

## SPRING 2020 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 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 2019- 2020 academic year Oct. 1, 2018
- 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>
- 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, 2019-2020
- 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.

### SCHOLARSHIPS

- For scholarship opportunities, please visit: <http://financialaid.kennesaw.edu/types-of-aid/scholarships.php>
- You may apply for scholarships online from Nov. 1- Mar. 1 to be awarded for the following Fall.
- Other free searches include: The College Board, [Gafutures.org](http://Gafutures.org), [Scholarships.com](http://Scholarships.com) and more.

### CHECK OWL EXPRESS FOR MISSING REQUIREMENTS

- Log in to Owl Express
- Click Financial Aid
- Click 2019-2020 View Requirements and Submit Documents

#### For verification documents:

- Tax Return Transcripts for **2017** 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 **2019- 2020 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-academicpolicy.php>



**KENNESAW STATE  
UNIVERSITY**  
DIVISION OF ENROLLMENT SERVICES  
*Office of Student Financial Aid*

## FEDERAL DIRECT LOANS

Steps to complete the loan process:

- Accept your loans via Owl Express
- Complete an online 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 use their FSA ID that was used to complete the FAFSA.
- Students must be enrolled in degree applicable courses at least half-time (six credit hours for undergraduate and five credit hours for graduate) to receive loans.

## ALTERNATIVE STUDENT LOANS

- A student must be maintaining Satisfactory Academic Progress (SAP) 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 they will not disburse earlier than KSU's published disbursement date.

## SPRING 2020 DATES TO REMEMBER

- Nov. 1 - Priority deadline to complete 2019-2020 FAFSA
- Dec. 1 - Priority deadline for all required financial aid documents
- Dec. 1 to Jan. 13 - Financial aid credits available at KSU Bookstore if financial aid file is complete and pending aid disbursement exceeds charges on account (maximum \$750).
- Jan. 17 - Final payment deadline for Spring 2020
- Jan. 17 - Financial aid will disburse to KSU account to pay toward tuition and fees
- Jan. 22 - Refunds available (processed by Bursar's Office)

## HOPE PROGRAM

Georgia residents, or those who expect to gain residency, should complete the Free Application for Federal Student Aid (FAFSA) annually at <https://fafsa.gov/> or complete the online Georgia Student Finance Application (GSFAPPS) one time at <https://www.gafutures.org>

Basic HOPE Information:

- Students must maintain a 3.0 cumulative HOPE GPA.
- HOPE counts all attempted hours following high school graduation except learning support hours.
- HOPE will pay toward 127 attempted hours.
- HOPE provides \$167.00 per credit hour for the 2019-2020 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.

## ZELL MILLER SCHOLARSHIP PROGRAM

The information is the same as the HOPE Scholarship except:

- Students must maintain a 3.3 cumulative HOPE GPA.
- The Zell Miller Scholarship pays 100% of the standard tuition (\$185.40 per credit hour for the 2019-2020 academic year).

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

## CONTACT INFORMATION

Office of Student Financial Aid  
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**Monday-Friday**