

Tuition, Expenses, & Financial Aid

Tuition and Fees

2006-2007 Expenses/Fees

Expenses include in-state tuition, out-of-state tuition, student services fees and other special fees. All fees are due and payable at the time of registration, and registration is not complete until all fees have been paid.

Cash, checks, and money orders drawn on U.S. banks and payable in U.S. dollars are accepted. Electronic checks and credit cards will only be accepted on the web. Payment by credit card will incur an additional convenience fee charged by a third party credit card processor.

The University reserves and intends to exercise the right to withhold copies of transcripts and other student education records and/or to withdraw students who have unpaid or past due fee balances.

Students are required to pay in-state tuition and, when applicable, out-of-state tuition, for enrollment in all courses even if no credit is earned.

All tuition charges or other charges are subject to change at the end of any academic term.

In-State Tuition

Graduate students enrolled for less than twelve semester hours are considered part-time students for fee schedule purposes and are charged an in-state tuition of \$127.00 for each credit hour of course work. The total in-state tuition for full-time students (those registered for 12 credit hours or more) is \$1,522.00.

Out-of-State Tuition

Graduate students who are not residents of Georgia and who register for 12 or more credit hours are required to pay an out-of-state tuition fee of \$6,086.00 per semester in addition to all other regular fees. Nonresident students registered for fewer than 12 credit hours are required to pay an out-of-state tuition fee of \$508.00 per credit hour in addition to all other regular fees.

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Mandatory Student Fees

Technology Fee \$50
 Parking Fee: \$70
 Health Clinic: \$33
 Student Activity Fee: \$37
 Intercollegiate Athletic Fee: \$106
 Student Center Building Fee: \$32
 Student Recreation and Wellness Center: \$25

Motor Vehicle Parking Fee

Every student will be charged a parking fee of \$20.00 per semester at the time of registration. An additional fee of \$50.00 per semester will be charged to each student for the construction and maintenance of parking decks on campus. All vehicles used on campus must display a valid KSU parking decal. Vehicles without a valid decal will be ticketed and/or booted.

Each student is issued one parking decal that is transferable from car to car.

New decals are issued annually to campus residential students. All other parking decals are valid for the duration of your official status with KSU. The Card Center will notify campus via the KSU furnished e-mail when decals are available to new students and employees for in-person pickup. The parking decal is registered to a student who is responsible for any use of this decal until it has been reported lost and/or stolen.

Replacement parking decals are available and are usually subject to fees. One day passes are available as appropriate at the Card Services Center in the Carmichael Student Center, Suite 219.

It is the responsibility of all KSU students to review and abide by Kennesaw State University Parking Policies and Procedures available online at <http://www.kennesaw.edu/police/frames.html>. Questions on the parking regulations should be directed to the Parking and Security Division of Public Safety, located in the Office Annex, Building #14, Room #111 or phone (770) 423-6206. Questions related to your parking decal can be answered by the Card Services Center. Students may report lost/stolen decal information to either office.

Student Health Fees

A mandatory insurance plan is in effect for the following student categories:

- All graduate students receiving a tuition waiver as a result of a GRA, GTA, or GSA assistantship award.
- All undergraduate, graduate, and ESL international students holding F or J visas.
- All undergraduate and graduate students enrolled in programs that require proof of health insurance.
- All graduate students receiving fellowships that full fund their tuition.

Students will be billed at the time of registration. The fee for the 2006-2007 academic year is \$405 per semester, fall and spring.

A waiver of the health insurance fee may be applied for directly with the insurer. This plan is optional for all other students.

Summary of Expenses 2006-2007

Students taking 12 hours or more		
Per semester	Resident	Non-Resident
In-state Tuition	\$1,522.00	N.A.
Out-of State Tuition	N.A.	\$6,086.00
Technology Fee	\$50.00	\$50.00
Parking Deck	\$50.00	\$50.00
Parking Fee	\$20.00	\$20.00
Student Health Clinic Fee	\$33.00	\$33.00
Student Activity Fee	\$37.00	\$37.00
Intercollegiate Athletic Fee	\$106.00	\$106.00
Student Center Building Fee	\$32.00	\$32.00
Student Recreation & Wellness Center	\$25.00	\$25.00

Students taking fewer than 12 hours		
Per semester	Resident	Non-Resident
In-state Tuition	\$127.00	N.A.
Out-of State Tuition	N.A.	\$508.00
Technology Fee	\$50.00	\$50.00
Parking Deck	\$50.00	\$50.00
Parking Fee	\$20.00	\$20.00
Student Health Clinic Fee	\$33.00	\$33.00
Student Activity Fee	\$37.00	\$37.00
Intercollegiate Athletic Fee	\$106.00	\$106.00
Student Center Building Fee	\$32.00	\$32.00
Student Recreation & Wellness Center	\$25.00	\$25.00

Career Growth MBA Fees

Program Fees—Students pay a fee of \$50.00 each semester independent of the number of credit hours taken. This fee is for services offered exclusively to CGMBA students.

Course Fees—Some courses are subject to additional fees for materials and services relevant to a particular course.

Off Campus Course Fees—Students taking courses at the Cobb Galleria are charged an additional fee per course to cover facility rental.

Note: These fees will be listed in the Schedule of Credit Courses and are subject to change without notice.

Master of Accounting Fees

Program Fees—Students pay a fee of \$50.00 each semester independent of the number of credit hours taken. This fee is for services offered exclusively to MAcc students.

Course Fees—Some courses are subject to additional fees for materials and services relevant to a particular course.

Off Campus Course Fees—Students taking courses at the Cobb Galleria are charged an additional fee per course to cover facility rental.

Note: These fees will be listed in the Schedule of Credit Courses and are subject to change without notice.

MBA for Experienced Professionals Program Fees

The cost for the 18-month program is \$45,000. This fee includes a nonrefundable deposit of \$500 which is due upon acceptance to the program. The remaining \$44,500 is prorated over the entire program. Meals, textbooks, notebook computer, retreat and the International Residency for Experienced Professional Program are included.

Georgia WebMBA

The cost of the Georgia WebMBA is \$16,275, which includes tuition for ten courses and one-credit hour mandatory two-day orientation. This does not include books or travel and lodging for the orientation. All costs are subject to change without notice.

The Master of Science in Conflict Management Program Fees

The cost of the program is \$21,500, which includes tuition, fees, books and class materials, meals on class weekends, travel to an international conference, membership in a professional organization and a subscription to an ADR journal. The cost includes a non-refundable reservation fee of \$500 which is due upon official notification of acceptance in order to reserve a place in the program. NOTE: Insurance premiums associated with insurance required by the University for all international students are not included in the cost of the program.

All MSCM applicants are encouraged to apply for financial aid in the event of an emergency that could prevent fulfilling their commitment to the program.

See Master of Science in Conflict Management section of this catalog for further details on fee schedules, deadlines, and payment of fees.

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The Master of Science in Applied Computer Science Program Fees

The MSACS Premium Program includes premium features that enrich the student's education with a variety of resources and experiences. The cost of the program is \$5000 per semester over five semesters for \$25,000 total. This tuition includes fees, books and class materials, access to lectures using distance learning technology, recorded lectures, a graduation banquet and hooding ceremony, and other premium features currently including a laptop, PDA, digital logic lab kit including microprocessor and components, membership in the Association for Computing Machinery (ACM), and optional research project.

All MSACS applicants are encouraged to apply for financial aid in the event of an emergency that could prevent them from fulfilling their commitment to the program.

See Master of Science in Applied Computer Science section of this catalog for further details on fee schedules, deadlines, payment of fees, and other pertinent program information.

Special Fees and Expenses

DIPLOMA FEE: A diploma fee of \$35 is required of all degree candidates and is payable at the time a petition to graduate is presented to the registrar. The fee is nontransferable and nonrefundable. It entitles the student to one diploma.

DIPLOMA REPLACEMENT FEE: When a request is received to reorder a diploma (lost in fire, move, etc., a fee of \$25.00 will be assessed.

FAX Fee: Priority fee for electronic transmission (FAX) of unofficial transcripts or certifications forms/letters of \$10.00 per document.

LATE PAYMENT FEE : A \$50 late payment fee will be assessed for tuition and fee payments received after the end of late registration and drop/add. This fee may apply at other times as well. For specifics, contact the Bursar's Office.

LATE REGISTRATION FEE : Students requesting a late registration or add/drop after all official registration periods have ended will pay a late hand-registration fee of \$30.00 per transaction.

PENALTY FEE FOR RETURNED CHECK:

A penalty fee of \$25 will be assessed for each check returned by the bank.

Registration Fee Waiver for Senior Citizens

Pursuant to the provisions of an amendment to the Georgia Constitution, legal residents of Georgia, who are 62 years of age or older at the time of registration for courses may have their standard tuition and fees waived (with the exception of supplies, laboratory fees, and special course fees). A driver's license or birth certificate must be presented to the Office of Graduate Admissions at the time of application for admission or to the Registrar's Office once the individual turns 62 to qualify for this waiver of registration fees.

Individuals 62 and over wishing to enroll in one of Kennesaw State's Executive Programs (the Master of Business Administration for Experienced Professionals, the Master of Science in Conflict Management, the Master of Science in Applied Computer Science or the Georgia WebMBA) will be required to pay all costs of these programs in excess of standard graduate program tuition and fees.

Withdrawal/Refund of Student Fees

To withdraw from one or more classes, students must complete an official withdrawal form in the Office of the Registrar. Students withdrawing from classes before the end of late registration and drop/add registration will receive a 100% refund. These withdrawal/refund policies do not apply to KSU's Executive Programs.

KSU Institutional Refund Policy:

The refund amount for students withdrawing from the institution shall be based on a pro rata percentage determined by dividing the number of calendar days in the semester that the student completed by the total calendar days in the semester. The total calendar days in a semester includes weekends, but excludes scheduled breaks of five or more days and days that a student was on an approved leave of absence. The unearned portion shall

be refunded up to the point in time that the amount earned equals 60%.

Students that withdraw from the institution when the calculated percentage of completion is greater than 60% are not entitled to a refund of any portion of institutional charges.

Students enrolled summer term who withdraw from second-session courses on the first day of those classes will receive a 100% refund. After the first day, no refunds will be processed.

Students should refer to the *Schedule of Credit Courses* for specific dates of each refund period.

Students who do not formally withdraw, those suspended for disciplinary reasons, and those who leave the university when disciplinary action is pending are not eligible for a refund on any portion of any fee.

A refund of all tuition and other mandatory fees shall be made in the event of the death of a student at any time during an academic semester/summer term.

Refunds will be disbursed by the university's internet bank partner. Students may use their KSU Debit Card to select a refund payment method: electronic fund transfer or paper check. Details are available at: <http://www.ksuone.com>

Military Service Refunds and Re-enrollment

Subject to institutional policies, full refunds of tuition and mandatory fees and pro rata refunds of electives fees are hereby authorized for students who are:

- military reservists (including members of the National Guard) and who receive emergency orders to active duty after having enrolled in a University System institution and paid tuition and fees;
- active duty military personnel and who receive an emergency reassignment after having enrolled in a University System institution and paid tuition and fees;
- otherwise unusually and detrimentally affected by the emergency activation of members of the reserve components or the

emergency deployment of active duty personnel of the Armed Forces of the United States and who demonstrate a need for exceptional equitable relief.

- students who are members of the Georgia National Guard or other reserve components of the U.S. Armed Forces who are reenrolling after having been summoned to active duty in an emergency situation are to be accorded special consideration regarding class registration, financial aid processing, payment of fees, etc., so as to expedite their re-enrollment.
- military personnel on active duty in the U.S. Armed Forces who, before the end of their present station assignment, receive emergency orders for a temporary or permanent change of duty location who later wish to resume their education are to be accorded special consideration regarding class registration, financial aid processing, payment of fees, etc., so as to expedite their re-enrollment.

Definition of Legal Residents

Individuals who enter the institution as out-of-state students but who wish to later qualify as legal residents must fill out a Petition for Georgia Residence Classification form, which can be obtained in the Office of the Registrar. A student's resident status is not changed automatically, and the burden of proof that the student qualifies as a legal resident under the regulations of the Board of Regents of the University System of Georgia rests with the student. A student is responsible for registering under the proper residency classification. A student classified as out-of-state who believes that he or she is entitled to be reclassified as a legal resident may petition the Residence Committee for a change in status. The petition must be filed no later than 60 days after the semester begins in order for the student to be considered for reclassification for that semester. If the petition is granted, reclassification will not be retroactive to prior semesters.

If there is any question in the mind of the student concerning his/her resident status, application for clarification should be made immediately or not later than two weeks prior to the registration date in order to avoid

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delay and inconvenience of registration. Applications should be addressed to Residence Committee, Office of the Vice President for Business and Finance, Kennesaw State University, 1000 Chastain Road, Mailbox # 0102, Kennesaw, Georgia 30144.

Regents' Policies Governing the Classification of Students for Tuition Purposes

The following policies have been adopted by the Board of Regents for the purpose of determining the tuition status of students:

1. (a) If a person is 18 years of age or older, he or she may register as an in-state student only upon showing that he or she has been a legal resident of Georgia for a period of at least 12 months immediately preceding the date of registration.
Exceptions:
 - i. A student whose parent, spouse, or court-appointed guardian is a legal resident of the State of Georgia may register as a resident providing the parent, spouse, or guardian can provide proof of legal residency in the State of Georgia for at least 12 consecutive months immediately preceding the date of registration.
 - ii. A student who previously held residency status in the State of Georgia but moved from the state then returned to the state in 12 or fewer months.
 - iii. Students who are transferred to Georgia by an employer are not subject to the durational residency requirement.
- (b) No emancipated minor or other person 18 years of age or older shall be deemed to have gained or acquired in-state status for tuition purposes while attending any educational institution in this state, in the absence of a clear demonstration that he or she has in fact established legal residence in this state.
2. If a parent or legal guardian of a student changes his or her legal residence to another state following a period of legal residence in Georgia, the student may retain his or her classification as an in-state student as long as he or she remains continuously enrolled in the University System of Georgia, regardless of the status of his or her parent or legal guardian.

3. In the event that a legal resident of Georgia is appointed by a court as guardian of a nonresident minor, such minor will be permitted to register as an in-state student providing the guardian can provide proof that he or she has been a resident of Georgia for the period of 12 months immediately preceding the date of the court appointment.
4. Aliens shall be classified as out-of-state students; provided, however, that an alien who is living in this country under an immigration document permitting indefinite or permanent residence shall have the same privilege of qualifying for in-state tuition as a citizen of the United States.
5. Waivers: An institution may waive out-of-state tuition and assess in-state tuition for:
 - a. Academic Common Market. Students selected to participate in a program offered through the Academic Common Market.
 - b. International and Superior Out-of-State Students. International students and superior out-of-state students selected by the institutional president or an authorized representative, provided that the number of such waivers in effect does not exceed two percent of the equivalent full-time students enrolled at the institution in the fall term immediately preceding the term for which the out-of-state tuition is to be waived.
 - c. University System Employees and Dependents. Full-time employees of the University System, their spouses, and their dependent children.
 - d. Medical/Dental Students and Interns. Medical and dental residents and medical and dental interns at the Medical College of Georgia. (BR Minutes, 1986-87, p. 340).
 - e. Full-Time School Employees. Full-time employees in the public schools of Georgia or of the Department of Technical and Adult Education, their spouses, and their dependent children. Teachers employed full-time on military bases in Georgia shall also qualify for this waiver. (BR Minutes, 1988-89, p.43).
 - f. Career Consular Officials. Career consular officers, their spouses, and their dependent children who are citizens of

- the foreign nation that their consular office represents and who are stationed and living in Georgia under orders of their respective governments.
- g. Military Personnel. Military personnel, their spouses, and their dependent children stationed in Georgia and on active duty, unless such military personnel are assigned as students to System institutions for educational purposes. The waiver can be retained by the military personnel, their spouses, and their dependent children if the military sponsor is reassigned outside of Georgia, as long as the student(s) remain(s) continuously enrolled and the military sponsor remains on active military status (BR Minutes, May 2003).
 - h. Research University Graduate Students. Graduate Students attending the University of Georgia, the Georgia Institute of Technology, Georgia State University, and the Medical College of Georgia, which shall be authorized to waive the out-of-state tuition differential for a limited number of graduate students each year, with the understanding that the number of students at each of these institutions to whom such waivers are granted shall not exceed the number assigned below at any one point in time:

University of Georgia	80
Georgia Institute of Technology	60
Georgia State University Medical College of Georgia	20
 - i. Border County Residents. Residents of an out-of-state county bordering a Georgia county in which the reporting institution or a Board-approved external center of the University System is located.
 - j. National Guard Members. Full-time members of the Georgia National Guard, their spouses, and their dependent children. (BR Minutes, April, 1998, pp. 16-17).
 - k. Students enrolled in University System institutions as part of Competitive Economic Development Projects. Students who are certified by the Commissioner of the Georgia Department of Industry, Tourism and Trade as being part of a competitive economic development project.
 - l. Students in Georgia-Based Corporations. Students who are employees of Georgia-based corporations or organizations that have contracted with the Board of Regents through University System institutions to provide out-of-state tuition differential waivers.
 - m. Students in Pilot Programs. Students enrolled in special pilot programs approved by the Chancellor. The Chancellor shall evaluate institutional requests for such programs in light of good public policy and the best interests of students. If a pilot program is successful, the tuition program shall be presented to the Board for consideration.
 - n. Students in ICAPP® Advantage programs. Any student participating in an ICAAP® Advantage program.
 - o. Direct Exchange Program Students. Any international student who enrolls in a University System institution as a participant in a direct exchange program that provides reciprocal benefits to University System students.
 - p. Families Moving to Georgia. A dependent student who, as of the first day of term of enrollment, can provide documentation supporting that his or her supporting parent or court-appointed guardian has accepted full-time, self-sustaining employment and established domicile in the State of Georgia for reasons other than gaining the benefit of favorable tuition rates may qualify immediately for an out-of-state differential waiver which will expire 12 months from the date the waiver was granted. An affected student may petition for residency status according to established procedures at the institution.
 - q. Recently Separated Military Service Personnel. Members of a uniformed military service of the United States who, within 12 months of separation

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from such service, enroll in an academic program and demonstrate an intent to become a permanent resident of Georgia. This waiver may be granted for not more than one year.

Institutions shall exercise the greatest care in selecting students who are to receive waivers of the tuition differential. Such non-resident graduate students shall pay all tuition and fees required of residents of Georgia.

Financial Aid

Kennesaw State University is committed to ensuring that a postsecondary education is accessible to qualified graduate students. In order to accomplish this commitment, the financial aid office subscribes to the following goals to assist students in paying for their educational investment:

- Evaluate the family's financial ability to pay for educational costs
- Distribute limited resources in an equitable manner
- Provide a balance of gift aid and self-help aid

A wide variety of financial aid programs from scholarships, grants, employment, and loans are available to help students with educational costs. Most awards are based on financial need while some are awarded in recognition of merit or achievement.

If you have any questions, feel free to visit our office in Kennesaw Hall, view our web site at http://www.kennesaw.edu/financial_aid, contact our automated telephone system at (770) 423-6074, fax at (770) 423-6708, email at finaid@kennesaw.edu, or write to:

Office of Student Financial Aid
Kennesaw State University
1000 Chastain Road, #0119
Kennesaw GA 30144-5591

Scholarship Programs

Scholarships and Fellowships

Several privately-supported scholarships for undergraduate students and fellowships for graduate students are available at Kennesaw

State University. These awards are mostly merit-based. Some, however, are based on need. A complete list of available scholarships and fellowships and relevant applications information is located at http://www.kennesaw.edu/financial_aid.

Regents' Opportunity Scholarship

The Regents' Opportunity Scholarship Program was authorized by the 1978 General Assembly. The intent of the program is to increase enrollment in University System of Georgia institutions of historically disadvantaged students in previously under-represented populations. Allocations to the institutions are based upon a combination of factors, i.e., Georgia residents enrolled full-time (9 credit hours) in graduate/professional program offerings in which historically disadvantaged students are under-represented. Recipients must maintain satisfactory academic progress. The Free Application for Federal Student Aid (FAFSA) is the only application required. These are reviewed on a first come-first serve basis. Students must reapply annually.

HOPE Teacher Scholarship

The HOPE Teacher Scholarship for Graduate Study in Critical Shortage Fields – a component of the lottery-funded HOPE Program – provides forgivable loans to individuals seeking advanced education degrees in critical shortage fields of study. Repayment is accomplished by teaching in a Georgia public school in a critical shortage field. The approved critical shortage fields may change each spring based on an annual survey of teaching vacancies in Georgia. The following critical shortage fields were approved for the 2006-2007 academic year:

- Trade and Industrial Education
- Business Education
- Education for Exceptional Children in pre-kindergarten through 12th grade (Behavior Disorders, Interrelated Special Education, Learning Disabilities, Mental Retardation)
- Foreign Language Education in French and Spanish (P-12)
- Mathematics Education in 6th through 12th grades

- Science Education in 6th through 12th grades: Broad Field, Biology, Chemistry, Earth/Space, or Physics
- Middle Grades Education in Math or Science in 4th through 8th grades
- Hearing Impaired
- Health Occupations
- Orthopedically Impaired
- Secondary English – 6th through 12th grades
- Visually Impaired

Scholarships are available for the 2006-2007 academic year and will be awarded on a first-come, first serve-basis. The awards are based on the number of credit hours necessary for students to complete their program of study. Scholarship funds can be used toward tuition, fees, and other student expenses. Students should apply in early May of 2006. Applications may be obtained from the Georgia Student Finance Commission or the College of Education at KSU. For applications and additional information, access <http://www.gsfc.org>.

Need-Based Award Application Procedures

Need-based awards include grants, employment, and loans. It is advisable to complete the FAFSA early. The FAFSA is available on January 1 for the award year that starts each fall semester. The priority date for receipt of the FAFSA at KSU is April 1 of each year. FAFSAs received by the priority date with all requested documents submitted by the student and reviewed by the Office of Student Financial Aid will be awarded first. New applicants must be accepted by the Office of Admissions into a degree or certificate program.

After the FAFSA is analyzed by the U. S. Department of Education, the result is called the Expected Family Contribution (EFC). The EFC is the amount that the family should be able to contribute to the student's cost of attendance (COA). COA is the amount of direct cost (e.g., tuition, fees, room, board, and books) and indirect cost (e.g., transportation and personal expenses). Need-based financial aid is awarded to help the student with need (i.e., COA minus EFC).

KSU Graduate (Cost of Attendance) Per Year (2 semesters) 2006-2007

Graduate Resident			
	On Campus	Off-Campus	With Parents
Tuition*	3044	3044	3044
Fees	706	706	706
Loan Fees	212	212	212
Room	4257	4257	0
Board/At Home Exp.	4620	4620	3289
Books/Supplies	1000	1000	1000
Transportation	961	1922	1922
Personal	1421	1421	1421
TOTAL	16221	17182	11594

Graduate Non-Resident			
	On Campus	Off-Campus	With Parents
Tuition/	12172	12172	12172
Fees	706	706	706
Loan Fees	212	212	212
Room	4257	4257	0
Board/At Home Exp.	4620	4620	3289
Books/Supplies	1000	1000	1000
Transportation	961	1922	1922
Personal	1421	1421	1421
TOTAL	25349	26310	20722

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- *MBA-EP - \$45,000
- * WebMBA - \$16,275
- * MSCM - \$21,500
- * MSACS - \$25,000 for five semesters

Loan Programs

Federal Perkins Loan Program

This is a federally funded and need-based student loan that is administered by Kennesaw State University. Interest on these loans is 5% per year. The federal government pays the interest while the student is in school. Awards in this program range from \$500 to \$1,600 per year. Students may apply for this loan by completing the Free Application for Federal Student Aid (FAFSA). Awards are generally made on a first come-first serve basis. When awarded, the student must complete a promissory note and entrance loan counseling with a Student Accounts representative in the Bursars Office.

Obligation for interest and repayment begins nine months after the student ceases to be enrolled at least halftime. Deferment from repayment may be requested for any of the following :

- Enrolled at least halftime in a post secondary institution
- Pursuing graduate fellowship or rehabilitation training program for the disabled approved by the U. S. Secretary of Education
- Unemployment (up to 3 years)
- Economic hardship (up to 3 years)
- Performing service qualifying for cancellation of loan (e.g., full-time teaching)

Federal Stafford Loan-Subsidized

The Federal Government guarantees low-interest loans made to qualified students. Students may apply for this loan by completing the Free Application for Federal Student Aid (FAFSA). Students are allowed to select their lender and loan amount up to their award maximums. Eligible graduate students may borrow up to \$8,500 per year. At least halftime (5 credit hours) enrollment is required. The amount of loan eligibility is based on need as determined by the FAFSA and the cost of attendance.

Subsidized indicates that the federal government will pay the loan interest while the student

is enrolled in school, six months after enrollment (grace), or during deferment periods. The rate of interest is fixed at 6.8%. The rate of interest may not exceed 8.25%. Students are assessed an origination fee up to 3% and a federal default fee of 1% which is deducted from each loan amount. Funds are disbursed to the student through the university in two installments. Repayment begins six months after the student ceases to be enrolled at least halftime. Students are allowed 10 years to repay the loan.

Federal Stafford Loan – Unsubsidized

This loan is available to graduate students who choose to borrow above their Subsidized Stafford eligibility. Students borrowing through the Unsubsidized Stafford Loan Program are responsible for the interest on the loan. The amount of eligibility is based on the dependent or independent status of the student and the student's need. The application procedures and interest rates are the same as the Subsidized Stafford Loan Program.

Federal Graduate PLUS Loan

Graduate students are eligible to borrow under the PLUS Loan Program up to the cost of attendance minus other financial assistance. Students must not have an adverse credit history. Students are allowed to select their lender and loan amount. The interest rate is 8.5% fixed. Repayment begins on the date of the last disbursement of the loan for the academic year. The FAFSA is the required application.

Service Cancelable Student Loans

The Georgia Student Finance Authority offers loans to qualified students who plan to work in the field of nursing in the State of Georgia. At KSU, both graduate and undergraduate students accepted in the nursing program may apply. The amount is determined by the student's need. The loan may be canceled through one year of service in nursing in the state of Georgia for each year that assistance is provided. If assistance is received and the student does not enter nursing, repayment of the loan will be required. Early completion of the FAFSA is recommended in applying for this loan because funds are limited.

Emergency Loan Program

The emergency loan program is designed to provide temporary assistance to students during the enrollment process. An emergency loan for in-state tuition and fees may be available. The student must be in good academic standing (3.0 AGPA). A maximum of three emergency loans while at KSU or one emergency loan per academic year is allowed. Additionally, if the student is experiencing some mitigating circumstance that produces hardship, a personal loan for \$400 may also be available. Students who need emergency funds for tuition and fees or for personal circumstances, should complete an application available in the Office of Student Financial Aid.

A service charge of \$10 will be added to the tuition and fees and/or the personal loan. The loan must be repaid within 45 days. If it is not repaid, a \$25 late charge will be added to the emergency loan. If a student is late paying an emergency loan, the student is considered delinquent in payment and is no longer eligible for any emergency loans during their academic career at KSU. Students will not be allowed to register for the following semester if they have not repaid their emergency loan.

Monies for this fund have been received from the following sources:

- GERALD DEAN BOGGS MEMORIAL—Established by the students of Kennesaw Junior College in 1967 to honor the memory of their fellow student, Gerald Dean Boggs.
- James V. Carmichael Memorial
- Phillip B. Rice Memorial—Established in memory of Phillip B. Rice
- Kennesaw State University Civitan Club
- Kennesaw State University Women's Club
- The Southwest Women's Club
- Marietta Civitan Club
- John L. Dees Memorial
- Smyrna Lions Club
- Betty H. McNiece Memorial—Established by Kennesaw College in 1984 to honor the memory of an employee, Betty H. McNiece
- Kennesaw State University Rotaract Club
- Student Activities Budget Advisory Committee

Alternate Loan Program

A number of lender partners provide private loans directly from the lender that are not associated with federal student loans. Loan approval, interest rates, and repayment requirements are prescribed by the lender. Additional information and application procedures are available from the Office of Student Financial Aid or the lender. Students must maintain satisfactory academic progress.

Graduate Student Work Opportunities

Graduate Research Assistantships

Graduate programs may award a limited number of Graduate Research assistantships. Graduate Research Assistants work closely with faculty on specific projects and, in return, receive a stipend and waiver of tuition. Graduate Research Assistantships are not available for the MBAEP or WebMBA programs. Students interested in the Graduate Research Assistantship program should contact the program director of the specific degree program.

Federal Work Study Program (FWS)

This program provides part-time jobs for undergraduate and graduate students who demonstrate financial need based on the Free Application for Federal Student Aid (FAFSA). FWS gives the student an opportunity to earn money to help pay for educational expenses while working on campus or in community service work. Early application with the FAFSA is recommended.

Institutional Employment

There are a limited number of part-time jobs available in each division of the university. Funds for these jobs are provided by the department or college that employs the student. Interested persons should contact the particular division or department of the university or the KSU Career Services Center for information.

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Career Services

KSU's Career Services Center maintains a listing of full-time and part-time off-campus jobs for students who need assistance in locating off-campus employment. Regular job listings are posted on-line at <http://careerctr.kennesaw.edu>. For more information, contact the director of career services.

Satisfactory Academic Progress Standards

Federal regulations require that students maintain satisfactory academic progress in their course of study to continue receiving Federal Title IV financial aid. Federal Title IV financial aid for graduate students includes Federal Work Study (FWS), Federal Perkins Loan, Federal Stafford Loan (Subsidized and Unsubsidized), and Federal Graduate PLUS Loan. All scholarships follow the same requirements. Alternative loans, available from private lenders, also follow these requirements.

Satisfactory academic progress (SAP) includes two standards: qualitative and quantitative. Students must meet both standards to continue receiving financial aid.

Qualitative

In order to maintain eligibility for financial aid with the qualitative standard, a student must maintain the academic standing necessary to remain at KSU. The qualitative policy is the same as the academic policies of KSU. The grade point average (GPA) will be used to determine good academic standing, probation, dismissal, and eligibility for financial aid. The student must have at least a 3.0 GPA to remain eligible. If the student is placed on academic probation, the student will be eligible for financial aid. Students may remove themselves from academic probation by raising their GPA to at least 3.0.

Any student who fails to make progress (all Fs) in any given semester will lose eligibility for financial aid regardless of the student's GPA. Any student who withdraws from all classes in any given semester will be placed on financial aid probation.

Quantitative

Regulations allow a student to maintain eligibility for attempting credit hours that are 150% of the credit hours required to receive a degree. In order to meet this quantitative standard, students must complete and pass (earn) 67% of courses attempted each academic year. Courses earned include grades of A, B, C, D or S. Courses attempted include any course in which grades of A, B, C, D, F, W, WF, I, S, U or IP are given. Students who are seeking a second undergraduate degree different from their first degree may be granted additional hours to complete the second degree requirements. The 67% criteria will be checked at the end of the spring semester.

If a student has not completed 67% of the cumulative attempted hours at the end of the spring semester, the student is placed on Satisfactory Academic Progress Warning for one year. During the SAP warning period, the student may continue to receive financial aid. If the student has not completed 67% of the cumulative attempted hours after one year on SAP warning, the student will be placed on Satisfactory Academic Progress Failure. While on SAP failure, the student will not be eligible to receive financial aid. Financial aid eligibility may be regained when 67% of the cumulative attempted hours have been completed.

The policy regarding probation, loss of eligibility, and academic dismissal is the same as the academic policies with the following exceptions:

Academic Fresh Start eligibility will calculate the quantitative standard (67% completion) on the total cumulative attempted and completed hours.

Students who are dismissed academically for one or two semesters will not be automatically eligible for financial aid upon their return to KSU. An appeal to the Appeals Committee will be necessary.

When courses with grades of D, F, or WF are repeated with a C or higher grade, the unsatisfactory grades and course attempts will not be included in the calculation of the AGPA (qualitative standard). However, courses with grades of D, F, or WF that are later repeated are counted in total number of hours attempted (quantitative standard).

Audit Courses

Students are not eligible to receive financial aid for courses for audit courses. Audited courses are not included in the number of hours attempted or earned for SAP consideration.

Summer Term Courses

All hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP.

Incomplete Courses

Any course with "I" is counted in hours attempted (quantitative). When the "I" is changed to an actual grade, the course will be considered completed.

Withdrawals:

Any course with a "W" or "WF" is considered as hours attempted. Students should be aware that excessive withdrawals from classes could result in the loss of financial aid at some point in future semesters due to the 67% quantitative standard for SAP.

Transfer Credit:

Any course transferred for credit will be considered as hours attempted. Attempted hours will be used to calculate the 67% quantitative standard for SAP.

Repeating Courses:

When courses with grades of D, F, or WF are repeated with a C or higher grade, the unsatisfactory grades and course attempts will not be included in the calculation of the AGPA (qualitative). However, courses with grades of D, F, or WF that are later repeated are counted in total number of hours attempted (quantitative).

Academic Fresh Start

For students who are approved for the Academic Fresh Start Program, the quantitative standard of satisfactory academic progress will be determined on total attempted hours which will include the "fresh start" hours.

Dismissal and Return

Students who are dismissed academically for one or two semesters will not be automatically eligible for financial aid upon their return. Such students must either appeal, as

explained below, or use means other than financial aid for educational expenses. Eligibility will be regained when the AGPA is 3.0.

Appeals

Any student on SAP failure may appeal to the SAP Appeals Committee. An appeal must be based on extenuating circumstances. Examples may include but are not limited to health reasons, family reasons, or personal reasons. The appeal statement of the student should explain the extenuating circumstances. Documentation supporting the extenuating circumstances must be submitted. In addition, letters of support from an academic advisor/faculty member and a relative, clergy, supervisor, or other associate must be submitted. The appeal form and procedures may be obtained at http://www.kennesaw.edu/financial_aid.

Veteran's Benefits

The university is on the approved list of the Georgia State Approving Agency for the training of veterans, disabled veterans and the children and widows of deceased veterans who are eligible for benefits under the G.I. Bill. Students in training under the G.I. Bill are required to pay all fees, as regular students, since they are paid benefits directly through the Veterans Administration. Each V.A. beneficiary should make financial preparation for at least one semester because benefit checks are sometimes delayed.

Students in training under the G.I. Vocational Rehabilitation Program should check with the University Business Office regarding the handling of their account for fees, supplies, etc.

Eligible veterans, children and widows of veterans must make application to their regional Veterans Administration Office. Application forms are available at Kennesaw State University in the Registrar's Office at the time of acceptance to the university. Certain requirements must be met before students may be certified for noncredit remedial courses for V.A. payment purposes.

Students attending on the G.I. Bill are certified for V.A. benefits only for those courses required in their particular programs of study.

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Such students must maintain Kennesaw State University standards for academic performance. Those students who are academically dismissed from school will have their benefits interrupted. Upon readmission and recertification of benefits at Kennesaw State University, the V.A. will decide if further benefits may be paid for continuation of the program in which the academic deficiency occurred.

Current V.A. standards require that students attend class and that benefits be terminated when the student has been suspended for academic or disciplinary reasons. (Since V.A. regulations are subject to periodic change, it is the student's responsibility to keep up-to-date on requirements for V.A. benefits while in attendance at Kennesaw State University.)