

# Tuition, Expenses, & Financial Aid

## Tuition and Fees

### 2005-2006 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.

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

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 \$102.00 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 \$1219.00.

### Out-of-State Tuition

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 \$4877.00 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 \$407.00 per credit hour in addition to all other regular fees.

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### Student Services Fee

All students are required to pay a nonrefundable fee of \$168.00 per semester to finance student activities, student publications, intercollegiate athletics and special student services.

### Technology Fee

A technology fee of \$38.00 per semester is required of all students. This fee supports a wide array of computer services and technological resources.

### Student 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 fall and spring semesters 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.

Students will be notified of the parking decal distribution process and schedule via the KSU-furnished email. 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 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 for a fee of \$10.00. 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 the Kennesaw State University Parking Policies and Procedures available online at <http://www.kennesaw.edu/police/frames.html>. Questions on parking regulations should be directed to the Parking and Security Division of Public Safety, located in the Office Annex Bldg #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.

### Housing Fees

Kennesaw State University has three apartment communities: KSU Place, University Place, and the University Village (for first-year traditional-age students). Housing fees range from \$415-\$570 per month paid in twelve monthly installments (discounts are available if paid by semester or for the entire year). For more specific and complete information on KSU Housing, please go to [www.kennesaw.edu/housing](http://www.kennesaw.edu/housing)

### Student Health Fees

A fee of \$27 per semester is charged to each student for health services offered through the KSU Health Clinic. These services include illness care, physical exams, immunizations, women's health and some medications.

### Health Insurance Fee for International Students

All nonimmigrant F-1 and J-1 students attending Kennesaw State University are required to purchase mandatory health insurance. Students will be billed with their registration. The cost for the 2005-2006 academic year is \$288.00 per semester for fall and spring.

### Summary of Expenses 2005-2006

#### Full-time Students (Twelve Hours or More)

Per semester	Resident	Non-resident
In-state Tuition	\$1219.00	N.A.
Out-of State Tuition	N.A.	\$4877.00
Student Services Fee	\$168.00	\$168.00
Technology Fee	\$38.00	\$38.00
Parking Deck	\$50.00	\$50.00
Parking Fee	\$20.00	\$20.00
Student Health Fee	\$27.00	\$27.00

**Part-time Students**  
(Fewer than Twelve Hours)

Per credit hour	Resident	Non-resident
In-state Tuition	102.00	N.A.
Out-of State Tuition	N.A.	407.00
Per semester		
Student Services Fee	168.00	168.00
Technology Fee	38.00	38.00
Parking Deck	50.00	50.00
Parking Fee	20.00	20.00
Student Health Fee	27.00	27.00

**Special Fees**

Additional Lab, Specialized Course/Major or Insurance Fees: These fees are charged where applicable.

**Applied Music Fee:** The registration fee for one 50-minute private lesson per week is \$150 per semester. Applied music fees are nonrefundable and may not be transferred to subsequent semesters.

**Laboratory Breakage:** Students in the laboratory sciences are required to reimburse the university on a cost basis for broken glassware and equipment.

**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 (Phase III). 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.

**Nursing Expenses:** An initial \$150 to \$200 is required for purchase of uniforms, a suitable watch, a stethoscope and other supplies. A testing fee of approximately \$250 is charged initially upon admission to the program and malpractice insurance coverage fees are

charged every semester. A \$35 laboratory fee is applied to each clinical nursing course.

**Textbooks and Supplies:** Textbooks and supplies are available in the university bookstore. Although the exact cost of books and supplies will vary with courses, an estimate is \$500 per semester.

**Other Administrative Fees**

**Advanced Standing Examination Fee:** A fee of \$60 is required for each institutional advanced standing examination attempted; no course may be attempted more than once.

**Diploma Fee:** A diploma fee of \$30 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.

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

**Penalty Fee For Returned Check:** A penalty fee of \$25 will be assessed for each check returned by the bank.

**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 are entitled to a 100% refund. After that date, students will be granted a percentage refund of tuition and fees only if they withdraw completely from the university. Lab, specialized course/major, and insurance fees are not refundable if withdrawal from course(s) is made after the end of late registration and drop/add.

**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>

### 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 semester (including summer term) 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 Admissions Office 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.

### Military Service Refunds & 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.

Tuition and fees awarded by scholarship or grant from an agency or authority of the State of Georgia on behalf of a student receiving a refund under this policy shall be reimbursed to such agency or authority.

The Chancellor is authorized and empowered to take or cause to be taken any and all such other and further action as, in the judgment of

the Chancellor, may be necessary, proper, convenient or required in connection with the execution of this policy. Such authority may be further delegated to the President of the institution.

### 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 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

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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	80
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

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 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 merit or achievement.

If you have any questions, free to visit our office in Kennesaw Hall, view our web site at [http://www.kennesaw.edu/financial\\_aid](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](mailto:finaid@kennesaw.edu), or write to:

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

### Determination of Need-Based Awards

Awards based on need are determined by a process called financial need analysis. The analysis is standardized by the U. S. Department of Education using a financial formula called Federal Methodology. The Free Application for Federal Student Aid (FAFSA) is the

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application that is required to begin this process. The electronic FAFSA is the easiest and quickest way to apply. The FAFSA may be accessed on our web site at [www.kennesaw.edu/financial\\_aid](http://www.kennesaw.edu/financial_aid) or [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

A paper FAFSA may be obtained from high school guidance offices or from the financial aid office at Kennesaw State University.

When completing the FAFSA for KSU attendance, use our federal Title IV Code of 001577. KSU will receive your FAFSA information electronically. Students must reapply annually.

### 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. FAFSA's received by the priority date with all requested documents submitted by the student and reviewed by the Financial Aid Office will be awarded first. New applicants must also apply for admissions through the Office of Admissions for a degree or certificate program.

When 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).

### Kennesaw State University (Cost of Attendance) Per Year (2 semesters) 2005-2006 Academic Year

Georgia Residents			
	On-Campus	Off-Campus	With-Parents
Tuition/Fees	\$3,044	\$3,044	\$3,044
Loan Fees (est)	\$106	\$106	\$106
Room & Board	\$9,108	\$9,108	\$ 3,193
Books & Supplies	\$1,000	\$1,000	\$ 1,000
Transportation	\$ 906	\$1,812	\$ 1,866
Personal	\$1,340	\$1,340	\$ 1,380
COA TOTAL	\$15,571	\$16,504	\$10,589

Non-Georgia Residents			
	On-Campus	Off-Campus	With-Parents
Tuition/Fees	\$10,360	\$10,360	\$10,360
Loan Fees (est)	\$106	\$106	\$106
Room & Board	\$9,108	\$9,108	\$3,193
Books & Supplies	\$1,000	\$1,000	\$1,000
Transportation	\$933	\$1,866	\$1,866
Personal	\$1,380	\$1,380	\$1,380
COA TOTAL	\$22,887	\$23,820	\$17,905

**Federal Pell Grant**

This is a federally funded program that provides need-based grants to undergraduate students. The application is the Free Application for Federal Student Aid (FAFSA). Awards are based on the Estimated Family Contribution (EFC) and the Cost of Attendance (COA). Students receive their EFC on the Student Aid Report (SAR) after submitting the FAFSA. The EFC range for Federal Pell Grant eligibility is 0 to \$3850. The awards range from a maximum of \$4050 per year to a minimum of \$200 per year for full-time enrollment. Part-time enrollment is prorated. Students receiving the Pell Grant may be eligible for other types of financial aid.

**Federal Supplemental Education Opportunity Grant:**

This federally funded program is designed for undergraduate students without a degree with exceptional need. A student must have been awarded the Pell Grant in order to receive this grant. Awards in this program range from \$200 to \$800 per academic year. Early FAFSA application is encouraged.

**Student Employment****Federal Work Study (FWS) Program**

The 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.

**Career Services**

The 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 listings are posted on the on-line job postings at: <http://careerctr.kennesaw.edu>. For more information, contact the director of career services.

**Student Loan Awards****Federal Perkins Loans**

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 reasons:

1. Enrolled at least halftime in a post secondary institution
2. Pursuing graduate fellowship or rehabilitation training program for the disabled approved by the U. S. Secretary of Education
3. Unemployment (up to 3 years)
4. Economic hardship (up to 3 years)
5. Performing service qualifying for cancellation (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 freshman may borrow up to \$2,625 per year, while sophomores may borrow up to \$3,500 per year. Juniors and seniors may borrow up to \$5,500 per year. At least half-time enrollment is required. The amount of loan eligibility is based on need as determined by the FAFSA and the cost of attendance.

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Subsidized indicates that the federal government will pay the loan interest while the student is enrolled in school, six months after enrollment (grace), or deferment periods. The rate of interest is variable based on the bond equivalent of 91 day Treasury bills. The rate of interest may not exceed 8.25%. Students are assessed an origination fee and guarantee fee up to 3% 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 independent students who choose to borrow above their Subsidized Stafford eligibility or for dependent students who are not eligible for a Subsidized Stafford Loan. 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 PLUS Loan

This program is available to parents of dependent students. Parent borrowers may borrow up to the cost of attendance (at KSU) minus other aid. The rate of interest is variable based on the bond equivalent of 91 day Treasury bills. The rate of interest may not exceed 9%. Parents are allowed to select their lender and loan amount. However, the lender will conduct a credit check. The student will be allowed to borrow under the Unsubsidized Stafford Loan Program if the parents cannot borrow under the PLUS Loan Program.

### Service Cancellable 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 into 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 Free Application for Federal Student Assistance (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 (2.0 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

### Alternative Loan Program

A number of lender partners provide loans directly from the lender that are not associated with federal student loans or federal regulations. 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.

### Merit-Based Awards

#### HOPE Scholarship Program:

The Georgia HOPE Scholarship is a state-funded scholarship program from the Georgia Lottery for Education. Its purpose is to assist Georgia students in attending eligible Georgia postsecondary institutions to increase academic achievement, to keep the best and brightest students in Georgia, and to expand educational opportunities beyond high school to all Georgians.

#### Qualifications for the HOPE Scholarship:

- Legal resident of Georgia
- U.S. citizen or permanent resident
- Georgia high school graduate with a 3.0 cumulative grade point average (GPA) in the college preparatory core curriculum subjects or 3.2 cumulative GPA in the career/technology curriculum
- Enrolled in a University System of Georgia institution
- Registered, if required, with Selective Service
- 3.0 college cumulative GPA after each Spring semester at the 30th, 60th, or 90th attempted semester hour. Attempted means all course work including W's and developmental courses. Eligibility continues to the 127th attempted hour.
- Complete the Free Application for Federal Student Aid (FAFSA) or the E-HOPE application at [http://www.kennesaw.edu/financial\\_aid](http://www.kennesaw.edu/financial_aid).
- Submit any documents requested by the Office of Student Financial Aid
- Any number of enrolled hours

#### PROMISE Teacher Scholarship Loan

The Promise Teacher Scholarship Loan is a forgivable loan funded by the Georgia Lottery for Education. It is awarded to high-achieving students who aspire to be teachers in Georgia public schools. The maximum award for a student enrolled six or more hours will be \$3,000 for the junior year and \$3,000 for the senior year. If a student is enrolled less than halftime (5 or less hours), the maximum award is \$1,500. Maximum commitment is \$6,000 over two years.

**Application Process:** The student must apply through the Bagwell College of Education. Eligibility information and an application are obtained from the Bagwell College of Education who will forward the completed applications to the Office of Student Financial Aid. After processing, the Office of Student Financial Aid will forward the complete applications and forward the application to the Georgia Student Finance Commission for consideration.

Additional information and requirements may be obtained at <http://www.gsfc.org>.

#### HOPE For GED Recipients

Legal residents of Georgia who earned a General Education Development (high school equivalency) diploma awarded by the Georgia Department of Technical and Adult Education after June 30, 1993 may receive a one-time \$500 HOPE award. This award can be used toward tuition, books, and other educational costs at an eligible public technical institute or public or private college/university in a degree, diploma, or certificate program.

Full-time enrollment is not required. Students must use their GED HOPE eligibility within 24 months of the date of the GED diploma. Military personnel have 52 months to exercise eligibility. Students receiving this award may also qualify for other HOPE programs.

#### Institutional Scholarship Awards

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

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State University. These awards are normally merit-based but some are need-based. A complete list of available scholarships and fellowships is located at [www.kennesaw.edu/scholarships](http://www.kennesaw.edu/scholarships). The application deadline is February 15.

### Disbursement Procedure

After completed the FAFSA or the eHOPE application, financial aid funds will be disbursed to registered students in the following procedure:

**Step One:** Students will receive a financial aid award letter through the school-assigned email address. Any awarded grants or scholarships (including HOPE scholarships) are automatically accepted for the student. Students who want to accept loans must complete and submit a Loan Request Form to the Office of Student Financial Aid. A Loan Request Form may be obtained at [www.kennesaw.edu/financial\\_aid](http://www.kennesaw.edu/financial_aid) or the Office of Student Financial Aid.

**Step Two:** Financial aid funds (Pell, SEOG, HOPE, Scholarships, and Loans) are applied to the students' account. Students receiving other types of assistance should check with the cashier to determine availability of their funds. Funds earned from employment are disbursed to student accounts bi-weekly.

**Step Three:** After late registration and the drop/add period, students will receive the balance of the semester award after tuition, fees, books and supplies are deducted based on their choice through the school's selected internet bank; a check, student's account, or student's designated bank.

### 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 includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work Study (FWS), Federal Perkins Loan, Federal Stafford Loan (Subsidized and Unsubsidized), and Federal PLUS

Loan. The HOPE Scholarship and Institutional Scholarships are state and institution funded but 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.

#### Quantitative

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 adjusted grade point average (AGPA) will be used to determine good academic standing, probation, dismissal, and eligibility for financial aid. The AGPA will be checked each year at the end of the spring semester for satisfactory academic progress. The AGPA includes grades of A, B, and C. The student must have at least a 2.0 AGPA to remain eligible. If the student is placed on academic probation, the student will be eligible for financial aid. If a student is dismissed and returns, the student must appeal, as explained below, to be eligible for financial aid. Students may remove themselves from academic probation by raising their AGPA to at least 2.0.

Any student who fails to make progress (all Fs or all Ws) in any given semester will lose eligibility for financial aid regardless of the student's AGPA.

#### 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).

#### **Learning Support Programs, Regents' Remediation & College Preparatory Curriculum**

If accepted for enrollment in a program leading to a degree or certificate, students may receive financial aid for learning support programs, Regents' remediation and College Preparatory Curriculum. Eligibility is limited to 45 credit hours of these courses combined.

#### **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.

#### **Withdrawal**

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.

#### **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 2.0.

#### **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

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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 [www.kennesaw.edu/financial\\_aid](http://www.kennesaw.edu/financial_aid).

### Other Financial Services

#### Veterans' 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 VA 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 Services 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 Office of the Registrar. It is the student's responsibility to contact 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 VA payment purposes.

Students attending on the G.I. Bill are certified for VA benefits only for those courses required in their particular programs of study. Courses taken for audit are not payable by the VA. 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 VA will decide if further benefits may be paid for continuation of the program in which the academic deficiency occurred.

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

#### Vocational Rehabilitation

Students who attend the university and whose fees are to be paid by the State Department of Education's Division of Vocational Rehabilitation must make arrangements prior to registration with the Business Services Offices regarding the handling of their account. In addition, it is the student's responsibility to request the Office of the Registrar to send copies of his/her grades to the Vocational Rehabilitation Office each semester.