



OFFICE OF STUDENT FINANCIAL AID

Fall 2018 Financial Aid Basics

Welcome to Kennesaw State University! The Office of Student Financial Aid is here to assist you with paying for your education. We work with a variety of federal, state and institutional loans, grants, scholarships, and work programs. You can learn more about all of these programs on our website at

<http://financialaid.kennesaw.edu/>

FEDERAL STUDENT AID

File your FREE Application for Federal Student Aid (FAFSA) early and every year!

- The FAFSA became available for the 2018- 2019 academic year on October 1, 2017.
- In order to file the FAFSA, the student and the parent (if the student is dependent) both need an FSA ID, which is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents.
- To request an FSA ID visit <https://fsaid.ed.gov/npas/index.htm>
- File the FAFSA - <https://fafsa.gov/>
- **KSU's School Code: 001577**

AWARDS

Your awards can be viewed via Owl Express at any time. You must accept or decline any offered loans. Grant and Scholarship aid will automatically be accepted on your behalf.

- Login
- Click on Financial Aid
- Click on Financial Aid Awards
- Select the academic year, 2018-2019
- Click on "Terms and Conditions" and "Accept" after reading the Terms and Conditions. Once you have accepted the Terms and Conditions, you will be able to see your awards.
- Click on "Accept Award Offer" to accept or decline your loans.



CHECK OWL EXPRESS FOR MISSING REQUIREMENTS

- Login to Owl Express
- Click Financial Aid
- Click 2018-2019 View Requirements and Submit Documents

For verification documents::

- Tax Return Transcripts for **2016** must be provided. Copies of your tax return forms cannot be accepted in place of a Tax Return Transcript. A Tax Return Transcript can be ordered *at no charge* online from the IRS website at <https://www.irs.gov/Individuals/Get-Transcript>
- Once received, documents can be uploaded to your account via your Owl Express Account. From the Financial Aid Menu select **2018 - 2019 View Requirements and Submit Documents**.

SATISFACTORY ACADEMIC PROGRESS

To maintain Satisfactory Academic Progress (SAP):

- Must maintain a 2.00 cumulative GPA (3.00 Graduate)
- Must earn 67% of all coursework attempted
- Cannot exceed the maximum timeframe (150% of maximum credits to graduate)
- SAP will be evaluated at the conclusion of every semester
- You can only file an SAP Appeal twice while attending KSU

NOTE: To learn more about SAP, please visit our website at <http://financialaid.kennesaw.edu/policies/satisfactory-academic-policy.php>

SCHOLARSHIPS

For scholarship opportunities, please visit:

<http://financialaid.kennesaw.edu/types-of-aid/scholarships.php>

You may apply for scholarships on-line from November 1-March 15 to be awarded for the following Fall.

Other free searches include: The College Board, Gafutures.org, Scholarships.com and more.

HOPE PROGRAM

Georgia residents or those who expect to gain residency, should complete the Free Application for Federal Student Aid (FAFSA) at <https://fafsa.gov/>.

Basic HOPE Information:

- Students must maintain a 3.0 cumulative GPA.
- HOPE counts all attempted hours following high school graduation except learning support hours.
- HOPE will only pay for 127 attempted hours.
- HOPE provides \$162.00 per credit hour for the 2018-2019 academic year.
- Students are evaluated at 30, 60, and 90 attempted hours and at the end of every spring term.
- If you lose HOPE, you may regain your eligibility only at the 30th, 60th or 90th attempted hour. You may lose and regain HOPE one time.
- You have 7 years following high school graduation to utilize all of your HOPE Scholarship eligibility.

FEDERAL DIRECT LOANS

Steps to complete the Loan Process:

- Accept your loans via Owl Express
- Complete an on-line Master Promissory Note with Direct Lending. To complete this requirement, go to: <https://studentloans.gov>
- Complete Entrance Loan Counseling. To complete this requirement, go to: <https://studentloans.gov>
- Students must e-sign their Master Promissory Note. The student will utilize their FSA ID that was used to complete the FAFSA.
- Students must be enrolled at least half-time (6 credit hours for Undergraduate and 5 credit hours for Graduate) to receive loans.

ALTERNATIVE STUDENT LOANS

- A student must be maintaining Satisfactory Academic Progress to receive an alternative/private loan.
- You should allow 4-6 weeks for an alternative loan to be processed and for funds to be received at KSU.
- To find out the date your loan funds will be released to KSU, please contact your lender.
- Alternative/Private loans do not authorize and will disburse when the funds are released to KSU, but no earlier than KSU's published disbursement date.

FALL 2018 DATES TO REMEMBER

- March 1 - Priority Deadline to complete 2018-2019 FAFSA
- June 1 - Priority Deadline for all required financial aid documents
- July 1 to August 20- Financial aid credits available at KSU Bookstore if financial aid file is complete and pending aid disbursement exceeds charges on account (maximum \$750).
- August 8-Final Payment Deadline for Fall 2018
- August 21 - Financial aid will disburse to KSU account to pay toward tuition and fees
- August 24 - Refunds Available (processed by Bursar's Office)

ZELL MILLER SCHOLARSHIP PROGRAM

The information is the same as the HOPE Scholarship except:

- Students must maintain a 3.3 cumulative GPA.
- The Zell Miller Scholarship pays 100% of the standard tuition.

Students are designated as eligible for the Zell Miller Scholarship Program by Georgia Student Finance Commission.

CONTACT INFORMATION

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