maintain at least a cumulative 2.0* official GPA and be in good standing, not dismissed nor suspended from their academic program, as determined by the academic units' policies. (*--Freshmen students- attempted 29 or less cumulative hours- must maintain at least a cumulative 1.7 official GPA)
    2. Graduate Students: Students must maintain at least a cumulative 3.0 official GPA and be in good standing, not dismissed nor suspended from their academic program, as determined by their academic units' policies.

Evaluation and Notification
SAP will be reviewed annually at the end of the spring semester for all students who are eligible to enroll in future semesters within the next award year. Students who are at least applicants for an upcoming term within the next award year will also be reviewed. Students who become eligible to enroll or apply after the annual SAP process is run for the award year will have their SAP eligibility evaluated prior to their federal aid eligibility being determined. In order to be eligible for federal and state need-based grant financial aid, students are required to meet certain SAP standards, regardless of whether or not financial aid was received in prior semesters. If it is determined that a student does not meet SAP standards, he or she will be ineligible for any

federal aid and need-based state grant financial aid programs. Any federal financial aid offered for the summer term prior to SAP being evaluated will be canceled if it is determined the student does not meet SAP standards.

If it is determined a student is not meeting SAP standards, he or she will be notified if he or she has applied for summer federal financial aid or has completed the upcoming academic year's Free Application for Federal Student Aid (FAFSA). Should at any point one of these actions occur, and the student has not yet been notified, the notification will be sent as soon as possible within the next week. Students will be notified electronically unless they do not have an official KSU email address. If no KSU email account exists in our records, the student will be notified via mail. The notification will include an explanation of the SAP standards evaluated and the specific standards not met by the student.

Students who lose eligibility for federal and need-based state programs due to not meeting SAP requirements may:

- earn the necessary GPA or semester hours to meet the minimum requirements while not receiving federal and need-based state financial aid, or
- submit a SAP appeal.

Unless academically dismissed, students denied federal and need-based state aid may continue attending using other aid sources or by funding their education themselves.

It is the student's responsibility to monitor his or her academic progress and to be aware of the requirements of his or her program and SAP standards.

Appeal Process
A student determined ineligible for financial aid for failure to meet Kentucky State University's Satisfactory Academic Progress standards has the right to make a written appeal to the Student Financial Aid Office if he or she can demonstrate:

- failure to meet the minimum standard was caused by extreme or unusual circumstances beyond his or her control, and;
- he or she has resolved the issue(s) that caused the deficit, and;
- the issue(s) will not affect his or her performance in the future.

If an appeal is approved, the student will be placed on probation. His or her SAP will be evaluated the following semester he or she is enrolled to ensure the student is still meeting the appropriate requirements. If at that time the standards are not being met, a SAP hold will be placed back on the student's account and any federal aid and need-based state grant aid in future semesters will be canceled.

Self-Correction
If it is determined a student is not meeting SAP standards and he or she self-corrects his or her issue(s) in a future semester and still meets all other SAP requirements, he or she will become eligible for federal financial aid the following summer semester. If a student corrects his or her issue during a summer or fall term and wants to be considered for federal financial aid prior to the next award year's annual SAP evaluation, he or she must file an appeal. If a student corrects his or her deficit during a summer session and submits an appeal, and the appeal is approved, the student will not be eligible for federal financial aid and need-based state aid for any summer session. The student would be eligible beginning the fall semester.

Late Grade Posted or Grade Change
If a student is held for SAP and a grade is posted late or a professor changes a student grade and the student wants his or her SAP re-evaluated, the student must file an appeal. There is no automatic process to clear SAP holds for students who have a late grade post or a grade changed. It is the student's responsibility to submit an

appeal. If no appeal is submitted, SAP will be re-evaluated during the next award year's annual SAP evaluation process.

Multiple and Dual Degrees
For students who are pursuing a second undergraduate or graduate degree or are working on dual degrees, hours from both degrees are counted when evaluating SAP. If determined not to meet the maximum time frame component of SAP, the student has the option to submit an appeal documenting their situation. If an appeal is approved, the student will be placed on SAP plan which will generally allow the student to attempt up to 150% of the additional credit hours required to earn his or her second or dual degree.

Career Changes
SAP standards are evaluated based on academic careers. Therefore, if a student switches careers while at Kentucky State University, his or her SAP standards will be evaluated based only on his or her academic data for the career he or she is currently active in. Therefore, as an undergraduate, a student may be determined to not be meeting SAP standards. However, if the student switches to a graduate career, the next time a SAP evaluation is completed for the student, it will only be based on his or her graduate career information; no undergraduate career information will be factored into the evaluation (unless an undergraduate course is coded as a career transfer). If a student held for SAP switches careers and wants his or her SAP re-evaluated based on his or her new career prior to the next award year's annual SAP evaluation, he or she must submit an appeal. It is the student's responsibility to submit an appeal. SAP holds will not automatically be cleared and SAP standards re-evaluated for students who change careers within an evaluation period. Their SAP will be re-evaluated during the next award year's annual SAP evaluation process, if no appeal is filed.

Instructions for Submitting an Appeal

- Complete the SAP appeal application. This appeal application is available on the KSU website.
- Attach a typed and signed letter. The appeal letter must explain the following:
    - a description of the unforeseen circumstance which may have prevented the student from meeting the SAP standards,
    - how the situation has been resolved, how the student will prevent reoccurrence, and how the student has improved academically.
- Attach supporting documentation.
    - Documentation of circumstances described in your letter must be included with the written appeal.
      Note: the inability to attend classes due to lack of funds is not an extenuating circumstance. Additional documentation may be requested after your appeal is reviewed.
- Submit the Degree Audit completed and signed by an Academic Advisor (Advising Center, or Department faculty advisor)
- Submit the appeal application, letter, degree audit, and documentation to the Student Financial Aid Office. Please retain a copy of all documents submitted for your records. No documents will be returned to the student.

Monitoring the Status of Your Appeal
Your appeal will be reviewed by the SAP committee. All decisions are final. A second review can only be requested if you can provide new information and documentation that may have been omitted from the initial appeal. If a decision has not been made by the time your bill is due, it is your responsibility to pay your balance in full or discuss your payment options with the Bursar's Office.

You will receive written notification of the decision made on your appeal. The status of your appeal can be monitored on your WIRED account.

Below is a listing of the potential appeal statuses:

- **In-Progress:** Your appeal has been received, but not reviewed.
- **Deferred:** Your appeal has been reviewed, but the committee has deferred your appeal for additional information. You will receive a letter in the mail detailing the additional information or documentation needed.
- **Approved:** Your appeal has been approved, and you are on SAP probation. While on SAP probation, you may only receive financial aid for ONE payment semester. At the end of your probation semester, you must have corrected your SAP issue(s) and be meeting the SAP standards, or if placed on an academic plan, you must be meeting the requirements specified in your plan. You will be placed on an academic plan if it has been determined you will not be able to correct your SAP issue(s) in one semester. You will receive written notification outlining your SAP plan. A SAP plan will ensure you will be able to meet SAP standards by a specific point in time.
- **Denied:** Your appeal was not approved based on the information you provided. You are not eligible to receive federal or need-based state financial aid. If you intend to remain enrolled at Kentucky State University, you must pay your bill with other sources.

Limit of Appeals
There is no limit on the number of appeals a student can submit; however, a student may not appeal using the same extraordinary and extenuating circumstance twice.

Other SAP Information
Additional information regarding grades, credits, academic polices and study abroad

- Earned Hours: A,B,C,D, Pass and Transfer Hours accepted by Kentucky State University
- Attempted Hours: All earned hours, plus W, F, MP, I (with exceptions listed below)
- Accepted Transfer and Test Credits: Count as earned and attempted hours; are not factored into the student's GPA calculation
- Repeat Courses: Courses count as attempted hours each time taken, regardless of whether federal financial aid is received. If the class is passed, it is also counted as earned hours.
    - If a student is using any of his or her repeat options offered through the Registrar's Office, the initial enrollment in the course (the class which is being replaced) will be included as attempted hours and excluded from earned hours if previously passed (which impacts pace), and it will be excluded in the GPA calculation.
- Incomplete and Withdrawal Grades: Count as attempted hours; do not count as earned hours
- Audited/Non-Credit Courses: Excluded from all calculations and will not be considered when determining SAP status
- Credit by Exam Courses: Courses are counted as attempted hours, and if the course is passed, it is also counted as earned hours. If a student receives an A, B, C, D, or F grade for the course, it is factored into their GPA calculation.
- Remedial/Developmental Courses: Courses are counted as attempted hours, and if the course is passed, it is also counted as earned hours. If a student receives an A, B, C, D, or F grade for the course, it is factored into their GPA calculation. However, a separate qualitative analysis will be performed at the same time as the annual SAP evaluation to evaluate the quality of the student's academic work in remedial/developmental courses.
- Academic Bankruptcy: Will impact a student's cumulative GPA; however, has no impact on earned and attempted hours (maximum time frame and pace includes courses coded as bankruptcy and fresh start)
- Study Abroad: Courses accepted by Kentucky State University will be used in determining SAP

Academic Program Changes

If a student changes their academic program (changes majors), credits specific to the earlier major(s) will still be evaluated when determining a student's SAP status. Therefore, coursework taken by a student for enrollment in another major(s) will be counted during their SAP review.

Important Dates

- Summer SAP Appeal Deadline: May 30th Annually
- Fall SAP Appeal Deadline: July 15th Annually
- Spring SAP Appeal Deadline: January 10th Annually

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(13) Return of Title IV Financial Aid

The Higher Education Amendments of 1998 changed the formula for calculating the amount of aid a student and school can retain when the student totally withdraws from all classes. If a student withdraws from Kentucky State University, the school, the student, or both may be required to return some or all of the federal funds awarded to the student for that semester. A student who withdraws from all classes prior to completing 60% of the enrollment term is subject to having his/her eligibility adjusted based on the percentage of the term completed. ***(For example, a student who withdraws from all classes after completing only 10% of term only earns 10% of aid disbursed or received on his/her account. As a result, the school or student must return 90% of the disbursed/received aid that was not earned.)***

This policy applies to all Title IV federal aid recipients with disbursed aid from any of the following Federal programs: ***Federal Direct Loans (unsubsidized and subsidized), Federal Perkins Loan, Federal Direct PLUS Loans (Graduate and Parent), Federal Pell Grant, Federal Supplemental Education Opportunity Grant (SEOG), and TEACH Grant.***

The formula used in the federal Return to Title IV (R2T4) calculation divides the aid disbursed to student accounts into **"earned aid"** and **"unearned aid"**. During the first 60% of the period of enrollment (semester), students "earn" Title IV funds in direct proportion to the length of time the student remains enrolled. If a student remains enrolled beyond the 60% point, then aid is considered earned for the period. "Unearned" aid is the amount of disbursed Title IV aid that exceeds the amount of aid earned under the formula. Students contemplating withdrawal from all classes **PRIOR** to completing 60% of the term should contact the Student Financial Aid Office to discuss how this will affect their financial aid. ***It is in the student's best interest to talk with the Student Financial Aid Office regarding their options of withdrawing from classes, especially if they received any federal financial aid assistance.***

The percentage of the period a student remains enrolled is derived by dividing the number of days attended by the number of calendar days in a term/semester (excluding breaks of 5 consecutive days or more). This is referred to as the percentage completed (% completed).

EARNED aid is calculated as follows: Total aid disbursable *multiplied* by % completed.

If EARNED aid equals disbursed aid, no action is required.

If EARNED aid exceeds disbursed aid and the student still has aid that has not disbursed, the university must calculate a post-withdrawal disbursement. The student is notified by letter, email, or phone regarding the aid to be disbursed to the student account and to verify whether the student wants funds disbursed for the term. The

student will be given 14 days from the offer to respond to the inquiry. The Student Financial Aid Office has up to 180 days to disburse funds after the withdrawal date has been determined.

If EARNED aid is less than disbursed aid, the university must calculate the difference to be returned by the university and by the student. The calculation is as follows:

[A]UNEARNED aid: Total aid disbursable minus EARNED aid

[B]Percentage of UNEARNED aid (% UNEARNED): 100 minus % completed

The university's share of the "unearned" aid is the lesser of the total amount of "UNEARNED aid" [A] or the school charges multiplied by the "Percentage of UNEARNED aid" [B]. This amount must be returned by the university.

The student's share is the difference between the total unearned amount and the university's share. UNEARNED aid minus university's share equals student's share. This amount must be returned by the student.

The Student Financial Aid Office must complete the R2T4 withdrawal calculation within 45 days from the date the university determines the student withdrew.

If the Financial Aid Office determines a student owes a return of financial aid funds, the student will be sent a new statement of account by the Bursar's Office or the student can view their account on WIRED. This is the student's financial obligation to the university. The Return of Title IV funds calculation is separate from the University's Tuition/Fee Reduction schedule. Please refer to the Registrar's Office published refund/withdrawal calendar (aka: tuition/fee reduction period).

KSU Refund Policy (not the same as the Federal Return R2T4 policy)

The school may bill the student for any unpaid institutional charges.

The Financial Aid Office will evaluate tuition/fee reductions to non-title IV aid programs on a case-by-case basis.

Aid will be returned to aid programs in the following priority: Federal Direct Unsubsidized Direct Loan, Federal Direct Subsidized Direct Loan, Federal Direct Graduate PLUS Loan, Federal Direct Parent PLUS Loan, Federal Pell Grant, and Federal SEOG program, TEACH Grant, other Title IV or Title VII aid, other federal, state, private, or institutional student financial aid. If and funds are left on your account after all adjustments to the other aid sources, the credit will be returned to you.

The net amount (as opposed to the gross amount of the loan borrowed) of Federal Direct (subsidized and unsubsidized) and Federal PLUS Loans (graduate and parent) will be used in the return calculation.

Please remember all financial aid recipients will be held accountable under the university's Satisfactory Academic Progress (SAP) policy.

The Student Financial Aid Office is required by federal regulation to evaluate students receiving all Failing, Incomplete, or Unsatisfactory grades for the semester. It is always in the student's best interest to talk with the Student Financial Aid Office regarding their options to see if it is best for them to go ahead and withdraw from classes early in the semester and for them to know the implications they may face if they did not and earned all 'F' grades. At the end of each semester, the Student Financial Aid Office is required to review all students' grades, but especially those that receive all 'F' grade(s) to determine if the student was an 'Unofficial

Withdrawal'. Please refer to the section regarding the All F Grade Recipients (Section #14) and learn what effect earning all 'F' grades has on a student's financial aid account.

Examples of Return policy:

Amy dropped classes from 12 to 6 hours during the 100% tuition/fee reduction period. The student previously received a Pell Grant for $2,775, which must be reduced to $1,388. The Return to Title IV calculation is not needed since the student is still enrolled. The student enrolls in another 6 credit hours, but after the 100% tuition/fee reduction period is over. The Student Financial Office will not adjust the Pell Grant back to the 12 credit hour rate, because the class was added after the scheduled 100% tuition/fee period. The Student Financial Aid Office uses the 100% tuition/fee reduction schedule to determine the census date and to determine when federal awards should or should not be adjusted. This date is generally the day following the last day a student can receive 100% tuition credit for dropping/adding courses for the designated semester. In this case, even though the student is now enrolled in 12 credit hours, he is only receiving the Pell Grant for the 6 credit hours based on his enrollment as of census date.

Bobby dropped class enrollment from 8 to 2 hours during the 50% tuition/fee reduction period and only has a Federal Direct Unsubsidized Direct Loan. The Return of Title IV aid calculation is not required since the student is still enrolled. The student would receive the tuition/fee reduction. The student needs to be aware he would be evaluated at the end of the academic year based on the current SAP policy.

Cathy dropped from 12 to 6 hours during the 50% tuition/fee reduction period but 3 of those 6 hours was a class that she did not begin attendance in. She received Pell Grant for $2775, Subsidized Direct Loan for $2239. No adjustment is necessary to the Subsidized Direct due to student still enrolled in minimum hours (6) to receive those funds but the Pell Grant is reduced from $2775 to $2082. The reason this is so, 3 hours of Cathy's classes dropped was deleted from her class schedule since she did not begin attendance in that class and received 100% tuition credit. The Pell Grant is re-calculated based on the hours she is being charged for which is technically 9 hours for the term. Emily will be left with a balance that will be owed to the Bursar Office and will be evaluated at the end of the year for our SAP policy.

Doug received a Federal Direct Subsidized Loan for $2,750 and Federal Pell Grant for $2,775, then dropped class enrollment from 12 to 9 credit hours during the 100% tuition/fee reduction period. The student's Federal Direct Subsidized Loan will remain the same, since the student only needs 6 credit hours or more to receive the loan funds, but the Federal Pell Grant award will be reduced from $2,775 to $2,082. This will probably result in the student having to return a portion of residual funds (credit balance) received. The Return of Title IV calculation is not needed since the student did not withdraw from all classes.

Edward withdrew from all classes (12 hours, resident/undergraduate) during the 50% tuition/fee reduction period. The term is 110 days in length, after excluding the Thanksgiving Holiday break of 5 days from the total days. The date of withdrawal was on the 22nd day of the term. The student received a Federal Direct Subsidized Direct ($2,238.75) a Federal Pell Grant ($2,775), a Federal SEOG ($200), a KY CAP grant ($950) and a Need Based Grant ($600) for the term. The Return of Title IV calculation is completed as follows:

a)Percentage completed	20%= 0.20 (22/110)
b1)Total Loans disbursable aid	$2238 (Direct)
b2)Total Grant disbursable aid	$2975 (Pell Grant + SEOG)*
b3) Total aid disbursable for term	$5213 (b1 + b2)
c)Earned aid	$1042 (b3 x a)
d)Total Unearned aid	$4171 (b3 – c)

e)School charges x % unearned	$2604	($3255 x 0.80 {**80%**})
f)University's TIV return share	$2604	(lesser of d or e)
g)Student's TIV return share	$1567	(d-e)

Allocation of Title IV Aid to be Returned is As Follows

Aid to be returned by KSU= $2604		**Aid to be returned by student= $1567**	
Source	**Amount**	**Source**	**Amount**
Unsubsidized Loan	$ 0.00	Unsubsidized Loan	$ 0.00
Subsidized Loan	$ 2238	Subsidized Loan	$ 0.00
Perkins Loan	$ 0.00	Perkins Loan	$ 0.00
Parent PLUS Loan	$ 0.00	Parent PLUS Loan	$ 0.00
GRAD/Professional PLUS	$ 0.00	GRAD/Professional PLUS	$ 0.00
Pell Grant	$ 366	Pell Grant	$ 179**
SEOG Grant	$ 0.00	SEOG Grant	$ 0.00
TEACH Grant	$ 0.00	TEACH Grant	$ 0.00

**The amount of grants the student must return has 50% grant protection by calculation. Therefore, the student is required to return only the amount in excess of 50% of Pell grant disbursed. [$2775 x 50%= $1387.50 {$1567 – 1387=$180}]

The amount of Grant is returned by the university on behalf of the student, leaving the student owing a balance to Kentucky State University.

CAP and **Need-Based Grants** are excluded from the Return to Title IV calculation since they are not federal grants.

All Direct and Grant adjustments/returns are rounded to the nearest dollar.

The student will be sent a letter outlining the funds returned by school, amount he/she owes, and the amount returned on his/her behalf. The letter will contain the detailed information about the funds returned and the date of the transaction.

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(14) All “F” Grade Recipients

Students receiving all ‘F’ grades are required to comply with the federal Title IV Refund Policy as well as KSU’s Satisfactory Academic Progress Policy. When federal financial aid either partially or fully pays educational expenses and the student receives all ‘F’ grades, our office is required by federal regulation to treat the student’s financial aid file as an "unofficial withdrawal." The student can avoid this status if acceptable proof of attendance or participation in a class related activity beyond the midpoint of the semester (see below) is provided to the Student Financial Aid Office (SFAO).

If not, then an unofficial withdrawal status is considered and our office must cancel and return fifty percent of aid disbursed to the student’s account or university charges (whichever is lesser) back to the following Title IV programs: ***Federal Direct Loans (subsidized and unsubsidized), Federal PLUS Loans (Graduate and Parent), and Federal Pell Grant, and Federal Supplemental Education Opportunity Grant (SEOG)***. SFAO also reviews

students receiving a grade of Incomplete. For the Incomplete class, this is to verify the student is still in progress of finishing up work for a passing grade.

Students will be notified by email (University email) if they fall into this "unofficial withdrawal" category. The University has up to 30 days after the last day of the semester to determine if a student earned the failing grades or stopped-out or walked-away (unofficial withdrawal). If the Financial Aid office cannot document the failing grades were earned, then the SFAO has 45 days to make the adjustments to the accounts, return aid to the appropriate federal programs, and to notify students that their accounts have been adjusted by fifty percent.

> **An invalid or outdated email address will not be considered as a legitimate excuse since it is the student's responsibility to maintain accurate address information with the University. Students can update their addresses at the Registrar's Office.*

If the student's account is classified as an "unofficial withdrawal", the SFAO uses several components to determine the percentage and amount of financial aid not earned. In order to calculate that percentage, the SFAO uses the midpoint date of the semester; total federal aid disbursed or could have been disbursed to account, and the amount of University charges.

> **For example:** The student is receiving Unsubsidized Direct Loan for $2500, Subsidized Direct Loan for $2,750, and Pell Grant for $700. The student fails all classes for a semester. At this point, the University charges totaled $3161, and the midpoint date was MM/DD/YY (to be determined for each term). Then, the SFAO does not obtain documentation from university records that the student earned the failing grades. SFAO will calculate the required fifty percent of total aid disbursed to account ($5950 x 50%) or **$2975**, and take the total University charges ($3161 X 50%) or **$1580.50**, and then take the lesser amount of the two ($1580.50). This amount, $1580.50, will be refunded back to the Unsubsidized Direct Loan program, which will decrease the loan debt of the student, but will probably result in the student owing the University that balance (assuming the account balance was $-0- prior to calculation). **What is acceptable proof of attendance or participation in a class related activity?**

A letter on departmental letterhead from a professor, instructor or academic advisor noting the last date of attendance in the class or involvement in a class related activity. Examples of academically related activities include: an exam, a tutorial, computer-assisted instruction, turning in a class assignment, paper or project, attending a study group that is assigned by the professor, or contributing to an online discussion or initiating contact with a faculty member to ask a course-related question.

Why does SFAO monitor students receiving all 'F' grades?

The Student Financial Aid Office is obligated by federal regulation to review aid recipients receiving all 'F' grades. Failure to do so would result in monetary fines to Kentucky State University and jeopardize our continued participation in federally funded aid programs. The assumption behind the law is that a student receiving all 'F' grades probably did not complete the semester, but rather walked away from school without officially withdrawing.

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(15) Students with Loans

Exit Interview

Once you have graduated or have stopped attending for two consecutive fall and spring semesters, the Student Financial Aid Office will send you information on how to complete an Exit Interview. This is a requirement for student borrowers and updates contact information with your lender. Please note that you are responsible for repayment whether or not you complete the Exit Interview.

Sample loan repayment schedule based on 6.8%

Payment #	Payment Amount	Principal	Interest	Cumulative Principal	Cumulative Interest	Remaining Amount Owed
-	-	-	-	-	-	$5500
1	$63.29	$32.12	$31.17	$32.12	$31.17	$5467.88

2	$63.29	$32.31	$30.98	$64.43	$62.15	$5435.57
3	$63.29	$32.49	$30.8	$96.92	$92.95	$5403.08
4	$63.29	$32.67	$30.62	$129.59	$123.57	$5370.41
5	$63.29	$32.86	$30.43	$162.45	$154	$5337.55
6	$63.29	$33.04	$30.25	$195.49	$184.25	$5304.51
7	$63.29	$33.23	$30.06	$228.72	$214.31	$5271.28
8	$63.29	$33.42	$29.87	$262.14	$244.18	$5237.86
9	$63.29	$33.61	$29.68	$295.75	$273.86	$5204.25
10	$63.29	$33.8	$29.49	$329.55	$303.35	$5170.45
11	$63.29	$33.99	$29.3	$363.54	$332.65	$5136.46
12	$63.29	$34.18	$29.11	$397.72	$361.76	$5102.28
13	$63.29	$34.38	$28.91	$432.1	$390.67	$5067.9
14	$63.29	$34.57	$28.72	$466.67	$419.39	$5033.33
15	$63.29	$34.77	$28.52	$501.44	$447.91	$4998.56
16	$63.29	$34.96	$28.33	$536.4	$476.24	$4963.6
17	$63.29	$35.16	$28.13	$571.56	$504.37	$4928.44
18	$63.29	$35.36	$27.93	$606.92	$532.3	$4893.08
19	$63.29	$35.56	$27.73	$642.48	$560.03	$4857.52
20	$63.29	$35.76	$27.53	$678.24	$587.56	$4821.76

Payment #	Payment Amount	Principal	Interest	Cumulative Principal	Cumulative Interest	Remaining Amount Owed
21	$63.29	$35.97	$27.32	$714.21	$614.88	$4785.79
22	$63.29	$36.17	$27.12	$750.38	$642	$4749.62
23	$63.29	$36.38	$26.91	$786.76	$668.91	$4713.24
24	$63.29	$36.58	$26.71	$823.34	$695.62	$4676.66
25	$63.29	$36.79	$26.5	$860.13	$722.12	$4639.87
26	$63.29	$37	$26.29	$897.13	$748.41	$4602.87
27	$63.29	$37.21	$26.08	$934.34	$774.49	$4565.66
28	$63.29	$37.42	$25.87	$971.76	$800.36	$4528.24
29	$63.29	$37.63	$25.66	$1009.39	$826.02	$4490.61
30	$63.29	$37.84	$25.45	$1047.23	$851.47	$4452.77
31	$63.29	$38.06	$25.23	$1085.29	$876.7	$4414.71
32	$63.29	$38.27	$25.02	$1123.56	$901.72	$4376.44
33	$63.29	$38.49	$24.8	$1162.05	$926.52	$4337.95
34	$63.29	$38.71	$24.58	$1200.76	$951.1	$4299.24
35	$63.29	$38.93	$24.36	$1239.69	$975.46	$4260.31
36	$63.29	$39.15	$24.14	$1278.84	$999.6	$4221.16
37	$63.29	$39.37	$23.92	$1318.21	$1023.52	$4181.79
38	$63.29	$39.59	$23.7	$1357.8	$1047.22	$4142.2
39	$63.29	$39.82	$23.47	$1397.62	$1070.69	$4102.38
40	$63.29	$40.04	$23.25	$1437.66	$1093.94	$4062.34

Payment #	Payment Amount	Principal	Interest	Cumulative Principal	Cumulative Interest	Remaining Amount Owed
41	$63.29	$40.27	$23.02	$1477.93	$1116.96	$4022.07
42	$63.29	$40.5	$22.79	$1518.43	$1139.75	$3981.57
43	$63.29	$40.73	$22.56	$1559.16	$1162.31	$3940.84
44	$63.29	$40.96	$22.33	$1600.12	$1184.64	$3899.88
45	$63.29	$41.19	$22.1	$1641.31	$1206.74	$3858.69
46	$63.29	$41.42	$21.87	$1682.73	$1228.61	$3817.27
47	$63.29	$41.66	$21.63	$1724.39	$1250.24	$3775.61
48	$63.29	$41.89	$21.4	$1766.28	$1271.64	$3733.72
49	$63.29	$42.13	$21.16	$1808.41	$1292.8	$3691.59

50	$63.29	$42.37	$20.92	$1850.78	$1313.72	$3649.22
51	$63.29	$42.61	$20.68	$1893.39	$1334.4	$3606.61
52	$63.29	$42.85	$20.44	$1936.24	$1354.84	$3563.76
53	$63.29	$43.1	$20.19	$1979.34	$1375.03	$3520.66
54	$63.29	$43.34	$19.95	$2022.68	$1394.98	$3477.32
55	$63.29	$43.59	$19.7	$2066.27	$1414.68	$3433.73
56	$63.29	$43.83	$19.46	$2110.1	$1434.14	$3389.9
57	$63.29	$44.08	$19.21	$2154.18	$1453.35	$3345.82
58	$63.29	$44.33	$18.96	$2198.51	$1472.31	$3301.49
59	$63.29	$44.58	$18.71	$2243.09	$1491.02	$3256.91
60	$63.29	$44.83	$18.46	$2287.92	$1509.48	$3212.08
Payment #	**Payment Amount**	**Principal**	**Interest**	**Cumulative Principal**	**Cumulative Interest**	**Remaining Amount Owed**
61	$63.29	$45.09	$18.2	$2333.01	$1527.68	$3166.99
62	$63.29	$45.34	$17.95	$2378.35	$1545.63	$3121.65
63	$63.29	$45.6	$17.69	$2423.95	$1563.32	$3076.05
64	$63.29	$45.86	$17.43	$2469.81	$1580.75	$3030.19
65	$63.29	$46.12	$17.17	$2515.93	$1597.92	$2984.07
66	$63.29	$46.38	$16.91	$2562.31	$1614.83	$2937.69
67	$63.29	$46.64	$16.65	$2608.95	$1631.48	$2891.05
68	$63.29	$46.91	$16.38	$2655.86	$1647.86	$2844.14
69	$63.29	$47.17	$16.12	$2703.03	$1663.98	$2796.97
70	$63.29	$47.44	$15.85	$2750.47	$1679.83	$2749.53
71	$63.29	$47.71	$15.58	$2798.18	$1695.41	$2701.82
72	$63.29	$47.98	$15.31	$2846.16	$1710.72	$2653.84
73	$63.29	$48.25	$15.04	$2894.41	$1725.76	$2605.59
74	$63.29	$48.52	$14.77	$2942.93	$1740.53	$2557.07
75	$63.29	$48.8	$14.49	$2991.73	$1755.02	$2508.27
76	$63.29	$49.08	$14.21	$3040.81	$1769.23	$2459.19
77	$63.29	$49.35	$13.94	$3090.16	$1783.17	$2409.84
78	$63.29	$49.63	$13.66	$3139.79	$1796.83	$2360.21
79	$63.29	$49.92	$13.37	$3189.71	$1810.2	$2310.29
80	$63.29	$50.2	$13.09	$3239.91	$1823.29	$2260.09
Payment #	**Payment Amount**	**Principal**	**Interest**	**Cumulative Principal**	**Cumulative Interest**	**Remaining Amount Owed**
81	$63.29	$50.48	$12.81	$3290.39	$1836.1	$2209.61
82	$63.29	$50.77	$12.52	$3341.16	$1848.62	$2158.84
83	$63.29	$51.06	$12.23	$3392.22	$1860.85	$2107.78
84	$63.29	$51.35	$11.94	$3443.57	$1872.79	$2056.43
85	$63.29	$51.64	$11.65	$3495.21	$1884.44	$2004.79
86	$63.29	$51.93	$11.36	$3547.14	$1895.8	$1952.86
87	$63.29	$52.22	$11.07	$3599.36	$1906.87	$1900.64
88	$63.29	$52.52	$10.77	$3651.88	$1917.64	$1848.12
89	$63.29	$52.82	$10.47	$3704.7	$1928.11	$1795.3
90	$63.29	$53.12	$10.17	$3757.82	$1938.28	$1742.18
91	$63.29	$53.42	$9.87	$3811.24	$1948.15	$1688.76
92	$63.29	$53.72	$9.57	$3864.96	$1957.72	$1635.04
93	$63.29	$54.02	$9.27	$3918.98	$1966.99	$1581.02
94	$63.29	$54.33	$8.96	$3973.31	$1975.95	$1526.69
95	$63.29	$54.64	$8.65	$4027.95	$1984.6	$1472.05
96	$63.29	$54.95	$8.34	$4082.9	$1992.94	$1417.1
97	$63.29	$55.26	$8.03	$4138.16	$2000.97	$1361.84

98	$63.29	$55.57	$7.72	$4193.73	$2008.69	$1306.27
99	$63.29	$55.89	$7.4	$4249.62	$2019.09	$1250.38
100	$63.29	$56.2	$7.09	$4305.82	$2023.18	$1194.18
Payment #	**Payment Amount**	**Principal**	**Interest**	**Cumulative Principal**	**Cumulative Interest**	**Remaining Amount Owed**
101	$63.29	$56.52	$6.77	$4362.34	$2029.95	$1137.66
102	$63.29	$56.84	$6.45	$4419.18	$2036.4	$1080.82
103	$63.29	$57.17	$6.12	$4476.35	$2042.52	$1023.65
104	$63.29	$57.49	$5.8	$4533.84	$2048.32	$966.16
105	$63.29	$57.82	$5.47	$4591.66	$2053.79	$908.34
106	$63.29	$58.14	$5.15	$4649.8	$2058.94	$850.2
107	$63.29	$58.47	$4.82	$4708.27	$2063.76	$791.73
108	$63.29	$58.8	$4.49	$4767.07	$2068.25	$732.93
109	$63.29	$59.14	$4.15	$4826.21	$2072.4	$673.79
110	$63.29	$59.47	$3.82	$4885.68	$2076.22	$614.32
111	$63.29	$59.81	$3.48	$4945.49	$2079.7	$554.51
112	$63.29	$60.15	$3.14	$5005.64	$2082.84	$494.36
113	$63.29	$60.49	$2.8	$5066.13	$2085.64	$433.87
114	$63.29	$60.83	$2.46	$5126.96	$2088.1	$373.04
115	$63.29	$61.18	$2.11	$5188.14	$2090.21	$311.86
116	$63.29	$61.52	$1.77	$5249.66	$2091.98	$250.34
117	$63.29	$61.87	$1.42	$5311.53	$2093.4	$188.47
118	$63.29	$62.22	$1.07	$5373.75	$2094.47	$126.25
119	$63.29	$62.57	$0.72	$5436.32	$2095.19	$63.68
120	$64.04	$63.68	$0.36	$5500	$2095.55	$0

Deferment Forms
Loan Deferment forms for your student loans may be obtained from your student loan servicer. If you are unsure of your loan servicer, please visit the National Student Loan Data System (NSLDS) at www.nslds.ed.gov to view your Financial Aid History. Please contact the appropriate loan servicer for deferment forms including, but are not limited to, the following:

In-School Deferment Request
Economic Hardship Deferment Request
Temporary Total Disability Deferment Request
Unemployment Deferment Request
Public Health Service Deferment Request

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Section 16: Additional Consumer Information

Privacy of Student Records: Family Educational Rights and Privacy Act (FERPA) see **KSU Student Handbook** at http://www.kysu.edu/studentLife/studentHandbook.htm

Policy on Drug and Alcohol: Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendment of 1989 – see **KSU Student Handbook** at http://www.kysu.edu/studentLife/studentHandbook.htm

KSU Information Booklet:

http://www.kysu.edu/about/divisions/studentAffairsAndEnrollment/enrollmentManagement/registrar/InformationBooklet.htm

KSU Catalogues:

http://www.kysu.edu/about/divisions/studentAffairsAndEnrollment/enrollmentManagement/registrar/Kentucky+State+University+Catalogue.htm

Campus Crime Statistics:

http://www.kysu.edu/about/divisions/studentAffairsAndEnrollment/universitypolice/campusCrimeStats.htm

Completion/ Graduation and Transfer-out Rates (Student Right-to-Know Act):

http://www.kysu.edu/about/divisions/officeofthepresident/institutionalresearch/Students_Right_to_Know.htm

Student Complaints:

Students should attempt to resolve issues through all means available at KSU, including published university grievance and appeal procedures (See KSU Student Handbook).

If the issue cannot be resolved through these procedures, a complaint can be submitted to KSU's accreditor at: Commission on Colleges, Southern Association of Colleges and Schools, 1866 Southern Lane, Decatur, Georgia 30033-4097. Information concerning the process to follow and the forms to file can be found at http://www.sacscoc.org/pdf/081705/complaintpolicy.pdf.

Students can also contact the Kentucky Council on Postsecondary Education at 1024 Capitol Center Drive, Suite 320, Frankfort, Kentucky 40601-7512 http://cpe.ky.gov/forstudents/consumercomplaints/?wbc_purpose=basic&wbcmode=presentationunpublished or the Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Frankfort, Kentucky 40601 or by accessing the Office of the Attorney General's website at www.ag.ky.gov/cp.

Contact Information for the FSA Student Loan Ombudsman's Office

Email: fsaombudsmanoffice@ed.gov
Web Address: http://www.ombudsman.ed.gov
Telephone: 877-557-2575 (Toll Free)
202-377-3800
Fax: 202-275-0549

Mail: U.S. Department of Education • FSA Ombudsman • 830 First Street, N.E. • Washington, D.C. 20202-5144

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