



Kentucky State University FINANCIAL AID QUICK GUIDE



Office of Financial Aid

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This publication will assist students with the processing steps for financial aid as well as provide reminders for other student responsibilities related to receiving financial aid.



This Brochure will cover:

Financial Aid Processing steps

Financial Aid reminders

how Do i . . .

(View, Access, and Acknowledge Electronically)

Keeping Financial aid

Other Aid sources

Other information to Know



Other Information To Know

MORE information on federal aid programs and eligibility criteria can be found on the Financial Aid Consumer Information section of our website at www.kysu.edu . We strongly encourage you to review this information to better understand eligibility, how your enrollment affects your aid, and much more.

PUBLICATIONS LISTING:

- KSU Consumer Information Guide
- KSU Student Handbook
 - **Privacy of student records:** Family Educational Rights and Privacy Act (FERPA)
 - **Policy on Drug and Alcohol:** Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendment of 1989
- KSU Information Booklet
- KSU Catalogues
- Campus Crime Statistics
- Completion/Graduation and Transfer-out Rates (Student Right-to-Know Act)

Other Financial Aid Sources

It is the student's responsibility to report all sources of estimated financial assistance including departmental scholarships, employee tuition remission, outside scholarships, alternative (or outside) student loans, third party assistance, housing benefits or waivers to the Student Financial Aid Office.

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

Looking for additional resources?

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



Financial Aid Processing steps

- Complete an Application for Admission to attend Kentucky State University (KSU). If previously enrolled at KSU, please check with the Registrar's Office and/or Admission Office to see if an updated Enrollment Application is needed.
- Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Apply as soon as possible after January 1st every year. Kentucky State University's Federal School Code is 001968

What happens after completing the Financial Aid Application?

1. After submitting the FAFSA, you will receive a Student Aid Report (SAR). Review the SAR for accuracy and verify KSU is listed as one of your school choices. Whether you file your FAFSA by mail or electronically, our office will receive the results.
2. The Financial Aid Office will request any additional information necessary to complete your aid file. It is imperative you submit any requested documentation as soon as possible. Many items may be identified from the "Unsatisfied Student Requirements" found on your KSU Student self-service WIRED page at www.kysu.edu
3. Once your file is complete, our office will review your eligibility for all federal/state student aid programs. Federal award letters will be mailed out after you have been awarded aid.

A processed FAFSA and all required verification & other requested documents (as well as notice of any outside agency assistance and/or any scholarships) must be on file in the KSU Financial Aid office by the semester Processing Deadline Date in order for you to receive anticipated aid by the semester Payment Due Date.



PLEASE NOTE: To maximize aid opportunities students should file their FAFSAs as soon as possible after October 1st.

Please note the Priority Filing deadline and the Processing deadline to complete file prior to Payment Due Date.

FA Priority Filing And Processing Deadline Dates:

Term	Application <i>(Please note: You must apply for admission to KSU)</i>	Processing Deadline Date for Financial Aid file completion prior to Payment Due Date
Fall	FAFSA - priority filing deadline is as soon as possible on or after October 1st	July 1st
Spring	FAFSA - priority filing deadline is October 1st	December 1st
Summer	FAFSA - priority filing deadline is October 15th of prior year KSU Summer Attendance form	April 15th

Other Financial Aid Reminders

- Most awards listed on your award notification letter or your WIRED financial aid awards page are based upon full-time enrollment (12 credit hours or more-Undergrad/ 9 credit hours or more-Graduate) eligibility. Awards **may be adjusted** to match eligibility based on enrollment level **after the census date** of each semester if you do not attend full-time.
- If you drop a class before that session begins, your financial aid will be adjusted accordingly. Dropping below half-time may result in cancellation of some aid awards. It is strongly recommended that if you drop classes with the intention to add others, that you drop and add classes on the same day. If you have been awarded the Pell Grant, it cannot be increased if you add a class after the Financial Aid census date. You will be responsible for repaying any funds you are not eligible to receive as a result of a change with enrolled hours or in your financial aid data.
- If you are **receiving educational assistance from another source**, this information must be reported to our Financial Aid office. You may indicate the source and amounts by contacting our office to directly report your other educational assistance.

Satisfactory Academic Progress (SAP)

Federal regulations mandate that students receiving federal student aid under Title IV programs must maintain satisfactory academic progress in the FA eligible course of study. **SAP is evaluated at the end of every spring regardless of whether aid is received during the school year.**

SAP rule of measurement standards:

- Qualitative (cumulative 2.0 GPA for UNDERGRADs; cumulative 3.0 GPA for GRADs);
- Quantitative (maximum time in cumulative hours must be less than 150% of the degree required hours)

Example:

Program hours needed to graduate	Total Attempted (all courses)	Attempted x 150%	mTF-SAP standing
66 credit hours	Student A : 90 Hours	Meeting SAP < 99 hours	Meets SAP
120 credit hours	Student B : 197 Hours	Meeting SAP < 180 hours	Not Meet SAP

Please note: if you are a transfer/returning student who has course work that exceeds the maximum hours, you may have to appeal to receive aid once your cumulative hours are entered into our system;

- Quantitative Percentage (Earned hours/attempted hours must be 67% percent or more).

After the end of the Spring semester, the SAP evaluation for all students will occur. If you do not meet the SAP standards, you will not be eligible to receive federal financial aid. There will be an opportunity to submit an appeal if you have extenuating circumstances that lead to your failure to meet the requirements. Submission of an appeal does not guarantee reinstatement of aid.

Students currently on an "approved" SAP appeal will be evaluated at the end of the semester of Probation. If you are NOT meeting the conditions of your appeal, you will not be eligible to receive federal financial aid for future semesters.

Keeping Financial Aid

Understanding the guidelines for aid sources and responsibilities for aid recipients is important to ensure on-going financial assistance.

how enrollment Affects Financial Aid eligibility

Aid is disbursed with the assumption that you will complete 100% of the semester at the enrollment status determined on the FA Census Date.

<i>If You:</i>	what happens to Financial Aid
Never Attended the class	Aid is pro-rated to match new enrollment status.
Never Attended All classes	All aid is returned to the original source, including the amount released to you in a refund check. You are not entitled to receive any aid if you do not attend any classes.
Withdrawal from class(es), but not all classes	If you withdraw after the add/drop period & after the census date, disbursed-aid return is not required. Future scheduled disbursements will be canceled. This situation may affect your future semesters aid eligibility (i.e. Satisfactory Academic Progress).
Total withdrawal from all classes	Return to the original federal aid source is required if you did not complete 60% of the semester. The calculation is based on the ratio of days completed/ total days of the semester.
Stop Attending – unofficial withdrawal	Return of 50% of federal aid to the original source. if you receive ALL failing grades, you will be reviewed in this category. If you did complete the semester; however, it was not very successful, please respond to notices sent from the Financial Aid office and contact the appropriate course instructor to ensure that your last date of attendance was recorded/reported.



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- If our office makes any changes to your financial aid, an email notice will be sent to your KSU email account directing you to review your revised financial aid through WIRED Account.
- It is extremely important that KSU has the current and **accurate address information on file** for you. Please review your permanent, mailing and residence hall addresses to ensure mailed information is sent to your correct address(es).

How Do I

1. Check my email account?

Student e-mail accounts: Student accounts provide access to student email and on-site access to the computer labs.

Username:

Your username will be: [First Name].[Last Name]
Example username: John.Doe

Password:

Your initial password will be [Ksu] + [your KSU STUDENT ID number] typed without hyphens. Please note passwords are case sensitive.

Example: John Doe has a KSU STUDENT ID of 987654.

His username would be john.doe and his initial password would be Ksu987654

FOR MORE INFORMATION PLEASE CONTACT – IT HELP DESK
@ 502-597-7000 or www.kysu.edu

2. Log into WIRED

WIRED is the student Self-service module to review and/or update information in KSU's processing system.

! Click on the "WIRED" link at www.kysu.edu

! Click on "Enter Secure Area"

■ Enter your User ID and PIN*

! Select "Login"



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Student requirements

*- You will need to know your student ID number. The default PIN is your date of birth (MMD-DYY- example: June 1, 1994 is 060194). For security purposes, it is recommended that you change your PIN upon initial access into the system. As with your Federal Student Aid PIN, please do not share your PIN with others as information may potentially be compromised.

3. Check my financial aid status?

After you have logged into WIRED, choose the Financial Aid tab.

To view your account status, select Financial Aid Status and then Select Aid Year and "Submit"



4. Accept my financial aid awards?

- ! After you have logged into WIRED, Click on "Financial Aid" Tab
- ! Click on "Award"
- ! Click on "Award for Aid Year" for appropriate year and "Submit"
- ! For FWS, TEACH and Direct Loan processing, you may click on the "Accept Award Offer" tab to accept, reduce, or decline your offer.

Some awards, i.e., grants and scholarships, will be automatically accepted by the Financial Aid Office depending on the programs' specific requirements and after all audits have been completed. **There is nothing the student needs to do to accept these awards.**

Also, students **cannot** accept the Parent Plus Loan. Please visit www.studentloans.gov to apply for the Parent Plus Loan. The parent must login with Parent FAFSA PIN# and complete the "Request Plus Loan" which is the credit check. If approved the parent can then e-sign the Parent Plus MPN (if one not already on file). The Plus Loan will be changed to an accepted status if the parent applies for and is credit approved for this loan.