Fall 2018, Spring 2019, Summer 2019

Fall 2019, Spring 2020, Summer 2020

2018-2019/2019-2020 Consumer Information

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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				

All aid, including scholarships, grants, loans, tuition remission, 3rd party payments, housing waivers and

computers located in the Student One Stop Center.

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

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.

- 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 gra
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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 payable 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 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

Departmental Scholarships
You should c

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 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 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 p

During the fall and spring terms, full-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 usu have 72 hours to settle your account. Please contact the Bursar's Office at 590-6278 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 d 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 semester 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 Federal Work-Study funds will be by check payable to you or by direct deposit into your bank account. Federa 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 scholarship funds 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 s an option for receipt of your excess funds. The options are to transfer excess funds to your bank account 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 semes after the University's Census date. Your award notification shows the amounts that will be disbursed to you each semester.

- If the sole academic plan is an

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 standard

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, 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 that 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 Student web
- 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

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

If a student changes their academic program (changes majors), credits specific to the major(s) will still

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 stude

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 WINGS. 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/withdraw 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 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.

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% refund 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 stude 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 the 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 h 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 the 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 dropped was deleted from her class schedule since she did not begin attendance in that class and received 1 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 evaluate 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 Federa 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 i 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 [redacted] That 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 Subsidi Direct ($2,238.75) a Federal Pell Grant ($2,775), a Federal SEOG ($200), a KY CAP grant ($950) and Need Based Grant ($600) for the term. The Return of Title IV calculation is completed as follows:

a)Percentage completed	[redacted]

e)School charges x % unearne	$2604	($3255x 0.80 {80%})

students receiving a grade of Incomplete. For the Incomplete class, this is to verify the student is still in progress o 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 o stopped-out or walked away (unofficial withdrawal). If the Financial Aid office cannot document the failing grades were earned, then the FAO 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 determin 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 o 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 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 attenda 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 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?

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	

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

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KSU Information Booklet: