



KENTUCKY STATE
UNIVERSITY

ONLINE FINANCIAL AID & BURSAR INFO

Student Support Concierge

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About this Page

This page summarizes the financial aid, bursar, and enrollment policies that apply to all KYSU Online students, including changes effective July 1, 2026, under the One Big Beautiful Bill Act and the financial provisions of Senate Bill 185 (enacted April 2026). It incorporates the *KYSU Online Course Drop and Withdrawal Policy* and the *KYSU Online Student Financial Aid Packaging Policy*. It is intended for students managing their own enrollment and for Student Support Concierge, Bursar, and Financial Aid staff who support them. All policies are governed by federal Title IV regulations and KYSU institutional policy. When in doubt, contact the Financial Aid Office before making any enrollment changes.

Legislative Update: One Big Beautiful Bill Act

Signed into law July 4, 2025 # Changes effective July 1, 2026 (2026–27 aid year)

The One Big Beautiful Bill Act (OBBA) significantly changes federal financial aid eligibility, borrowing limits, and repayment options. The information below summarizes the changes most relevant to KYSU Online students. Contact the Financial Aid Office with questions.

Pell Grant Eligibility Changes

- Students whose scholarships meet or exceed their full *Cost of Attendance (COA) are no longer eligible for a Pell Grant.
- Students with a **Student Aid Index (SAI) of \$14,790 or more (2× the Pell maximum of \$7,395) are no longer eligible for a Pell Grant.
- Students enrolled in qualifying vocational or trade school programs are now eligible for Pell Grants.

*Cost of attendance (COA) is a school's official estimate of the total cost to be a student there for one academic year, including both tuition and living expenses.

**A Student Aid Index (SAI) is a number calculated from your FAFSA that colleges use to estimate how much need-based financial aid you may be eligible for; it is not the amount you will pay or the amount of aid you will receive.

Federal Loan Borrowing Limits (New for 2026–27)

KYSU Online Impact — Enrollment-Based Loan Proration: Beginning July 1, 2026, loan amounts for new borrowers will be prorated based on enrollment intensity (see Section 2). Students enrolled less than full-time will borrow a proportionally reduced amount. A minimum of

half-time enrollment (6 credit hours) is now required to receive any federal student loan disbursement.

- Undergraduate students are subject to existing annual borrowing limits, with a lifetime cap of \$257,500 across all federal loans combined.
- Graduate students may borrow up to \$20,500 per year, with a lifetime limit of \$100,000. Professional students in fields such as law and medicine have higher allowances — up to \$50,000 annually and \$200,000 over a lifetime.
- Parents borrowing through the Parent PLUS program may take out up to \$20,000 per year per student, with a per-student lifetime cap of \$65,000. The Graduate PLUS loan has been discontinued for new borrowers.

Repayment Plan Changes

- The **Repayment Assistance Plan (RAP)** calculates monthly payments based on adjusted gross income. The loan is considered fully repaid either when the balance reaches \$0 or after 360 qualifying monthly payments — whichever comes first.
- The existing **Income-Based Repayment (IBR)** plan remains in place. All prior income-driven repayment plans — including SAVE, PAYE, and ICR — are consolidated into either RAP or IBR.

1. How KYSU Online Terms Are Structured (Parts of Term)

Most KYSU Online courses are delivered in 8-week subterms (also called parts of term) that run consecutively within the standard semester. For financial aid purposes, two back-to-back 8-week subterms are treated as a single semester (payment period). This means:

- Aid is packaged and disbursed at the semester level, not the individual subterm level.
- Enrollment status (full-time, half-time, etc.) is calculated across all subterms within the semester.
- SAP is evaluated at the end of each semester (fall, spring, summer).
- R2T4 calculations use the full semester as the payment period.

Because courses may begin and end at different times, financial aid disbursements may be adjusted based on your actual attendance and participation in each subterm.

1.1 Benefits of the 8-Week Subterm Structure

The parts-of-term structure is designed to support KYSU Online students who balance coursework with professional, personal, and family obligations. Key advantages include:

- Focused course loads:** Taking one or two courses at a time allows you to concentrate your effort without juggling four or five courses simultaneously.
- Full-time status with fewer simultaneous courses:** Because enrollment status is calculated across both subterms in a semester, you can take 6 credits in Term A and 6 credits in Term B to reach full-time (12 credits) for financial aid purposes while rarely carrying more than two courses at once.
- Financial aid continuity:** Your aid is packaged at the semester level, so enrolling across both subterms ensures your full financial aid award remains intact for the term.

- **Shorter commitment per course:** Each 8-week course starts and ends quickly, giving you a fresh start partway through the semester and reducing the impact of any single course setback.
- **Faster degree progress:** With three enrollment periods per year (fall, spring, summer), you can accumulate credits at an accelerated pace compared to a traditional two-semester calendar.
- **Reduced financial risk when dropping:** The drop and withdrawal windows (see Section 3) apply per subterm. If you need to withdraw from a second-subterm course, your first-subterm credits and grades are already locked in protecting both your academic progress and your financial aid.

2. Enrollment Status & Financial Aid Eligibility

Federal financial aid (Pell Grant, Direct Loans) is awarded based on enrollment intensity. If you drop or withdraw and your credit-hour total falls below a threshold, your aid may be reduced or cancelled for that term.

- A student's enrollment status directly affects their financial aid award. **Full-time students** (12 or more credit hours) receive their full aid package as originally awarded.
- Students enrolled at **three-quarter time** (9–11 credits) or **half-time** (6–8 credits) will have their aid prorated, including Pell Grant, loans, and state aid. # New for 2026–27: Loans are now also subject to proration at both of these enrollment levels.
- Students enrolled **less than half-time** (1–5 credits) will have most aid cancelled; Pell Grant may still pay out at a reduced rate. # New for 2026–27: Federal loans are no longer available at this enrollment level.
- Students who **fully withdraw or fail all courses** (0 credit hours) will have all aid cancelled. If aid was already disbursed, a Return to Title IV (R2T4) calculation is required.

Note for Students: If you are considering dropping a course, contact your Student Support Concierge first. Even a single dropped course can change your enrollment status and trigger an aid adjustment.

3. KYSU Online Course Drop & Withdrawal Policy

The following policy is drawn directly from the *KYSU Online Course Drop and Withdrawal Policy* (effective 12/30/2025). Understanding the difference between a drop and a withdrawal is critical because each has different implications for your transcript, your tuition charges, and your financial aid.

3.1 Definitions

- **Drop (Days 1–5 of the subterm):** You may drop a course during the first week of the subterm without an academic or tuition penalty, provided no assignments have been submitted. No grade appears on your transcript and you receive a 100% tuition refund.
- **Withdrawal (after assignment submission or after Day 5):** Once you submit an assignment, you are no longer eligible to drop without formally withdrawing. A "W" grade is posted to your transcript. A prorated tuition refund is calculated based on your withdrawal date relative to total course duration.
- **Administrative Withdrawal:** If you fail to demonstrate academic engagement for 21 consecutive days at any point in the course, you may be administratively withdrawn. The last date of attendance determines the prorated refund. A "W" grade is posted.

3.2 Enrollment Change Windows

- During the first five days of the term — the no-record period — a student may **drop** a course without any transcript notation. A 100% refund applies, and enrollment is recalculated for aid purposes.
- From days 6 through 9, a student who withdraws receives a "**W**" on their transcript. This notation carries no GPA impact, but a 50% partial refund is issued and the withdrawal affects the student's SAP completion rate.
- From day 10 through the last day of the term, a "**W**" is recorded for all courses. No refund is issued at this stage, an R2T4 calculation is required if aid was disbursed, and the student's SAP completion rate is affected.

3.3 How to Drop or Withdraw a Class

You must officially drop or withdraw by completing a withdrawal form or emailing your Student Support Concierge. Before deciding, review the implications for your academic standing and financial aid. Failure to follow official procedures will result in a grade of "F." Drops are processed only in week one of the course. Withdrawals are processed in weeks 2-7.

[Click here to submit a class withdrawal request.](#)

3.4 University Withdrawal (All Courses)

To completely withdraw from all courses in the session, you must submit the official withdrawal form via the Online Registrar. Withdrawals completed before the fifth week of the 8-week session will result in "W" grades for all courses for that term. Failure to complete this process will result in financial and academic penalties.

[Click here to submit a school withdrawal request.](#)

IMPORTANT: Approving a late enrollment change does NOT automatically adjust financial aid, tuition charges, or posted grades. Each adjustment requires a separate review by Financial Aid, the Bursar, or the Online Registrar.

4. Satisfactory Academic Progress (SAP)

Federal regulations (34 CFR § 668.34) require that all Title IV-eligible students maintain Satisfactory Academic Progress (SAP). SAP is evaluated at the end of each payment period and consists of three components.

The **qualitative standard** measures academic performance by GPA. Undergraduate students must maintain a cumulative GPA of at least 2.0; graduate students must maintain a 3.0. The **quantitative standard**, often called Pace, requires students to successfully complete at least 67% of all credit hours attempted. Finally, the **maximum timeframe standard** requires students to complete their program within 150% of its published length — for example, a student in a 120-credit-hour program must complete it within 180 attempted hours. If a student fails to meet either the qualitative or quantitative standard, they are placed on Financial Aid Warning for one term; if the deficiency is not corrected, aid is suspended. Students who exceed the maximum timeframe become ineligible for Title IV aid and must file an appeal.

How Withdrawals Affect SAP

A "W" grade counts as credit hours attempted but not earned. Pace is calculated by dividing credits earned by credits attempted — the result must be at least 67%. A single withdrawal may not trigger a SAP violation, but multiple withdrawals across terms can push a student below the threshold.

Students placed on **Financial Aid Warning** retain aid eligibility for one additional payment period. Students placed on **Financial Aid Suspension** lose Title IV eligibility entirely and must submit a written appeal documenting extenuating circumstances along with an academic plan developed in consultation with an advisor.

5. Return to Title IV (R2T4) – Total Withdrawals

When a student who received federal financial aid withdraws from all courses before completing 60% of the payment period, the institution is required to perform a Return to Title IV (R2T4) calculation under 34 CFR § 668.22 to determine how much aid the student has "earned."

Key R2T4 Facts

Aid is considered 100% earned once a student completes 60% of the term, meaning no R2T4 obligation exists after that point. Prior to the 60% threshold, the percentage of aid earned equals the percentage of the term completed — for example, a student who completes 30% of the term has earned 30% of their aid. The R2T4 calculation must be completed within 45 days of the institution's determination of the withdrawal date. If a post-withdrawal disbursement is applicable, it must be offered to the student within 30 days of that determination. If the R2T4 calculation results in a balance owed, the Business Office/Bursar will bill the student accordingly.

Order of Return for Unearned Aid

Federal regulations prescribe a specific order in which unearned aid must be returned. Direct Unsubsidized Loans are returned first, followed by Direct Subsidized Loans, Direct PLUS Loans (Graduate), and Direct PLUS Loans (Parent). After loans are addressed, unearned grant funds are returned in this order: Federal Pell Grants, Iraq and Afghanistan Service Grants, Federal SEOG, and TEACH Grants.

The Critical Role of the Last Date of Attendance

Every R2T4 calculation requires a Last Date of Attendance (LDA), defined as the last date the student participated in an Academically Related Activity (ARA). For Title IV purposes, simply logging into Canvas does not constitute attendance.

Activities that count as attendance include submitting an assignment, completing a quiz or exam, posting in a discussion forum on academic content, initiating contact with an instructor about course content, and completing a computer-graded interactive module. Activities that do not count include logging into Canvas without completing any ARA, viewing the syllabus or readings only, and contacting the institution about financial aid or administrative matters.

6. Never-Attend Policy & Title IV Implications

Federal regulations prohibit disbursement of Title IV funds to students who never begin attendance. A Never Attend student is one who enrolls but does not participate in any Academically Related Activity during the first module/week of the term.

6.1 Process

•By the end of Module 1, the Director of Online Education reports non-attendance to the Online Registrar after reconciling Canvas attendance script data with Canvas activity.

•The Online Registrar administratively withdraws the student and notifies Financial Aid for Title IV reversal.

•Any Title IV funds already disbursed for a Never-Attend student must be returned within the timeframe specified in 34 CFR § 668.22.

•Never-Attend determinations must be documented and retained for a minimum of five (5) years.

7. Financial Aid Packaging Policy (Three-Term Default)

The following section is drawn from the *KYSU Online Student Financial Aid Packaging Policy* (effective 12/30/2025). This policy reflects the continuous enrollment model of KYSU Online programs.

•**Default three-term packaging:** Upon acceptance, KYSU Online students receive a financial aid award that covers three consecutive terms (Fall, Spring, and Summer), in compliance with federal FAFSA aid-year regulations.

•**Two-term option:** If you plan to attend only Fall and Spring, you must submit a Loan Change Form to the Office of Financial Aid before the start of the initial term. Failure to submit the form will result in aid being awarded for all three terms by default.

•**Changing enrollment plans:** If you change your enrollment plans after initial packaging (adding or dropping a term), you must notify the Office of Financial Aid immediately. Adjustments will be made in accordance with federal regulations.

Contact your Student Support Concierge if you would like to complete the opt-out form and be packaged only for two terms.

8. Leave of Absence (LOA)

An approved Leave of Absence allows an eligible student to temporarily pause studies for up to one academic year without officially withdrawing. Under federal regulations (34 CFR § 668.22(d)), an approved LOA is NOT treated as a withdrawal for R2T4 purposes.

8.1 Eligibility

•You must have completed at least one term in an eligible KYSU Online program.

•You must be in good academic and financial standing at the time of the request.

•LOA may not exceed one academic year (12 months) in any 12-month period.

8.2 Financial Aid Implications of an LOA

•During an approved LOA, you are not considered enrolled but maintain active student status.

•An LOA may pause ("stop the clock") the program completion timeframe for the duration of the leave.

•An LOA may affect financial aid eligibility, loan repayment timelines, and loan grace periods.

•You must consult with the Financial Aid Office before or immediately after submitting an LOA request.

•Failure to return by the expected return date may result in administrative withdrawal and trigger R2T4.

8.3 Valid Reasons for LOA

Documented circumstances include medical reasons, family emergency, military service, personal hardship, parental leave, work-related obligations, legal obligations, or other compelling reasons. All require supporting documentation.

Students submit LOA requests via DocuSign. The Director of Online Education or designee approves or denies. The Financial Aid Office is copied on all approved LOAs.

[Click here to complete the Leave of Absence form.](#)

9. Extenuating Circumstances & Late Enrollment Changes

Students facing documented extenuating circumstances may request enrollment changes after the applicable deadline through the Retroactive Withdrawal process in DocuSign. Qualifying circumstances include:

- Serious illness or medical emergency (student or immediate family) — physician documentation required
- Military deployment or activation — copy of military orders required
- Death of an immediate family member — obituary or death certificate required
- Natural disaster or declared emergency
- Documented institutional error — written statement from advisor required

[Click here to complete a Retroactive Withdrawal Request](#)

Understanding Your Bursar Account

The Bursar manages your student account, which includes all tuition charges, fees, financial aid credits, payment processing, and refund disbursements. Understanding how your Bursar account works helps you avoid holds, late fees, and the enrollment and debt-collection consequences described in the SB 185 section of this document.

12.1 How to Access Your Account

You can view your student account at any time through WIRED (Banner Self-Service). To check your balance, log in at wired.kysu.edu using your KYSU credentials, navigate to the Student Account or equivalent billing section, and review your Account Summary for current charges, credits, and any outstanding balance.

Best Practice: Check your account in WIRED at least once per month and always before and after registration, financial aid disbursement, and enrollment changes. Do not wait for a bill or a notice — your account balance is updated in real time.

12.2 Reading Your Account Statement

Your student account in WIRED displays all charges and credits for each term. Tuition appears as per-credit-hour charges for your enrolled courses; KYSU Online tuition is charged at a flat per-credit rate regardless of residency. Technology fees are mandatory institutional fees assessed each term. Financial aid credits — including grants, scholarships, and loans — appear as negative amounts that reduce your balance. Any payments you have made directly (online, by check, or through a payment plan installment) are reflected as payment line items. Third-party credits represent payments from an employer, military tuition assistance program, or other external sponsor applied on your behalf. If your credits exceed your charges, the surplus appears as a refund disbursement

(see Section 12.5). Any unpaid charges carried forward from a previous term appear as a prior-term balance and count toward the SB 185 \$1,000 threshold.

If you see a charge you do not recognize, contact the Bursar immediately. Do not assume it will resolve itself. Unaddressed charges accumulate and can trigger a hold or debt referral under SB 185.

12.3 Payment Deadlines and Methods

Tuition and fees are due by the published payment deadline for each term. Deadlines are listed in the Online Academic Calendar and in WIRED. If your financial aid has not been applied to your account by the payment deadline, you are still responsible for any remaining balance. Accepted payment methods include online payment through WIRED (by credit/debit card or electronic check), payment by check mailed to the Business Office, or in-person payment at the Bursar's window during business hours.

Important: Registering for courses creates a financial obligation. If you register and do not pay or formally drop by the deadline, you will be charged. Always follow the official drop/withdrawal process described in Section 3 of this document.

12.4 Payment Plans

If you cannot pay your balance in full by the payment deadline, you may be eligible for a payment plan, which divides your balance into scheduled installments over the term. To set up a payment plan, contact the Bursar before the payment deadline.

Tip: Setting up a payment plan is always better than ignoring a balance. If you are unsure whether you qualify, ask.

12.5 Refund Disbursements (Credit Balances)

When your financial aid, scholarships, and other credits exceed your total charges for the term, the remaining balance is a credit balance that is disbursed to you as a refund. Refunds are processed after financial aid has been officially disbursed and applied to your account, which typically occurs after the start of each term following the census date and enrollment verification. Refunds are issued through BankMobile, the university's refund disbursement partner, and delivery time after processing depends on the method you selected. You must set up your refund preference in your BankMobile account — your refund cannot be delivered until you complete BankMobile enrollment. Check your KYSU email for enrollment instructions and complete this step as soon as you are admitted to avoid delays.

If your enrollment changes after disbursement — for example, if you drop or withdraw from courses — your aid may be reduced and you may owe money back.

Do not spend your refund before your enrollment is final. If you receive a refund and later drop or withdraw, an R2T4 calculation may require you to return a portion of your financial aid. Any refund amount tied to unearned aid becomes a balance you owe to the university. Budget accordingly, especially during the first few weeks of the term.

12.6 Third-Party Billing (Employer, Military, and Sponsor Payments)

If a third party — such as your employer, a military tuition assistance program (Army Ignited, GI Bill, MyCAA), or another sponsoring organization — is paying part or all of your tuition, you are responsible

for ensuring the Bursar has the required authorization on file before the payment deadline.

If your employer provides tuition reimbursement, submit the official authorization letter or voucher to the Bursar before the payment deadline. If your employer reimburses you after grades are posted rather than paying upfront, you are responsible for paying tuition yourself or arranging a payment plan in the interim. If you are using military tuition assistance, submit your authorization through Army Ignited or the appropriate branch portal; the Bursar must receive confirmation before charges can be deferred, so submit early to account for processing time. If you are using GI Bill or VA benefits, provide your Certificate of Eligibility (COE) to the KYSU Veterans Affairs certifying official, Everett Bracken. For any other sponsor or voucher, submit the sponsor's official authorization letter to the Bursar; the letter must specify your name, the term, the maximum dollar amount, and any applicable conditions.

Key Point: If a third-party payment is delayed or denied, you — not the third party — are responsible for the balance. Always have a backup plan and monitor your account in WIRED to confirm that expected payments have been received.

12.7 Holds on Your Account

A hold is a restriction placed on your account that prevents you from completing certain actions. A financial hold placed by the Bursar for an unpaid balance will block course registration, transcript requests, and diploma release; it is resolved by paying the outstanding balance in full or establishing an approved payment plan. A financial aid hold will prevent disbursement of aid until you complete any outstanding requirements with the Financial Aid Office, such as verification documents, FAFSA corrections, or a SAP appeal. An enrollment or registration hold under SB 185 — triggered by a balance exceeding \$1,000 that is more than 30 days past due — blocks admission, readmission, registration, and continued enrollment; see the SB 185 section of this document for resolution steps. An academic hold blocks registration and is resolved by contacting your advisor or the Online Registrar to complete required academic actions, such as an advisor meeting or academic plan.

Tip: You can check for holds in WIRED under your student profile. The hold description will identify which office placed it — contact that office directly to resolve it, and do not wait until you try to register and find yourself blocked.

12.8 When to Contact the Bursar vs. Financial Aid vs. Your SSC

Knowing who to contact saves time and prevents your question from being routed through multiple offices.

- For questions about your account balance, charges, payments, payment plans, holds, or refund status, contact the Bursar.
- For questions about your financial aid award, FAFSA, loan disbursement, SAP status, or R2T4 calculation, contact the Financial Aid Office.
- For questions about dropping or withdrawing from a course, enrollment changes, or general advising, contact your Student Support Concierge (SSC).
- For VA/GI Bill certification or military tuition assistance processing, contact KYSU Veterans Affairs or Everett Bracken directly.
- For academic holds, registration blocks, or transcript requests, contact the Online Registrar.

Roles & Responsibilities

Each member of the KYSU Online community carries specific responsibilities in the enrollment change and withdrawal process.

Students are responsible for initiating all add, drop, and withdrawal requests; acknowledging the financial aid impact in writing before any withdrawal is processed; and knowing all applicable deadlines.

Student Support Concierges (SSCs) serve as the central coordinators for enrollment changes. Their responsibilities include:

- Processing all enrollment changes
- Notifying Financial Aid and faculty of any withdrawal
- Maintaining a daily enrollment change log
- Facilitating late-request approvals
- Submitting the first-week attendance report

Faculty, Instructors, and LMS Coordinators are responsible for confirming a student's Last Date of Attendance (LDA) within two business days of notification, monitoring Canvas activity weekly, and flagging any student who has been inactive for 14 or more consecutive days.

The **Financial Aid Office** reviews aid impact before drops or withdrawals are finalized, performs R2T4 calculations for total withdrawals, updates aid awards based on enrollment changes, and monitors SAP compliance each term.

The **Bursar** manages student accounts, including billing students for charges owed and processing refunds when a credit balance exists on the account.

The **Online Registrar** processes official and administrative withdrawals, posts "W" grades in Banner, drops Never-Attend students during week two, and maintains the Academic Calendar deadlines.

The **Director of Online Education** approves or denies late enrollment change requests, reviews extenuating circumstance documentation, and approves late withdrawals submitted after the deadline.

Key Compliance Timelines

The following deadlines govern compliance obligations across the enrollment change and withdrawal process:

- **Never-Attend reporting to the Online Registrar** — due by the end of Module 1 / Week 1
- **Faculty confirmation of Last Date of Attendance** — within 2 business days of notification
- **R2T4 calculation completion** — within 45 days of the withdrawal date determination
- **Post-withdrawal disbursement offer** — within 30 days of the withdrawal determination
- **Return of unearned Title IV funds (institutional share)** — within 45 days of the withdrawal date determination
- **SAP evaluation** — at the end of each payment period
- **Never-Attend documentation retention** — minimum of 5 years
- **Loan Change Form (two-term packaging)** — must be submitted before the start of the initial term

- **Administrative withdrawal for inactivity** — initiated after 21 consecutive days of no academic engagement