



**KENTUCKY STATE
UNIVERSITY**

FINANCIAL AID

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<https://www.kysu.edu/finance-and-administration/financial-aid/index.php> (<https://www.kysu.edu/finance-and-administration/financial-aid/>)

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 Admissions office.
3. Every applicant must complete the Free Application for Federal Student Aid (FAFSA) online at www.studentaid.gov (<https://studentaid.gov/h/apply-for-aid/fafsa/>) (<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 but please refer to the website for any updated information and dates. Kentucky State University's Federal School Code (001968) must be indicated on the FAFSA application.
4. When you submit your completed FAFSA form, you'll get an email confirming that we received your form with preliminary information related to your eligibility for federal student aid. This will include your estimated Student Aid Index (SAI) (<https://studentaid.gov/help-center/answers/article/what-is-sai/>) and estimated eligibility for Federal Pell Grants. 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.*

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 Kentucky State University School Code (001968) must be indicated on the FAFSA application *The priority deadline for scholarship has been waived for 2024-2025 due to FAFSA delays.*
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.

Summer Semester Sessions

Students applying for financial aid for a summer session must submit the Free Application for Federal Student Aid (FAFSA (<https://studentaid.gov/>)) :

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.
2. 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)

Undergraduate Students - 2.0 Minimum Cumulative GPA

Graduate Students: 3.0 Minimum Cumulative GPA

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:

- 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:

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.

Please refer to the SAP webpage for important deadlines SAP Information (<https://www.kysu.edu/finance-and-administration/financial-aid/sap.php>)

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 Office of Financial Aid. 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.

Send your completed appeal to one of the options below:

1. Kentucky State University
Office of Financial Aid
c/o SAP Committee
349 Academic Services Building
Frankfort, KY 40601

2. Email finaidmail@kysu.edu

3. Fax: 502-597-5950

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.

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.

INSTITUTIONAL SCHOLARSHIPS

Institutional scholarships are monitored by the University Scholarship Coordinator 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 and 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: waived for 2024-2025 due to FAFSA Delays

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.

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. This deadline has been waived for 2024-2025 Academic Year**
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>).