KSU Global Learning Scholarship

Each semester, Kennesaw State University students pay an $11 Global Learning Activity Fee which funds the Global Learning Scholarship (GLF). The purpose of this fund is to provide each eligible student with a scholarship for education abroad opportunities such as study abroad, exchange, internship and research programs. Beginning with the Fall 2016 semester, when a student applies on-line for the education abroad program in Studio Abroad, they will also need to submit an on-line Global Learning Scholarship Application in Owl Life. For complete details go to: http://www.kennesaw.edu/gls/overview.php

Eligibility Requirements

1. Recipients must be a KSU degree-seeking undergraduate or graduate student participating in a KSU approved education abroad program. Programs must be either for credit and applicable to the student’s degree. All non-credit programs such as presentations, performances, service learning, and competitions must have prior approval by the Global Learning Fee Committee (GLFC) or the Global Learning Fee Director before the scholarship can be awarded. All programs must be pre-approved by the Education Abroad Office.

2. A student must pay the GLF during the term in which they travel abroad and be enrolled in at least one-credit hour.

3. A student may only receive one GLF scholarship per academic year. Once a student selects the scholarship term, it cannot be switched to another term within the same academic year.

4. 100% e-learners, senior citizens 62 and older, and KSU employees participating in the Tuition Assistance Program (TAP) are exempt from paying the GLF and they are not eligible to benefit from the fee.

5. A student must meet Satisfactory Academic Progress (SAP) requirements for the term in which they receive the scholarship or the scholarship will not be disbursed.

6. In order for you to be eligible to receive your financial aid, your courses abroad must be for academic credit towards your degree. The Financial Aid Office has the right to cancel your financial aid if the courses taken will not count towards your degree requirements.

7. All students must complete at least a five-hour service requirement prior to the published scholarship deadline for that term or their education abroad program must have built-in service that has been approved.

Scholarship Program Deadlines

Fall Programs - April 15—June 15
Spring Programs - September 15—November 15
Summer Programs - January 15—March 15

Special note: KSU students on education abroad programs that have not been pre-approved by the Education
KSU Global Learning Scholarship

**Current Scholarship Ranges**
(Beginning with Fall 2016)

**Credit Programs**

- Education Abroad experiences between 1-49 days: $1,000
- Education Abroad experiences 50 days or longer: $1,500

**Cancellations, Withdrawals and SAP Failure**

The Global Learning Scholarship is considered a *reimbursement*. However, as a service to students, KSU will deduct the approved amount of the scholarship from the education abroad program fees prior to the EAO payment deadline.

For cancellations, withdrawals, Satisfactory Academic Progress (SAP) failure, and incompletes, the following actions are taken:

1. **For cancellations, withdrawals or SAP failure** - if the scholarship has been awarded and has not disbursed at the time of cancellation or withdrawal, the scholarship will be cancelled. However, if the student has cancelled or withdrawn from their program and the scholarship has disbursed, the scholarship will be removed from the student’s account. A hold will be placed on the student’s account until the charges have been fully repaid. If a student is placed on SAP failure after the scholarship has been awarded but the term of award has not yet begun, the scholarship will be cancelled.

2. **For faculty approved incompletes** - if for any reason the student travels abroad but is unable to complete the experience the student may retain the scholarship with the approval of the faculty program director. If the student fails to satisfy the incomplete by the end of the term following the education abroad experience, the scholarship is revoked and a hold will be placed on the student’s account until repaid.
Loans

Loan Types:
- Federal Direct Loans
- Private/Alternative Loans

Federal Direct Loans
- Subsidized Direct Stafford
- Unsubsidized Direct Stafford
- Direct Parent PLUS
- Graduate Direct PLUS

Consider Private/Alternative Loans if
- You have reached your federal Stafford Loan borrowing limit
- You did not receive enough financial aid to cover your expenses
- You are enrolled less than half-time
- You have a balance from a previous semester to pay

http://www.kennesaw.edu/financial_aid/loans/loans.html

You must be enrolled in a minimum of 6 credit hours (per semester) to be eligible to receive student loans.

Federal Direct Loans for Summer semester are ONLY available if funds were not exhausted during the fall/spring semesters.
HOPE Eligibility:

Students must be a Georgia Resident, enrolled in a degree seeking program with at least a 3.3 GPA to maintain full tuition coverage. Students who maintain a 3.0—3.29 GPA will receive a portion of their tuition covered by HOPE. This award amount is determined by the Georgia State Legislature.

For students attending summer education abroad programs, the HOPE award amount will be an estimate only until the GPA is verified after the spring semester.

Additional HOPE Scholarship information

Pell Grant Eligibility:

- Students must complete the Free Application for Federal Student Aid (FAFSA)
- Students must have a completed financial aid file
- Need will be determined based on information from the FAFSA
- Must be a 1st time undergraduate student without a previous bachelor’s degree
- May be eligible if attending less than half-time (i.e. 5 hours or less)
- Students will not be eligible for Pell in the summer semester if they were full time in the fall and spring semesters.

Additional grant information
In order to receive any financial aid funds, students must be in attendance at Kennesaw State University. When a student is studying away from the KSU campus - transcripts are required to document their attendance. Final grades (transcript) must be received to determine a student’s continued financial aid eligibility.

Per the U.S. Department of Education, **Transcripts must be received** in order to determine:

- Whether the final transcript may impact a student’s eligibility under Federal Satisfactory Academic Progress (SAP) rules;
- Whether a student may have withdrawn from school and the first notification is through the transcript – which then requires financial aid funds to be recalculated – which could result in the student owing KSU additional funds;
- Whether the student ever started every class – if not – school must perform financial aid recalculation and student could owe funds back to KSU;
- Whether the student did not take the required courses (if they switched classes) and therefore they are not part of his/her degree and cannot be used to determine financial aid eligibility.

The Kennesaw State University policy is as follows:

1. Students will complete the necessary steps required to receive credit for coursework taken at “Host” school. (Financial Aid Acknowledgment, Education Abroad Course Credit Approval Request Form and Consortium Agreement must be submitted and approved prior to student leaving country)
2. Once KSU allows the student to take coursework at another institution, the Financial Aid Office will immediately place a “HOLD” on the student’s financial aid account. This hold will remain until the transcript has been received by KSU and a determination is made regarding eligibility criteria being met for the study experience away from KSU.
3. On a case-by-case basis, a student’s record will be reviewed to determine if SAP would or would not be impacted. Before a review is allowed, a letter must be received from the host school notating that the student did indeed attend and take the coursework showing on the consortium form. As part of the letter from the host school, a notation must be included that the student completed successfully at least one course. For programs lasting longer than one term, the student must submit to the Financial Aid Office at letter from the host school on letterhead notating their attendance and their successful completion of at least one course for the first term of attendance.
4. The student (whose aid was allowed to disburse) will be given **1 month from the first day of classes in any subsequent term** to have the transcript received by KSU. If this does not occur, all aid will be removed from the student’s account.
5. Once a transcript has been received and a determination is made regarding eligibility, the hold will be removed and aid will be allowed to disburse. On a case-by-case basis, and if the “Host” institution provides a document on institutional letterhead, the hold may be relaxed. Once more – the final transcript must be received within 1 month from the first day of classes – if not received – the aid will be removed.
6. For students who are participating in the KSU Exchange Program, Exchange Internships, ISEP Exchange and non-KSU programs, you are required to meet with the Host Institution’s Coordinator and confirm your registration in the courses at the Host institution. You are required to complete and submit the Host Institution Enrollment Verification Form, to your KSU Education Abroad Program Coordinator, within the first ten days after your arrival to start classes at the Host institution, Further, you must notify your KSU Education Abroad Advisor immediately of any changes to your program of study that did not receive prior approval prior to your departure to attend the Host institution. Failure to follow this process and submit the Host Institution Enrollment Verification Form by the required deadline will result in your financial aid being cancelled and you will be required to repay the full amount of that aid and pay any required additional fines and/or fees.
Per Federal Regulations— the earliest that a school may disburse Federal Student Aid funds to the student’s account is 10 days before the first day of classes for that payment period but not sooner than the KSU published disbursement date.

For Example, if a student is attending a education abroad program and their first day of classes for the Fall semester begins on September 27, we will not be able to disburse their financial aid funds prior to September 17th.
Financial Aid Schedule Adjustment Policy

Any schedule adjustments made after drop/add, of the semester in which a student is participating in a education abroad program, will not be approved due to KSU and federal rules and regulations. Further, any schedule adjustment will impact a student’s financial aid and the student will be required to repay the full amount of the financial aid back to KSU.
How do I apply for financial aid?
Complete the Free Application for Federal Student Aid (FAFSA) or the Renewal Application and send it to the federal processor (either by mail or electronically using FAFSA on the Web or FAFSA Renewal on the Web).

- You will receive a Student Aid Report, or SAR, through the mail or the Internet. It is important that you review your report making sure all information is correct.
- Submit all documents as requested by your Office of Student Financial Aid (i.e. tax returns, Verification Worksheets).
- Follow up with the Office of Student Financial Aid by checking Owl Express periodically to make sure no additional information is required.

How long does it take for KSU to receive my FAFSA?
That depends. If you file electronically and sign with a PIN it usually takes the Department of Education approximately 72 hours to process a completed FAFSA. Other methods of filing will slow the process down considerably.

Beginning in February, Kennesaw State downloads information from the federal government once a week. For information about the status of your financial aid application please check your Owl Express account.

What are the criteria for full time and part time enrollment?
Full Time enrollment is 12 hours or more for undergraduates and 9 hours or more for graduate students. Part Time is considered 11 hours or less for undergraduates and 8 hours or less for graduate students.

How many hours must I take to receive financial aid?
- Pell Grant - This can vary. Pell Grant is calculated on a sliding scale according to your federally calculated family contribution and hours of enrollment. Pell Grant is normally awarded for full-time and adjusted down based according to actual hours enrolled. Summer Term - see page 4
- Other Grants/Scholarships - This can vary. Your Financial Aid Award Letter should advise you as to requirements for specific awards. Otherwise, check with the Office of Student Financial Aid.
- Loans - You must be enrolled at least half-time at the time of disbursement (i.e. at least 6 hours for undergraduates or at least 5 hours for graduate students).
- HOPE Scholarship - see page 4

When do I apply for financial aid?
You Must File a FAFSA every Year. The exact time can vary from institution to institution. Typically, you apply as soon after January 1st as possible, after you and/or your parent(s) have completed your/their federal tax returns

What will financial aid pay for?
Financial aid will pay for classes that are required by the institution towards a degree. Financial aid will not pay for audited classes, developmental courses not required by the school, or for any courses where you are enrolled at KSU as a transient or non-degree seeking student.
Students are awarded financial aid based on FULL-TIME enrollment status (12 hours). Financial aid packages for students enrolled less than 12 hours may require adjustments. Eligibility for awards varies with enrollment status. Non-degree programs are ineligible.

If you receive any financial assistance from any source other than what is shown on your award notification, your financial aid package may be adjusted. Kennesaw State University reserves the right to change the content and amount of any student’s financial aid package based on additional financial assistance received by the student at any point in the academic year.

Your financial aid award is subject to change or may be adjusted at any point in the academic year due to Kennesaw State University’s correction(s) and/or change(s) in federal/state appropriations. We routinely audit our financial aid files throughout the academic year to check for accuracy. KSU reserves the right to make corrections to a student’s financial aid information as needed and these changes may alter a student’s Expected Family Contribution (EFC) or award eligibility and subsequently the financial aid package. In addition, please remember that changes in your EFC due to student’s/parent’s failure to report accurate information on the FAFSA will result in award revision(s) as well. KSU reserves the right to adjust the content and/or the amount of the student’s financial aid package based on the above conditions at any point in the academic year.

If you correct your Student Aid Report (SAR) after you have been awarded, your financial aid package may be adjusted in accordance with federal regulations at any point in the academic year. KSU reserves the right to adjust the content and/or the amount of the student’s financial aid package based on the above conditions at any point in the academic year.

If you withdraw after the term begins, your financial aid package is subject to proration as set forth in the federal regulations. If, after the federally prescribed proration is calculated, we have to reduce your financial aid package, you may owe a balance on your account. This balance is your responsibility to pay, not KSU’s responsibility. Institutional aid (including scholarships) may be prorated if tuition charges are adjusted.

Contents of the student’s financial aid file are the property of the Kennesaw State University Office of Financial Aid. These files are considered confidential information. Requests by the student to review his or her file must be made in writing. Requests by the dependent student’s parent(s) to review the student’s file must be made in writing, and the student must give his or her written consent to release the information. Once a request is received, KSU has 45 days to make the requested information available for review. This review will take place in the Office of Financial Aid at a time convenient for the student, dependent student’s parent(s) and the Office of Financial Aid. This review will NOT take place the same day the written request for review is received by the Office of Financial Aid. Requests by anyone other than the student and/or the parent(s) must be approved by the student. A “Student Consent Form to Release Information” must be completed by the student and submitted to the Office of Financial Aid. This policy is in compliance with the Family Educational Rights and Privacy Act (FERPA) of 1974, 20 USC § 1232g and 34 CFR § 99.
In the case of a divorced/separated student, the ex-spouse is not privileged to any financial aid information on the student.

In the case of a divorced/separated parent of a dependent student, the non-custodial parent is not privileged to any financial aid information regarding the student unless that non-custodial parent’s financial information was used to calculate the student’s eligibility for financial aid.

For the protection of the student, as well as the protection of the staff of the Office of Financial Aid, we will not release information regarding the student’s financial aid package over the phone.

If your permanent home address changes at any time, it is your responsibility to notify the University of your change of address immediately. Because the Office of Financial Aid communicates with you via email, it is your responsibility to ensure the accuracy of the address.

Students must apply for need-based financial aid each year; financial aid awards are NOT automatically renewable. We cannot guarantee that the same level of funding will be available each academic year. Funding levels from the federal government, the state, and the University change each year. As a result, need-based financial aid packages may vary annually in content as well as total amounts from year to year. The Office of Financial Aid at KSU reserves the right to change packaging policies annually.

Students who leave the University through transfer, graduation, or any other form of leave are not entitled to the remaining eligibility of institutional aid/scholarships and will forfeit such remaining eligibility.

Students attending the Summer term are eligible for financial aid based on remaining eligibility for the academic year. Federal funds, i.e., Student Loans and the Pell Grant, are based on an annual limit. If the annual amount has been utilized for previous terms (whether at KSU or at other post-secondary schools), the student is not eligible for additional funding for the Summer term. The student must be enrolled in at least 6 hours during the Summer term to receive a student loan.

Current year financial aid may not be used to pay prior year balances.

Students with student loans who withdraw from school, must complete an Exit Interview before returning – even if the student returns the next term.

Students and/or parents who report “No Income” on the FAFSA, or report an income that appears to be exceptionally low, may be required to provide additional documentation. The student and/or parent will be contacted by the Financial Aid Office regarding this need.

Students who wish to apply for an alternative loan (non-federal loan) must complete and file the FAFSA. International students must provide a written statement appealing this policy.

Annual student loan eligible amounts will not be awarded for one term.

The Financial Aid Office reserves the right to deny a student a loan – federal or alternative – based on specific federal guidelines. Student who has previously defaulted on a student loan may be denied on a case-by-case basis.
**Financial Aid Enrollment, Refund, and Repayment Policies**

**Enrollment Policy:** To be eligible to receive need-based financial aid other than the Federal Pell Grant (must be enrolled for 6 or more hours during the Summer term), a student must be enrolled at least half-time (6 hours) in a program leading to the receipt of a degree. A student who is enrolled less than half-time may be eligible to receive a Pell Grant as long as the student is seeking their first baccalaureate degree. A student’s financial aid award may be adjusted at any point in the term due to enrollment changes or noted errors on the part of the student/parent or institution.

**Refund Policy after Official/Unofficial Withdrawals (Title IV Funds):** To withdraw officially from the University, a student must complete an official withdrawal form in the Office of the Registrar or online. The date the Registrar’s Office signs and approves the withdrawal form is the official date KSU will use in the calculation of any tuition refund or refund to Federal student aid and/or HOPE scholarship programs. Students who do not formally and completely withdraw are not eligible for a refund. As part of the Higher Education Amendments of 1998, Congress passed new provisions governing what must happen to your Federal financial assistance if you completely withdraw from school in any semester. If a student withdraws from KSU, then the University or the student may be required to return some of the federal aid and/or HOPE Scholarship funds awarded to the student.

**Title IV Funds (Federal):** For those students who withdrew and are receiving federal funding, the refund policy of Title IV Funds (back to federal programs) is dictated by federal regulations governing Title IV financial aid programs. These programs must be refunded according to the calculations prescribed by federal regulations based on the date of withdrawal and percentage of time enrolled. Within 45 days of the date of withdrawal being determined, the amount of funding that must be returned to the Title IV programs will be calculated, and the student’s financial aid award will be adjusted accordingly. This will occur within 45 days of the official date of withdrawal, or, in the cases of unofficial withdrawals (see below), the date that the school has determined the student has withdrawn. Students who have federal loans are required to complete an exit loan counseling.

**Non-Attendance/Unofficial Withdrawals:** Students who register for classes, and do not attend at least one class session, are not eligible to receive any federal, state, or institutional funds. Students who attend at least one class, cease attending all classes, and do not officially withdraw from the University, are considered to have unofficially withdrawn and are subject to proration even if the school becomes aware of the lack of attendance at the end of the term or after the term has concluded.

**Repayment Policy After Official/Unofficial Withdrawals:** In the case of an official or unofficial withdrawal from the University, a student who receives a cash disbursement of Title IV financial aid funds may have to repay the University a percentage of those Title IV funds depending on the length of enrollment and the amount of financial aid awarded to the student. If, according to the federal calculations, a student has been “overpaid,” the student will be required to repay the excess amount to the University for reimbursement to the federal programs. If the student fails to repay the calculated amount, the student will be reported to the U. S. Department of Education and will be ineligible for any other Title IV assistance at any school.
Outside Scholarship Resources

Education abroad Scholarship Databases:

http://www.studyabroadfunding.org/
http://www.fastweb.com/
http://collegenet.com/mach25/app
http://zinch.com/scholarships/

Gilman Scholarship
http://www.iie.org/gilman
- Up to $4,000
- Education abroad programs 4 weeks + or in more than one country
- Must be U.S. citizen seeking undergraduate degree
- Must be a Pell Grant recipient
- Additional $3,000 available to those studying a Critical Need Language

Phi Kappa Phi Honor Society Education abroad Grants
http://www.phikappaphi.org/Web/Scholarships/studyabroad.html
- $1,000 Scholarship
- For any education abroad program
- Must have a minimum 3.5 GPA
- Available to both undergraduate and graduate students

LIVFund Scholarship
http://www.livfund.org/scholarship/what-is-the-livfund-scholarship/
- Two $500 Scholarships for programs in Latin America
- Short and Long Term programs eligible
- Award recipients required to blog while abroad
Outside Scholarship Resources - continued

National Security Education Program (NSEP) David L. Boren Undergraduate Scholarship
http://borenawards.org/boren_scholarship/basics.html

- Covers the cost of your education abroad program (including tuition & fees)
- Must be a U.S. citizen
- Preference is given to students going abroad for 1 year, but semester and summer programs are eligible (minimum of 8 weeks abroad)
- Ideal candidate is studying an underrepresented language and culture while studying abroad
- Within 3 years of graduation the recipients must work for one year in the Department of Defense, Homeland Security, State, or Intelligence Community

Marshall Scholarships
http://www.marshallscholarship.org/

- Covers the cost of the education abroad program (including tuition and fees)
- 2 year program in England for students seeking a Master’s degree
- Minimum 3.7 GPA

Diversity Abroad Scholarship
http://www.diversityabroad.com/scholarships

- Economically disadvantaged students, first-generation, students with disabilities and ethnic and racially diverse students are strongly encouraged to apply

Golden Key Scholarship
https://www.goldenkey.org/scholarships-awards/overview/

- $1,000
- Undergraduate award based on academic merit and relevance of education abroad to field of study
Outside Scholarship Resources - continued

The American-Scandinavian Foundation
http://www.amscan.org/fellowships_grants.html
- Offers fellowships (up to $23,000) or grants (up to $5,000) to students who pursue research, study or creative arts projects in one or more Scandinavian country for up to one year.
- Must be U.S. citizen or permanent resident
- Must have completed undergraduate degree by the start of the project in Scandinavia

ISEP Scholarships
http://www.isep.org/students/Programs/financial_aid_scholarships.asp
- For students going on an ISEP program

Study in Australia
- Database of scholarships for students studying abroad in Australia

Freeman-Asia Scholarship
http://www.iie.org/en/Programs/Freeman-ASIA
- Must be an undergraduate student studying in East or Southeast Asia
- Based on a demonstrated financial need

Department of Education Scholarship for Programs in China
http://www.ciee.org/study-abroad/financial-aid/#china
- Awards vary from $500—$800
- Based on merit, financial need, and previous language experience
Outside Scholarship Resources - continued

Bridging Scholarships for Study in Japan
http://www.aatj.org/studyabroad/scholarships

- Undergraduate Students
- Must be U.S. citizen
- Any field of study is eligible and Japanese language is not a prerequisite
- $2,500 stipend for semester-long programs or $4,000 for academic year program
- Summer programs are not eligible

Fund for Education Abroad Scholarships
http://fundforeducationabroad.org/about-fea/

- General and dedicated scholarships up to $10,000
- Must be U.S. citizen or permanent resident
- Minimum 4 week program duration
- Work to support education abroad on campus
- Preference is given to programs that include language and/or sustainable service-learning components
- Preference is given to non-traditional destination

LEXIA International Scholarships
http://www.lexiaintl.org/students/finances#lexia-scholarships

- Scholarships range from $500 — $2,000 per semester and from $250 — $750 Summer terms
- Scholarship awards are based on both need and merit

CETL is pleased to announce several funding opportunities for undergraduate student researchers and their faculty mentors.

Please visit the CETL Web site at:
http://www.kennesaw.edu/cetl/faculty_funds/undergraduate_research.html for details of the funding program.
Outside Scholarship Resources - continued

SCHOLARSHIPS FOR GRADUATE STUDY

NSEP Graduate International Fellowships
http://www.borenawards.org/
- Awards range from $12,000—$30,000
- Minimum of one semester abroad

Fulbright Scholarships
http://www.iie.org/fulbright
- Grants available for teaching, research, and graduate studies
- Available to both U.S. citizens and incoming foreign students
It is the mission of the Office of Student Financial Aid to support the University’s student success, enrollment, and retention goals by providing state, institutional, and federal student aid funds to eligible students in a timely manner. Services to students will be provided in a fair, sensitive, and confidential manner by a well-trained and caring staff.