



**KENTUCKY STATE
UNIVERSITY**

CHAPTER 3 -- FEES AND FINANCIAL ASSISTANCE

Bursar's Office - Mrs. Danyel Tolbert, Bursar

Academic Services Building, Suite 349
Phone: (502) 597-6278
Email: bursarmail@kysu.edu

Office of Financial Aid - Mrs. Varah Barnett, Interim Director

Academic Services Building, Suite 349
Phone: (502) 597-5960
Email: finaidmail@kysu.edu

<https://www.kysu.edu/administration-governance/finance-business/bursar> (<https://www.kysu.edu/administration-governance/finance-business/bursar/>)

Tuition and Fees

Expenses associated with attending Kentucky State University are kept as low as possible to help ensure access to the University's programs. Tuition and fees for the current academic year may be found under 'Tuition and Fees' at www.kysu.edu/administration-governance/finance-business/bursar. (<https://www.kysu.edu/finance-and-administration/>)

Account Summary

During preregistration, after schedules are entered into the Banner system any billing inquiries should be directed to the Bursar's Office. The account summary may include charges for tuition and fees, course related fees, and room and board.

Residency

Questions regarding status as an in-state or out-of-state student should be directed to the Office of the Registrar, 323 Academic Service Building 502-597-6234 or e-mail at registrar@kysu.edu. Residency information is also included in this catalog in Chapter 2.

Financial Aid

Questions about a Financial Aid Award should be directed to the Office of Financial Aid, 349 Academic Services Building; Phone 502-597-5960 or email finaidmail@kysu.edu.

Bursar

Questions about a credit appearing on the student's bill (Account Summary) should be directed to the Bursar 349 Academic Services Building; Phone 502-597-6278 or email bursarmail@kysu.edu.

Housing and Meals

Charges for on-campus housing and meal plans will be reflected on the student's bill (Account Summary). If applicable housing and meals do not appear on your account summary, contact the Office of Residence

Life 317 Academic Services Building; phone 502-597-5951 or 597-6123 or email reslife@kysu.edu).

Payment Information

To expedite payment and prevent any possible delays, please have any materials related to the following areas available (if applicable):

- Registration (class schedule, add/drops).
- Housing/Room & Board.
- Payment Installment Option information (see below).

Payments must be made on or before the published due date. If payments are received after the published due dates, late fees may be charged to the student's account.

Payment Methods

• Payment By Mail -- Never Send Cash Through The Mail

If the student chooses to pay by mail, the payment must be in the form of a cashier's check, certified check, money order, or personal check. The student's ID number must be on the front of payment method.

Mail your payment to:

Kentucky State University
Cashier's Office
364 Academic Services Building 400 East Main Street
Frankfort, KY 40601

• Payment In Person

Fees may be paid in person at the Bursar's Office - located in the Academic Services Building 3rd floor lobby. Payment must be completed prior to the end of late registration.

• Payment By Credit Card Or ACH (electronic check) through WIRED.

Kentucky State University accepts Visa, MasterCard, Discover, and American Express. Credit Card payments are final and available online, over the phone via the cashier's office, or at the on-campus cashier service window.

To access this on-line feature, follow the steps below:

- Go to www.kysu.edu (<https://www.kysu.edu>).
- Click on the link WIRED (<https://www.kysu.edu/finance-and-administration/information-technology/wired-or-banner-self-service-login.php>).
- Click on "Enter Secure Area".
- Enter your User ID and Pin #.
- Click Login.
- Click on the "Current Students" tab.
- Click on "Student Records" tab.
- Click on "Account Summary" or "Account Summary by Term".
- Click on the link at the bottom of the page titled "Credit Card Payment".
- You will now be in the Cashnet Portal where you need to enter your User ID and Pin #.
- Follow the steps through the Cashnet Portal to make an ACH or Credit Card Payment.
- Registration is subject to deletion and/or a \$100 late payment fee, if fee payment requirements for institutional charges are not satisfied by the appropriate fee payment deadline listed in the Academic Calendar.

Payment Installment Option (PIO)

- The Payment Installment Option (PIO) is offered to all students in order to help satisfy payment requirements by the appropriate fee payment deadline.
- The PIO will include all unpaid tuition and fees and housing and meal plan charges.
- Before enrolling in the PIO, students will be required to read and accept terms of the plan on Cashnet.
- The enrollment fee of \$35 is due when signing up for the PIO through WIRED/Cashnet. The PIO enrollment fee is not refundable, regardless of when your financial aid or other payments are applied to your account.
- Enrollment in PIO is not automatic. You must enroll online through WIRED. Students may pay the full installment amount due online.
- PIO enrollment is available through the end of late registration deadline dates for each term. Please refer to the Academic Calendar for specific dates.
- The remaining installment payments are due in four separate installments.

Students will receive a billing notification via email. Students remain responsible for the installment payments by the appropriate deadline, even if they do not receive or do not open their online invoice on WIRED or through campus email. Students who drop or withdraw from classes after the 100% drop period may have a balance due under the Payment Installment. Tuition and fees are adjusted based on the drop or withdrawal date. A refund would only be issued to the student if the newly adjusted amount of fees is less than the amount that has been paid by the student resulting in a credit balance.

Unpaid installment amounts will generate a financial hold on the Student Account. This action discontinues access to online registration for future terms, viewing/receiving grades for current or future terms, and receiving transcripts/diplomas.

The University reserves the right to deny students the privilege of using the PIO. If you have any questions regarding the PIO, please contact the Bursar's Office at (502) 597-6278.

Please note: If a check/draft or credit card used to satisfy institutional charges is returned or dishonored by your financial institution, you will be assessed a \$50 returned check service charge and your registration is subject to cancellation. A returned check/draft or credit card used as payment on a PIO that is returned or dishonored nullifies the PIO agreement. The registration will be cancelled and any remaining balance will be due in full.

Foreign Currency

All payments must be made in U.S. dollars.

Returned Checks

Personal checks are accepted for a variety of services (e.g. tuition and fees, traffic tickets, library fines, etc.). If more than two (2) checks are returned, check cashing privileges will be revoked. Upon receipt of the returned check, the issuer will be notified and informed he/she has ten (10) days to make restitution, including any related fees, to prevent any further collection activity. Restitution must be made in the form of cash, certified check, or money order.

Online Courses

Online tuition and fees can be found in the Tuition and Fee Schedule. All fees are subject to change without notice. A full-time student who supplements traditional courses (on campus or in class lecture) with online courses shall be charged based on the normal full-time tuition and fee schedule and residency.

A student that registers for 12 or more hours online exclusively will be classified as a full-time student and shall be charged based on the normal tuition and fee schedule and residency.

Waiver of Tuition and Fees for Senior Citizens

Any person sixty-five (65) years of age or older who is a resident of the Commonwealth of Kentucky and enrolls as a student at Kentucky State University will have all tuition and fee charges waived. However, in the event that classes are full, or the granting of free admission requires additional sections, Kentucky State University may deny admission under this provision.

Tuition Waiver for Survivors of Police Officers, Firefighters, or Volunteer Firefighters Killed/Totally Disabled in the Line of Duty

A spouse (regardless of age) and any child above the age of seventeen (17) and under the age of twenty-three (23) of a permanently and totally disabled law enforcement officer, firefighter, or volunteer firefighter injured while in active service or in training for active service shall not be required to pay any matriculation or tuition fee upon his/her admission to Kentucky State University for the purpose of obtaining a degree. The period of enrollment shall not exceed thirty-six (36) months or the minimum time required for a degree (whichever is shorter). The disabled law enforcement officer must be rated permanently and totally disabled in accordance with statutory requirements. To entitle a spouse or child to benefits under this provision, the disabled law enforcement officer, firefighter, or volunteer firefighter must have been a resident of the Commonwealth of Kentucky upon becoming a law enforcement officer, firefighter, or volunteer firefighter. Proof of such a spousal or filial relationship must be established with documented evidence.

Waiver of Tuition for War Orphans

Any person whose parent was killed while serving in the Armed Forces of the United States during war time, who died as a result of a service-connected disability while serving in the Armed Forces of the United States during war time, or who is rated 100% disabled for compensation purposes and is a resident of Kentucky, may be eligible to receive a tuition waiver. Interested persons may contact the Kentucky Department for Veterans Affairs (502) 595-4447. For more information on this waiver visit: <https://veterans.ky.gov/Pages/HidPages/TuitionWaiver> (<https://veterans.ky.gov/Benefits/Pages/Education-for-Veterans-in-Kentucky.aspx>)

Tuition and Fee Refund Policy

Students withdrawing from the University or dropping semester credit hours which result in a change in the assessment of fees will be eligible for a refund of fees based on the dates and conditions listed hereafter. No refund can be made on certain fees and optional fees as established by the Kentucky State University Board of Regents. The date of completion of the withdrawal or credit hour drop determines the percentage of refund for which the student is eligible. A withdrawal/drop is complete when the necessary form(s) have been completed and returned to the Office of the Registrar. Generally, financial aid funds are applied to the student's

account after the 12th day of classes. Residual checks are deposited to the student's Bank Mobile Vibe account.

Time Periods for Refunds

For purposes of calculating refunds, "weeks" are counted as seven-day periods beginning with the first day of classes for the semester. Refunds will be issued on canceled classes and early withdrawals in accordance with the institutional refund policy. Refunds issued from Title IV funds will be issued within fourteen days from the date funds are applied to the student's account resulting in a credit balance. Generally, financial aid funds are applied after the 12th day of classes. Questions concerning refunds should be directed to the Bursar's Office (Academic Services Building, Suite 354: Phone 502-597-6278 or email bursarmail@kysu.edu).

Students who receive Title IV funds such as the Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), Federal Direct or PLUS loans and withdrawals from the University are subject to the "Return of Title IV Funds" regulations. Students with funds from any of these programs "earn" their financial aid dollars while enrolled. If a student withdraws prior to completing 60% of a term, a prorated portion of the federal financial aid dollars will be considered "unearned" and returned to the respective federal program. Unearned financial aid dollars returned to the federal programs could cause students to owe the University a significant amount upon withdrawal. A portion of the return may require repayment to the Department of Education by the student. Failure to repay any amount due to the respective federal program will result in loss of eligibility for federal financial aid assistance.

Title IV Financial Aid Refunds

Federal funds returned are distributed to the programs as follows:

- Unsubsidized Federal Direct Stafford Loans
- Subsidized Federal Direct Stafford Loans
- Federal Direct PLUS Loans
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (SEOG)
- TEACH Grant
- Other Student Financial Aid Programs
- Other federal, state, private, or institutional sources of aid

If the Financial Aid Office determines a student owes a return of financial aid funds, the student will receive a new statement of account from the Bursar's Office or the student can view their account on WIRED. This is the student's financial obligation to the university.

To view the formula for return of financial aid funds visit <http://kysu.edu/administration-governance/studentaffairs/financial-aid/return-of-title-iv-financial-aid/>. (<https://www.kysu.edu/finance-and-administration/financial-aid/return-of-title-iv-financial-aid.php>)

Financial Aid

Kentucky State University acknowledges that many students require some form of financial assistance to support their education. KSU provides a wide range of resources through scholarships, grants, college work-study, and low-interest loans. Administration of financial assistance is the responsibility of Kentucky State University's Office of Financial Aid, which is located in the Academic Services Building, Suite 349; 502-597-5960.

Applying for Financial Aid

Fall and Spring Semesters

Students and parents are urged to read the following information with particular care. Established University policies are strictly adhered to in both the award and termination of University financial assistance. Important federal guidelines must also be followed.

New First-Year and Transfer Students

Four specific steps must be followed before a freshman or transfer student may be officially considered for financial assistance:

1. Every applicant must be accepted into an eligible degree program.
2. The prospective student must submit official admission application materials to the B.R.E.D.S Office (<https://www.kysu.edu/student-success-and-retention/breds-office/>) (Admissions).
3. Every applicant must complete the Free Application for Federal Student Aid (FAFSA) online at [www.studentaid](http://www.studentaid.gov) (<https://studentaid.gov/h/apply-for-aid/fafsa/>).gov (<https://fafsa.ed.gov>) annually. The FAFSA (<https://studentaid.gov/>) is typically available on October 1st every year to apply for financial assistance for the next academic year. The 2024-2025 FAFSA form will be available by Dec. 31, 2023 as the Department of Education is updating and simplifying the FAFSA for students and families. Kentucky State University's Federal School Code (001968) must be indicated on the FAFSA application. Applicants are strongly encouraged to use the IRS Data Retrieval Tool (DRT¹) to load personal income tax information into the FAFSA electronically for the FAFSA.
4. Along with the release date, FSA announced in its FAFSA road map (<https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information/2024-25-fafsa-roadmap/>) that, while the application itself will be live, it will not begin processing FAFSA forms submitted online until January 2024. Institutions will begin receiving Institutional Student Information Records (ISIRs) by the end of January 2024.
5. As a result of filing the FAFSA, applicants will receive a Student Aid Report (SAR) via email from the Central Processing System (CPS) Applicants should review the SAR for accuracy and respond to any requested additional information and/or documentation. If an applicant is selected for verification, the Financial Aid Office will send a notification via Kentucky State University's email system. The applicant will be directed to our WIRED system and directed to complete and submit the appropriate Verification Worksheet, along with copies of both the parent's and the student's federal IRS Tax Transcript(s) to the University's Financial Aid Office. All **Documents should be submitted within fifteen (15) days** in one packet. Incomplete submissions are not accepted.

Each of the preceding steps must be completed before an application for financial assistance can be considered by the University. Transfer students are responsible for notifying their lenders to defer payments on any existing student loans.

¹ Successful use of the IRS DRT when completing a FAFSA eliminates the need to mail in IRS Tax documents.

Continuing Students

Three specific steps must be followed before a continuing student at the University may be officially considered for financial aid:

1. Continuing students must complete the Free Application for Federal Student Aid (FAFSA) annually. It is available online at www.studentaid.gov (<https://studentaid.gov/>) on October 1st of every year. The 2024-2025 FAFSA form will be available by Dec. 31, 2023 as the Department of Education is updating and simplifying the FAFSA for students and families. The Kentucky State University School Code (001968) must be indicated on the FAFSA application. Applicants are strongly encouraged to use the IRS Data Retrieval Tool (DRT¹) to load personal income tax information into the FAFSA electronically. *The priority deadline for scholarship renewal is January 15th annually.*
2. As a result of filing the FAFSA, applicants will receive a Student Aid Report (SAR) via email from the Central Processing System (CPS). Applicants should review the SAR for accuracy and respond to any requested additional information and/or documentation. If an applicant is selected for verification, the Financial Aid Office will send a notification via Kentucky State University’s email system. The applicant will be directed to our WIRED system. Instructions are provided on to complete and submit the appropriate Verification Worksheet, along with copies of both the parent’s and the student’s federal IRS Tax Transcript(s) to the University’s Financial Aid Office. All **Documents should be submitted within fifteen (15) days** in one packet. Incomplete submissions are not accepted.
3. Every applicant must meet federal Satisfactory Academic Progress (SAP) standards as outlined in the University’s SAP policy. When SAP requirements are not met, students are notified via their Wired Account of their right to appeal. Financial Aid Appeal forms with required letters and supporting documentation must be submitted to the Office of Financial Aid by the deadline indicated on the SAP Appeal Form for consideration. Late submissions will be considered for a subsequent term.

Each of the preceding steps must be completed before a student’s application for financial assistance can be considered by the University.

¹ Successful use of the IRS DRT when completing a FAFSA eliminates the need to mail in IRS Tax documents.

Summer Semester Sessions

Students applying for financial aid for a summer session must submit two forms: the Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/>) and the University’s Summer Financial Aid Application. The following conditions apply:

1. If a FAFSA has been submitted for the immediately preceding academic term, a new FAFSA is not required in order to receive financial aid for a summer session. Otherwise, a new FAFSA must be submitted before February 15.
2. The student must be pre-registered for summer courses before the University’s Summer Financial Aid Application will be processed by the Financial Aid office. Please note: The student’s summer awards will be contingent based on the student’s Satisfactory Academic Progress standing—evaluated at the end of each spring semester.

Cooperative Education Classes

In accordance with University policy, federal financial aid will only pay up to a maximum of twelve (12) credit hours for each student who enrolls in Cooperative Education classes (COE course prefix) during his/her academic career at Kentucky State University.

Satisfactory Academic Progress (SAP)

Academic Appeals to return to the University after an Academic Suspension must be submitted to the Office of the Registrar for consideration. *The Satisfactory Academic Progress Appeal is a separate process managed by the Financial Aid Appeals Committee. It requires different information and forms that can be found on the University’s web site. Students are encouraged to review this section carefully as these guidelines must be met.* The Higher Education Act of 1965 as amended by Congress in 2008 mandates institutions of higher education to establish minimum standards of “Satisfactory Progress” for students receiving federally funded financial aid. This policy is consistent with the federal guidelines that identify both full-time and part-time students as being eligible for federally funded financial assistance.

Satisfactory Academic Progress is based on **three** Components:

- Qualitative Progress (cumulative grade point average)
- Quantitative Progress (hours earned), and
- Maximum Time Frame for Degree Completion

A student must maintain satisfactory progress in all three areas to receive federal aid even if federal aid was never received in the past. Satisfactory progress standards are reviewed at the end of the spring academic term. A student who fails to maintain satisfactory academic progress as defined here will not be permitted to receive federal or institutional financial aid.

Qualitative Progress (GPA)

Degree Level	Minimum Cumulative GPA
Undergraduate Students with 0 – 29 credit hours	1.70
Undergraduate Students with 30 or more credit hours	2.00
Graduate Students	3.00

Quantitative Progress (Earned Hours/Completion Rate)

A student must successfully complete a minimum of 67% of the credit hours attempted. Successful completion for this purpose is defined as receiving a grade of “D” or better. Example:

Year	Fall Semester/ Spring Semester	Total Attempted (All Years)	Must earn at least 67%
1st Year	15 hours + 15 hours	30 Hours	30 hours x 67% = 20 hours
2nd Year	16 hours + 16 hours	62 Hours	62 hours x 67% = 42 hours
3rd Year	17 hours + 17 hours	96 Hours	96 hours x 67% = 64 hours

- Attempted hours are defined as those for which a student receives a grade of A, B, C, D, F, I, W, WP, or WF.
- Grades A, B, C, and D shall be considered as credits earned.
- Grades F, W, I, Pass/Fail and Audit count as attempted hours for the purpose of determining Satisfactory Academic Progress.

Withdrawing from courses at any point after the drop/add period will negatively affect a student’s completion rate. A student who repeats courses, withdraws frequently, or takes courses not related to a degree objective is not making progress toward graduation and is subject to loss of eligibility for financial aid.

Maximum Time Frame (MTF) for Degree Completion

All undergraduate and graduate students are expected to finish their program within a maximum time frame which cannot exceed 150% of the published length of their program. All attempted credit hours are considered toward the maximum time calculation, regardless of whether financial aid was received. Test, Transfer, and remedial/developmental hours are also included. Example:

Program Hours Needed to Graduate	Total Attempted (All Years)	Attempted x 150%	MTF SAP Standing
48 credit hours	Student A: 60 Hours	Meeting SAP < 72 hours	Meets SAP
66 credit hours	Student B: 90 Hours	Meeting SAP < 99 hours	Meets SAP
128 credit hours	Student C: 197 Hours	Meeting SAP < 192 hours	Not Meet SAP

A student who changes his/her major is still responsible for completing his/her degree in the maximum time frame. The allowed time frame does not automatically increase if you change your major or pursue double majors.

Appeal of Financial Aid Suspension

Students who fail to meet satisfactory progress standards, as defined above, may appeal the ruling to the Satisfactory Academic Progress (SAP) Committee if they believe extenuating circumstances led to their failure to maintain satisfactory progress. **Students wishing to appeal must submit a completed SAP appeal to the Financial Aid office two weeks prior to the following academic term.**

The committee is comprised of faculty and/or staff members from various departments on campus. The committee meets as needed to review appeals. The Assistant Director of Student Financial Aid prepares and presents the appeals to the committee but does not vote on the appeal decision except in the case of a tie vote. Once the committee's decision is complete, the student will be notified of that decision via email from the Assistant Director. All appeals and relevant documents are kept in the student's file. The committee's decision is final and cannot be appealed. Appeals must include:

1. A completed and signed Satisfactory Academic Progress Appeal form (<https://www.kysu.edu/documents/financial-aid/2023-2024-SAP-Appeal.pdf>).
2. A letter written by the student which clearly states the extraordinary circumstances which may have adversely affected the student's academic performance and what changes have occurred to ensure academic success.
3. Documentation of the extraordinary circumstances identified in the student's letter.
4. Degree Audit completed by academic advisor.

Send your completed appeal to:
Kentucky State University
Office of Financial Aid
c/o SAP Committee
349 Academic Services Building
Frankfort, KY 40601

Reestablishing Eligibility for Federal Student Aid (FSA)

A student who loses his/her eligibility for FSA funds because the student fails to satisfy a school's standard of satisfactory academic progress, other than when an appeal is granted for unusual or mitigating circumstances, can reestablish eligibility only by taking action that brings them into compliance with the qualitative and quantitative components of the school's standard including the maximum time frame. Should a student's financial aid eligibility be terminated for failure to maintain satisfactory progress as defined, his/her financial aid will not be reinstated until the student enrolls for a subsequent academic term (fall, spring, or summer term) at his/her own expense and completes the term(s) needed to bring the student back into compliance with the satisfactory progress definition. Once the student meets the SAP standards, the student should then file an appeal with the Office of Financial Aid to re-review the academic record.

Over Award Policy

An over award 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. To report estimated financial assistance not already included in your aid package, notify the Office of Financial Aid at finaidmail@kysu.edu. Reporting this information to the Office of Financial Aid early will help prevent changes in eligibility that may result in revisions to a financial aid award.

When the Office of Financial Aid identifies an over award, 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) is adjusted before grant or scholarship aid. If an over award occurs after aid has been disbursed, the student may be required to repay all or a portion of their financial aid to the University.

Institutional Aid 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. KSU will review each individual student's direct costs to determine the individual's limitation on institutional aid. Any funding paid by Kentucky State University is considered institutional aid. Some examples are admission-based scholarships, departmental awards, employee tuition remission, KRS benefits, housing waivers and benefits, and athletic scholarships.

The Office of Financial Aid at Kentucky State University reserves the right to revise an award at any time due to changes in eligibility, the availability of funds and when a student's total institutional aid exceeds the direct cost of attendance.

Types of Financial Aid College Access Program (CAP)

Students who are Kentucky residents may be eligible for a grant from the Commonwealth of Kentucky. The annual Free Application for Federal Student Aid (FAFSA) is the application for this award. The application is available on-line at www.studentaid.gov (<https://studentaid.gov/h/apply>).

for-aid/fafsa/). To receive this grant, students must submit the FAFSA as soon as possible on or after October 1st of each year. The state of Kentucky will send a notification to applicants regarding their eligibility with this grant program.

Federal Pell Grant Program

The Federal Pell Grant Program is the largest federal Grant program available to undergraduate students. It provides gift assistance to eligible students and is the “foundation” of financial aid packaging. Student eligibility is based on financial need, which is determined through statutory formulas developed by the U.S. Congress. The Federal Student Aid Program will send the Student Aid Report (SAR) to Kentucky State University as requested on the FAFSA. The University’s Student Financial Aid Office will calculate the amount of a student’s Federal Pell Grant award based upon information contained in the Student Aid Report (SAR) and after any/all discrepancies have been resolved or verified.

Federal Supplemental Education Opportunity Grants (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a form of gift assistance supplemental to the Federal Pell Grant. FSEOG provides grant assistance to qualified students who demonstrate financial need. Applicants must complete the FAFSA to determine eligibility 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 as a highly-qualified full-time teacher at a federally designated low-income (Title I) school and teach in a specified 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. 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> (<https://studentaid.gov/>)

Student Eligibility Requirements:

- Submit a completed FAFSA and meet all federal student eligibility requirements¹
- Indicate interest on the FAFSA or notify our office of interest
- Be admitted into the Teacher Certification program.
- Contact the College of Education at 502-597-5919.
- 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: <https://studentaid.gov/understand-aid/types/grants/teach> (<https://studentaid.gov/understand-aid/types/grants/teach/>)
- 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.

¹ Please note that the amount of TEACH Grant in combination with any other assistance may not exceed the cost of attendance.

William D. Ford Federal Direct Student Loan Program-Federal Subsidized Stafford Loans

Also called Direct Subsidized Loans: The federal government pays the interest on these loans while students are in school at least half-time and during a six-month grace period prior to entering into repayment. Students must demonstrate financial need to receive this type of loan. (Financial Aid determines need based eligibility based on the information provided on the FAFSA).

Federal Direct Unsubsidized Stafford Loans

Also called Direct Unsubsidized Loans: Students qualify for these loans regardless of financial need but will have to pay all interest charges. Interest may be capitalized while in-school and during the grace period prior to entering repayment.

Master Promissory Note

Must be completed by all direct loan borrowers. It is a legally binding contract between the U.S. Department of Education (lender) and a borrower (student). The promissory note contains the terms and conditions of the loan, including how and when the loan must be repaid. One Master Promissory Note (MPN) covers both the Federal Direct Subsidized and the Federal Direct Unsubsidized Loans. The amount of subsidized and/or unsubsidized is not reflected on the MPN but will be included in the most recent financial aid award notification from the Office of Financial Aid. A disbursement notification will be sent to the borrower by the Office of Financial Aid. This notice informs a borrower when a disbursement of a direct subsidized and/or direct unsubsidized loan has been authorized for disbursement by the Bursar. It is important for the student to remember that he/she will be responsible for repaying only the loans he/she actually receives at the school.

Federal Direct PLUS Loans

For parents of dependent students to help pay for a dependent’s education. Parents are responsible for all interest charges. In order to apply, a parent must complete a PLUS Loan Request form, and the Federal PLUS Application and Master Promissory Note (MPN) at www.studentaid.gov (<https://studentaid.gov/>). The parent will be notified if he/she is eligible for the PLUS loan. Generally, the parent is eligible if he/she does not have an adverse credit history (a credit check will be done), is not in default on a federal student loan (including Federal PLUS loans) and meets the other eligibility requirements outlined on the loan application. The interest rate is variable and is adjusted each year on July 1st but is currently capped at nine (9) percent. The interest begins to accumulate on the date of the first loan disbursement. The loan will be disbursed in at least two payments and generally will be credited to the student’s account for payment of tuition and other school charges. Any leftover funds will be paid to the parent by check or, with his/her written permission, paid directly to the student. The repayment period begins on the day the loan is fully disbursed. If a deferment of payment is not requested when establishing the PLUS Loan, the first payment is due within 60 days after the final loan disbursement. The U.S. Department of Education’s Direct Loan Servicing Center manages Direct Loan Accounts and handles all payment plans.

Federal Work-Study Program

The Federal Work-Study Program provides jobs for students who have established financial need through the U.S. Department of Education. This is completed by filing the FAFSA. FWS approved positions are on campus. Students are paid semi-monthly as work is completed.

Scholarships

The Academic Scholarship Program at Kentucky State University is designed to recognize and reward students who have exemplified academic excellence. The University offers a variety of academic and nonacademic Scholarships/Grants-In-Aid for incoming first-year students (graduating high school seniors), returning, and transfer students. Scholarships are awarded on a competitive basis and are renewable for subsequent semesters. Interested graduating high school seniors and transfer students should contact the University's B.R.E.D.S Office (Admissions) and returning students should contact the Office of Financial Aid for appropriate application materials. For information on available scholarships, including requirements, view the Scholarship Handbook from the B.R.E.D.S Office, www.kysu.edu/admissions. (<https://www.kysu.edu/student-success-and-retention/breds-office/>)

Institutional Scholarships

Institutional scholarships are monitored by the Office of Financial Aid and the University's Scholarship Committee. The committee is charged with conducting an ongoing review of scholarship policies, fees, and monitoring the award of all institutional scholarships for compliance with university regulations. Graduating high school seniors will be notified by the B.R.E.D.S./Admissions Office. Returning scholarship candidates will be notified of their scholarship status throughout the academic year as funds become available via their Wired Account by the Office of Financial Aid (Academic Services Building 349; 502-597-5960; www.kysu.edu/financial-aid (<https://kysu-public.courseleaf.com/undergraduate/fees-financial-assistance/and-administration/financial-aid/>)).

Scholarship Application Deadline: January 15th annually.
All students must meet the following criteria in order to be considered for a scholarship award:

- Be a U.S. citizen
- Be admitted to Kentucky State University
- Be enrolled as a fulltime student at Kentucky State University
- Have completed a Free Federal Student Aid Form (FAFSA)

Note: Awards that include room/board will be made only to students residing in University housing.

Kentucky State University Foundation Scholarships

Kentucky State University Foundation Scholarship applications are available on the kysu.edu (<https://kysu.edu>) website at <https://www.kysu.edu/documents/financial-aid/Private-Source-Scholarship-form.pdf>. Graduating high school seniors must have a minimum cumulative GPA of 3.0 and a 21 ACT/SAT equivalent. Returning students must have a minimum cumulative GPA of 2.5 and 30 semester credit hours per academic year.

Academic Scholarship Policy

Changes in guidelines and procedures for scholarships are recommended by academic units, schools, and/or colleges and submitted to the Scholarship Committee for review and submission to the President for approval. Kentucky State University commits to maintaining scholarship programs of financial assistance. All academic scholarship awards are administered by the Office of Financial Aid for compliance with the following University policies:

1. All scholarship and grant-in-aid recipients **must have a completed Free Application for Federal Student Aid (FAFSA) on file by January 15th annually.**

2. Each continuing academic scholarship recipient **must maintain the specified cumulative grade-point-average (GPA) based on their individual scholarship program.**
3. **Full-time enrollment is also required during each semester while successfully completing a minimum 30 non-repeated semester credit hours during each academic year.** For the purpose of Scholarships, an academic year is defined as the fall and spring semesters only.
Examples:
 - a. Fall 15 hours + Spring 15 hours
 - b. Fall 12 hours + Spring 18 hours
4. Each academic scholarship candidate must have at the time of award no less than a 3.0 cumulative GPA on a 4.0 scale and a minimum 21 ACT composite score, unless otherwise stated. Individual scholarship programs may require higher academic GPAs and/or test scores.
5. Scholarship awards may be reduced or terminated if the recipient fails to meet the requirements outlined for renewal of the specific scholarship. Not meeting the hour requirement will automatically disqualify the student from receiving a renewal. It is the student's responsibility to monitor his/her own academic progress and to comply with the stated criteria for renewal.
6. Award recipients will not be eligible for scholarship awards for the semester(s) during which they participate in University coordinated co-op training. The Office of Financial Aid must be notified in writing by the student of his/her intent to participate in co-op training as early as possible but no later than two weeks before the start of the semester in which the co-op training will occur.
7. Renewable scholarships will only be awarded for a maximum of 4 years (8 semesters). Students are not eligible to appeal scholarships after completing the maximum number of years.
8. Scholarship awards will be credited to the student's account upon enrollment and completion of the FAFSA application. For annual awards, one-half of the award will be disbursed at the fall registration and one-half at the spring semester registration. Unless otherwise stated in the description of the scholarship, summer scholarship awards are not available. Summer grades and credit hours earned by summer scholarship recipients will not be used to increase cumulative GPA and credit hour totals for the preceding academic year (fall and spring). Students, however, have the right to appeal through the Scholarship Committee.
9. No student will be awarded total scholarship assistance from University funds which exceeds the value of the award. Outside monies awarded and/or financial aid awards combined with institutional scholarship awards cannot exceed the estimated expense budget as determined by the Financial Aid Office. Scholarship monies may be reduced or terminated in those specific cases to make sure that students stay within their financial aid cost of attendance budget. Institutional scholarships do not generate a refund.

Non-Academic Scholarship Policy

Changes in guidelines and procedures for scholarships are recommended by academic units, schools, and/or colleges and submitted to the Scholarship Committee for review and subsequent recommendation to the President for review and approval. The University offers a variety of nonacademic Grants-In-Aid for both first year and continuing students. Details of these opportunities are provided below. Kentucky State University commits to maintaining scholarship/grant-in-aid programs of financial assistance. All institutional scholarship/grant-in-aid awards shall be processed by the Office of Financial Aid for compliance with the following University policies:

- All scholarship and grant-in-aid recipients must have a completed Free Application for Federal Student Aid (FAFSA) on file.
- All non-academic scholarship candidates must be enrolled full-time with the University and meet the University's criteria for the award of institutional aid.
- Each non-academic scholarship candidate must meet the minimum requirements for admission to the University. Individual scholarship programs may require higher academic grade-point averages and/or test scores.
- All candidates for institutional scholarships/grants-in-aid must file appropriate applications for institutional, state and federal programs for financial assistance. Failure to complete such applications or to finalize awards is grounds for termination of an award.
- The maximum amount of an institutional scholarship/grant-in-aid award will be adjusted downward to reflect any appropriate federal, state, institutional, or other awards received by the candidate.
- Each full-time institutional scholarship/grant-in-aid recipient must remain a full-time student during each semester and must successfully complete a minimum of 30 non-repeated semester credit hours during each academic year. Renewal requirements for individual scholarships/grants may be more stringent.

Scholarship Appeal Process

Students who do not meet the minimum criteria for renewal may appeal to the Scholarship Committee once during their academic career, unless they have met the maximum 8 semesters/4 years. The Scholarship Appeals committee considers appeals based on a variety of extenuating circumstances such as personal illness or injury, death of an immediate family member, or other evidence of mental or physical hardship. Students wishing to appeal have 10 days from receiving status notification to submit the following documentation:

- A typed letter stating the extenuating circumstance;
- Supporting documentation written by a professional on the student's behalf on official letter head, containing the student's name and KSU ID number; and
- Complete an Academic Scholarship Appeal Form (<https://www.kysu.edu/documents/financial-aid/2023-2024-Scholarship-Appeal-Form.pdf>).