



**FORT HAYS STATE  
UNIVERSITY**

### Financial Assistance Office

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# 2009-2010 Making Sense of Financial Aid

The FHSU Financial Assistance Office is here to help you make educated decisions regarding your financial aid. Our mission is to enhance student learning and personal development through the administration of federal, state, and local financial assistance and scholarship programs. In particular, the areas of service, compliance, and aid equity are emphasized. This form is designed to answer common questions, but please contact our office if you have additional questions or concerns.

## STUDENT ELIGIBILITY

To receive federal financial assistance, you must meet the following eligibility requirements:

- Show financial need, except for some loan programs.
- Have a high school diploma or General Education Development (GED) certificate.
- Be enrolled or accepted for enrollment and be working toward a degree in an eligible program.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid social security number.
- Maintain satisfactory academic progress.
- Register with Selective Service (if required).
- Sign a statement of educational purpose and a certification statement on overpayment and default (both found on the FAFSA).

## COMPLETING THE FAFSA/RENEWAL APPLICATION

Complete the Free Application for Federal Student Aid (FAFSA) or the Renewal Application by using one of the options listed below. The quickest and most efficient way to apply for aid is on-line. Submit your application as soon as possible after January 1, 2008 (after federal tax returns have been completed). **The FHSU priority deadline is March 15, 2009**, but a student can apply until June 30, 2010.

- You can file on-line at <http://www.fafsa.ed.gov>.
- If you applied for financial assistance last year, you will need your Personal Identification Number (PIN) to access your Renewal Application on the web.
- Paper FAFSA forms may be available from your high school counselor.

*The FHSU Federal School Code, required to complete Step Six on the FAFSA, is 001915.*

**Your best assurance of receiving aid on time is to apply early (after federal tax returns have been completed) and to promptly respond to all requests for additional information.**

## STUDENT DEPENDENCY STATUS

For the 2009-2010 academic year, you will not need to provide parental information if at least one of the following applies to you:

- You were born before January 1, 1986.
- You are attending as a graduate or professional student.
- You are married as of the date you submit your application. **(You cannot change your marital status on the application after it has been submitted).**
- You have legal dependents other than a spouse who receive over half their support from you.
- Both your parents are deceased or you are a ward of the court (or were a ward of the court until age 18).
- You are a veteran of the U.S. Armed Forces.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You are an emancipated minor, homeless, or are in the legal guardianship of your state complete the appropriate question on your FAFSA.

## STUDENT AID REPORT

After you complete the FAFSA/Renewal Application, you will receive a Student Aid Report (SAR). If there is inaccurate information on this document, you can make corrections on-line at <http://www.fafsa.ed.gov>.

## EXPECTED FAMILY CONTRIBUTION

Your Expected Family Contribution (EFC) is the amount the government expects you and your family to be able to contribute toward your education. The EFC is calculated using the information you submit on your FAFSA/Renewal Application and is used to determine your eligibility for some federal financial assistance programs. The amount you actually contribute may be more or less than the EFC listed. You can find your EFC on your SAR.

## VERIFICATION

The Financial Assistance Office may require a signed copy of the 2007 Federal Income Tax Return(s) and W-2 form(s) used to complete the 2009-2010 FAFSA for the verification process. Tax information **should not** be submitted unless requested by the Financial Assistance Office.

## ELIGIBILITY AND DISBURSEMENT

**Financial aid cannot be disbursed until you have met the following requirements:**

- Provided all information requested.
- Admitted to FHSU as a degree-seeking student.
- Enrolled in the number of hours for which your aid is calculated and enrolled at least half-time. This policy applies even if your class(es) will not start until later in the term.
- If you are taking classes at more than one Kansas school, you must sign a consortium agreement with FHSU for those hours to count in your enrollment level.
- Completed entrance counseling either on-line at <http://www.fhsu.edu/finaid/programs.shtml> or in our office and returned a signed MPN to lender (applies to first-time Stafford Loan borrowers).
- Maintained satisfactory academic progress.
- Resolved any enrollment holds.
- Obtained a Tiger Card and established a bank account at the Card Center, Memorial Union, second floor. Allow for a minimum two-day processing time.

Federal regulation allows the university to hold available funds for only three days. After this period, aid will be canceled and you will need to contact the Financial Assistance Office for reinstatement when eligibility has been met. This may cause considerable delay and result in your being responsible for payment of tuition and fees.

Aid is applied first to tuition and fees, residential life charges, and any charges assessed. **Since books are not part of university charges, you are responsible for purchasing textbooks.** Available excess aid (except Federal Work-Study) will be deposited to your Tiger Card account. Funds can be accessed by using the Tiger Card at participating merchants, withdrawing cash at any ATM worldwide, or writing a check on your account. If you are taking off-campus classes and will not have access to a Commerce Bank, special disbursement arrangements must be made with Student Fiscal Services prior to financial assistance disbursement by calling (785) 628-5892 or toll-free 1-800-628-FHSU (3478).

**TRANSFER STUDENTS**

Financial aid funds **do not** transfer from one institution to another. You must cancel any outstanding financial assistance at your current institution in order for FHSU to recalculate your financial assistance eligibility.

In order for FHSU to receive your financial assistance information, our school must be added to your (SAR). You can add our school code (001915) in one of the following ways:

- With your PIN, add our school code on-line at <http://www.fafsa.ed.gov>. Adding our school code on-line is the quickest way for our office to receive your information.
- On the bottom left-hand corner on the front of your SAR, locate your Data Release Number (DRN) and transaction number. Call the Federal Processor at 1-800-433-3243, provide the referenced numbers, and request to add FHSU to the list of schools to receive your information. If you do not have a copy of your SAR, request a copy be sent to your permanent address by calling the number listed above, or call the institution you previously attended and ask for these two numbers. (NOTE: Not all schools will have this information available.) When you receive this information, call the Federal Processor to add our school code.

**CLASS ATTENDANCE/WITHDRAWAL**

Students “earn” financial assistance as they attend class. If a student completely withdraws from all classes during a term or receives all U’s, the university must calculate the total financial assistance earned. If the student received (or the university received on behalf of the student) more assistance than earned, the unearned funds must be returned to the federal programs. The university takes the responsibility on behalf of the student to return unearned federal financial assistance funds that were applied directly to institutional charges. The student is responsible for returning unearned federal financial assistance disbursed directly to him/her. Students must make repayment arrangements within 45 days of the date the student is notified of the overpayment status. Questions should be directed to Student Fiscal Services (Sheridan Hall, Room 318E) at (785) 628-5558 or toll-free at 1-800-628-FHSU (3478).

**SATISFACTORY ACADEMIC PROGRESS****(Part A) General Provisions**

Section 668.16(e) of the student general provisions requires that financial aid recipients maintain Satisfactory Academic Progress for continued eligibility for Title IV funding. Funding under this title includes the Federal Pell Grant, Federal Academic Competitiveness Grant, National SMART Grant, Federal Supplemental Educational Opportunity Grant, Federal TEACH Grant, Federal College Work-Study, Federal Perkins Loan and the Federal Stafford Loan programs (subsidized and unsubsidized loans). This policy also includes all funding from the State of Kansas for the Kansas Comprehensive Grant Program, various scholarship programs administered by the State of Kansas and all university scholarships.

The Financial Assistance Office will determine the satisfactory progress of each student receiving assistance at the completion of the fall, spring and summer semester/terms. Eligibility relative to this policy may also be reviewed as students apply for aid at FHSU. The Office of Financial Assistance will notify students who do not meet the standards by mail after grades are posted each semester. All credits accepted by the university from other institutions will be used to calculate eligibility.

**Financial Aid Probation:** Students who do not meet one or more of the Satisfactory Academic Progress Policy standards (see Parts B and C) will be placed on probation as a warning that their academic work is below the standard. While on Financial Aid Probation a student must receive a 2.0 GPA for the semester/term as well as meet the requirements of the completion standard and the time frame standard. If a student corrects the deficiency by grade changes or meeting the standards by work on his/her own, he/she will be removed from probation. Probation status cannot be appealed.

**Financial Aid Suspension:** Students who do not meet the terms of their probation will be suspended and prohibited from receiving future aid until all standards are met. In addition, any financial aid recipient who receives all unsatisfactory grades (U), all incomplete grades (I), or totally withdraws from classes will automatically be suspended (i.e. no probationary period will be granted). A student on Financial Aid Suspension is not eligible to receive financial aid.

Students may appeal financial aid suspensions to the Financial Aid Appeals Committee. An appeal will not be heard if:

- The student has been dismissed from the university.
- The student has not been academically reinstated by the Academic Advising Office.
- The student owes any fees to the university.

**Satisfactory Academic Progress for Financial Aid Eligibility should not be confused with the University’s Academic Probation and Suspension Policy.**

A *Financial Aid Suspension Appeal Form* must be completed and returned to the Financial Assistance Office and students must call 785-628-5870 to schedule an appeal with the Financial Aid Appeals Committee. Virtual College students may submit a written appeal. All appeal decisions addressed by the committee are final and not subject to further review. Reinstatement of any aid originally awarded to a suspended student is at the committee's discretion.

**(Part B) Undergraduate Student Standards**

**Time Frame:** The maximum time frame for undergraduate aid eligibility is 186 credit hours attempted at FHSU or any other institution. The time frame considers all hours attempted regardless of whether or not the student has ever received financial assistance or has completed a prior degree.

**Grade Point Average:** Undergraduate students must maintain a cumulative GPA according to the following schedule:

<u>Cumulative Credit Hours</u>	<u>Cumulative GPA Requirement</u>
0-29	1.4
30-59	1.7
60-89	1.8
90 +	1.86

**Attempted Hours/Credit Hour Completion Standard:** Attempted hours are any credits a student is enrolled in at the time aid is disbursed. Financial aid recipients who receive all failing grades at the end of any term will automatically be placed on suspension. The following table indicates how many hours must be completed in relation to a student’s attempted hours per semester/term, and which grades will be counted as completed and non-completed at the end of the semester/term:

<b>Hours attempted per semester/term</b>	<b>Hours completed per semester/term</b>	<b>Completed Credits</b>	<b>Non-Completed Credits</b>
12 +	9	A – Superior Achievement	U - Unsatisfactory
9-11	6	B – Good Achievement	I - Incomplete
6-8	3	C – Average Achievement	W* - Withdrawal
1-5	1	D – Minimum Passing Achievement	
		P – Pass	
		CR – Credit	
		* Courses withdrawn before an official transcript record are also counted as non-completed if aid has been disbursed.	

*Example: If Jane originally enrolled in 15 hours at the beginning of the semester and received aid at that enrollment level, she would be expected to complete at least 9 hours regardless of whether she dropped or withdrew from classes. On the other hand, if Jane originally enrolled in 15 hours, and then dropped to 10 before her aid was disbursed, she would only be expected to complete 6 hours and her aid would be adjusted to the appropriate enrollment level.*

**(Part C) Graduate Student Standards**

**Time Frame:** Graduate students are required to complete a degree according to the following schedule based on established academic program length:

<b>Program Length</b>	<b>Maximum Time Frame</b>
30-36 hours	6 semesters
37-48 hours	8 semesters
49-60 hours	10 semesters

The time frame considers all semesters attempted regardless of whether or not the student has ever received financial assistance or changed programs.

**Attempted Hours/Credit Hour Completion Standard:** Graduate students are expected to complete the same number of hours attempted as outlined in the table in Part B.

**Grade Point Average:** Graduate students are required to maintain a cumulative grade point average of 3.00 ("B") or better.

### FEDERAL SUBSIDIZED/UNSUBSIDIZED STAFFORD LOANS

- Subsidized Stafford Loans are awarded on the basis of financial need. The federal government pays interest on the loan while you are enrolled in at least 6 hours and during authorized periods of deferment.
- Unsubsidized Stafford Loans are awarded based on cost of attendance minus aid, rather than financial need. You are charged interest from the time the loan is disbursed until it is paid in full. You can either pay the interest while in school or have the lender add the accrued interest to the principal balance (capitalization).

#### *Entrance counseling:*

All FHSU first-time borrowers and transfer students are required to complete entrance counseling on-line at [www.fhsu.edu/finaid/programs.shtml](http://www.fhsu.edu/finaid/programs.shtml) or in our office.

**Funds cannot be disbursed until entrance counseling is completed at FHSU and a signed Master Promissory Note is on file with the lender.**

#### *Selecting a lender:*

- All lenders abide by the same Federal Regulations, but may offer different borrower benefits.
- It is recommended that you use the same lender (or servicer if you are a transfer student) throughout your college career.
- Federal Regulation requires that all lenders capitalize interest on Unsubsidized Stafford Loans at repayment.

#### *Fees and interest rates:*

- A 1.5-2% origination fee and a 1% Federal default fee may be deducted from each loan disbursement by your lender.
- Amounts listed on award letters do not have this fee deducted.
- Stafford loan interest rates are fixed.
- The current interest rate for new Stafford loans is 6.8%.
- As of 7-1-08 the interest rate for subsidized loans for undergraduates only will be 6%.

#### *Accepting a Stafford Loan:*

- The total loan amount listed on your award letter is your full eligibility for the fall and spring terms.
- You may accept any portion of the loan amount included on your award package.
- **If you are planning to attend summer classes, additional forms are required. (Available March 9 on website).**
- You must apply for all loans prior to the end of the loan period in which the loan proceeds will be used.
- According to Federal Regulation, all Stafford Loans must be prorated if you are graduating in the middle of the academic year (in December). Prorating is based on the number of hours remaining in your program. If prorating occurs, a new award letter will be sent.

#### *Master Promissory Note (MPN):*

- FHSU processes loans using the Serial Master Promissory Note. The MPN allows you to borrow additional loans, based on the same MPN, during the current year or subsequent years unless you change lender and/or school.
- Since the MPN does not specify a requested loan amount, refer to your most recent award letter. The amount you accepted is the amount you are borrowing for that academic year.
- The MPN is active for ten years, unless revoked in writing to the lender or if no disbursement is made within one year from the signature date.

#### *If you already have a bachelor's degree, you must fulfill one of the following requirements to receive a loan:*

- **Admitted to Graduate School** in a specific Master's degree program. Notify our office when you have been admitted as degree seeking.
- **Enrolled in prerequisite classes** for a Master's degree program. Provide signed documentation from advisor or Graduate Office that the prerequisite classes are required.
- **Admitted for a second undergraduate degree.** Submit an advisor-signed copy of your degree summary.
- **Enrolled in classes for teacher certification.** Notify our office when you have confirmed your standing in the Teacher Licensure Office, RH 220.

#### *Right to Cancel:*

If you wish to cancel all or a portion of your Stafford, Perkins or PLUS loan AFTER disbursement, you must notify the Student Fiscal Services Office in writing and attach a cashier's check made payable to your lender within 14 days of the receipt date. Questions should be directed to Student Fiscal Services (Sheridan Hall, Room 316) at (785) 628-4459 or toll-free at 1-800-628-FHSU (3478).

### FEDERAL PLUS LOANS

The PLUS program enables graduate students with good credit histories to borrow to pay the education expenses as well as parents of each child who is a dependent undergraduate student enrolled at least half-time. Students whose parent is denied for a PLUS loan will be awarded additional unsubsidized eligibility. Contact the Financial Assistance Office for eligibility requirements or apply on-line at <http://www.fhsu.edu/finaid/PLUSlenders.shtml>.

#### *Fees and interest rates:*

- A 2% origination fee and a 1% Federal default fee may be deducted from each loan disbursement by your lender.

- Amounts listed on award letters do not have this fee deducted.
- The current interest rate for PLUS loans is 8.5%.

## FEDERAL PELL GRANTS

The U.S. Department of Education awards Federal Pell Grants to undergraduate students according to the information reported on your FAFSA/Renewal Application. These awards do not need to be repaid. The amount you are awarded will depend on the following factors:

- Your Expected Family Contribution (EFC).
- The number of hours enrolled per term.

## FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates enrolled at least half-time with exceptional financial need, and gives priority to students who have a "0" EFC and receive Pell Grants. An FSEOG does not have to be repaid. Funds are limited; early application recommended.

## FEDERAL WORK-STUDY

The Federal Work-Study program provides job opportunities for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses. Your total Federal Work-Study award depends on when you submit your FAFSA/Renewal Application and your level of financial need. Students must be enrolled in at least six (6) credit hours. Funds are limited; early application recommended.

Students awarded work-study need to contact the Student Employment Office (Custer Hall, third floor) at (785) 628-5227 regarding job openings. **Students awarded work-study are not guaranteed a job.** Students not awarded work-study may request to be placed on a waiting list or may inquire about other campus job opportunities.

## ADDITIONAL FINANCIAL ASSISTANCE PROGRAMS OFFERED AT FHSU

### *Federal Perkins Loans*

A Federal Perkins Loan is a low-interest (5%) loan for both undergraduate and graduate students enrolled at least half-time with exceptional financial need. FHSU is the lender, but the loan is made with government funds with a share contributed by FHSU. You must repay this loan to FHSU. If you are awarded a Federal Perkins Loan and have questions regarding it, please contact FHSU Student Fiscal Services at (785) 628-5922 or toll-free at 1-800-628-FHSU (3478). Funds are limited; early application recommended.

### *Kansas Comprehensive Grant*

The Kansas Comprehensive Grant (KCG) is a state-funded program for full-time undergraduate Kansas resident students designed to give additional financial assistance to the neediest students and does not need to be repaid. The FAFSA must be received by April 1, 2008, to be considered for the KCG. However, funds are limited and you may meet the application deadline date and still not receive funding from this program.

### *FHSU Institutional Scholarships (2010-2011)*

The priority deadline is December 15, 2009, and the **final deadline is February 15, 2010**. You **must** apply for FHSU scholarships on the web at [www.fhsu.edu/finaid](http://www.fhsu.edu/finaid).

### *Academic Competitiveness Grant (ACG)*

The Academic Competitiveness Grant (ACG) is available to first and second year Pell eligible undergraduate students enrolled at-least half time who graduated from high school after January 1, 2005. Students must be accepted in a two- or four-year degree program and have completed a "rigorous" secondary school program. Maximum awards are \$750 for a first-year student and \$1300 for a second-year student. To be eligible for a second year award a student must have a 3.0 cumulative GPA.

### *The National Science and Mathematics Access to Retain Talent (SMART) Grant*

The SMART Grant is available to students enrolled in a four-year degree granting institution pursuing a major in mathematics, science, technology, engineering, or critical foreign languages. Students must have a 3.0 cumulative GPA and be Pell eligible. Maximum awards are \$4,000.

### *Teacher Education Assistance for College and Higher Education Grant (TEACH Grant)*

The TEACH Grant provides up to \$4000 per year to students who intend to teach for time in high-need subject areas at schools that serve students from low income families.

**We encourage you to pursue all other local, state, regional, and national scholarship opportunities. If we can be of any assistance to you in your pursuit of other awards, please contact us.**

## IMPORTANT DATES

### *Scholarship Application (2010-2011)*

- Priority Deadline: December 15, 2009
- Final Deadline: February 15, 2010

### *Free Application for Federal Student Aid (2009-2010)*

- Priority Deadline: March 15, 2009
- Final Deadline: June 30, 2010

# Financial Assistance Sources

\*Expected Family Contribution

	Federal Pell Grant	ACG Grant	SMART Grant	Federal Perkins Loan	Federal Work-Study	Federal Supplemental Educational Opportunity Grant	Kansas Comprehensive Grant	TEACH Grant	Federal Subsidized/Unsubsidized Stafford Student Loan	Federal PLUS Loan
<b>Awarding formula</b>	Based on EFC*	Based on EFC*	Based on EFC*	Based on EFC*	Based on EFC*	Based on EFC*	Based on EFC*		Based on EFC Subsidized: Cannot exceed unmet need Unsubsidized: cost minus aid	Cost minus aid
<b>Maximum FHSU award per year</b>	\$400-\$4,050	First year: \$10-\$750 Second year: \$10-\$1300	\$10-\$4,000	\$3000	\$2,800	\$800	\$1,100	\$4000	Dependent Student: Independent Student: Fr. \$3,500 Fr. \$7,500 Soph. \$4,500 Soph. \$8,500 Jr./Sr. \$5,500 Jr./Sr. \$10,500 Grad. \$20,500 (only \$8,500 can be subsidized)	Annual limit: Cost of education minus aid
<b>Maximum aggregate limits</b>	Eligible until first Bachelor's degree received	First year: \$750 Second year: \$1300	Third year: \$4,000 Fourth year: \$4,000	Undergraduate \$20,000 Graduate \$40,000	Not applicable	Eligible until first Bachelor's degree received	Eligible until first Bachelor's degree received or eight semesters of KCG have been received	<u>Undergrad</u> \$16000 <u>Graduate</u> \$8000	<b>Dependent Student Undergraduate</b> \$23,000 (Subsidized and Unsubsidized) <b>Independent Student Undergraduate</b> \$46,000 (only \$23,000 can be subsidized) <b>Graduate</b> \$138,500 (only \$65,000 can be subsidized)	Not applicable
<b>Must be repaid</b>	No	No	No	Yes	No	No	No	Maybe	Yes	Yes
<b>Repayment begins</b>	Not applicable	Not applicable	Not applicable	Nine months after graduation or drop below half-time	Not applicable	Not applicable	Not applicable	Not applicable	Six months after graduation or drop below half-time	60 days after fully disbursed
<b>Interest rate</b>	Not applicable	Not applicable	Not applicable	5%	Not applicable	Not applicable	Not applicable	Not applicable	<b>Loans disbursed prior to 7/1/06</b> Variable interest rate Capped at 8.25%	Variable interest rate Capped at 9.00%
									<b>Loans disbursed after 7/1/06</b> Fixed interest rate 6.8%	Fixed interest rate 8.5%
<b>Borrower</b>	Not applicable	Not applicable	Not applicable	Student	Not applicable	Not applicable	Not applicable	Not applicable	Student	Parent
<b>Program description</b>	Federal Grant	Available to undergrad 1 <sup>st</sup> & 2 <sup>nd</sup> year students who have completed a rigorous HS program	Available to students majoring in math, science, technology, engineering or critical foreign language	Loan: School is lender	On-Campus Employment : Employee paid bi-weekly	Federal Grant	State Grant	Federal Grant	Loan: Money from lender Unsubsidized: Student is responsible for interest from time of disbursement	Loan: Money from lender
<b>Aid to Undergrads</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Aid to graduates</b>	No	No	No	Yes	Yes	No	No	Yes	Yes	Yes
<b>Minimum enrollment level (credit hours)</b>	1	12	12	6	6	6	12	1	6	6

## Financial Assistance Checklist

- Apply for Admission (<http://www.fhsu.edu/admissions>).
- Have all academic transcripts sent to the FHSU Registrar's Office.
- Apply for Scholarships (<http://www.fhsu.edu/finaid>).
- Apply for Federal Student Aid (<http://www.fafsa.ed.gov>).
- Provide all information requested promptly.
- Return all award letters promptly.
- If you accept Stafford Loans, sign your Master Promissory Note and complete entrance counseling.
- Contact Student Employment if awarded Federal Work-Study.

Check your awards and eligibility status on-line at <http://tigertracks.fhsu.edu>

