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## GRADUATE STUDENTS

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### What types of assistance can I receive as a graduate student?

To determine your eligibility for many financial aid programs, you must complete the Free Application for Federal Student Aid (FAFSA) each year, which is available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Some programs may require an additional application. If your status changes from undergraduate to graduate during the academic year, your awards may need to be adjusted. Graduate students are not eligible for federal grants. Sources of financial assistance for graduate students may include:

- Bureau of Indian Affairs Tribal Grant
- Departmental Scholarships or GTA/GRA Fee Reductions
- Federal Health Professions Student Loans (Pharmacy Students Only)
- Federal Perkins Loans
- Federal Subsidized/Unsubsidized Loans
- Federal Work-Study
- Graduate PLUS Loan
- Kansas Teacher Service Scholarship ([www.kansasregents.org](http://www.kansasregents.org))
- Kansas University Endowment Loans ([www.kuendowment.org](http://www.kuendowment.org))
- KU Edwards Campus Tuition Grant (Edwards Campus degree program students only)
- KU International Student Tuition Grant (International degree-seeking students only)
- KU Tuition Grant
- Private/Alternative Loans
- The Graduate School Scholarships ([www.graduate.ku.edu](http://www.graduate.ku.edu))

Additional Information is available at [www.financialaid.ku.edu](http://www.financialaid.ku.edu) and [www.scholarships.ku.edu](http://www.scholarships.ku.edu).

### What is my Cost of Attendance (COA) and how is it calculated?

Your COA is a standardized estimate of what it will cost you to attend KU for the academic year. Your total expenses for the academic year will depend on your field of study, living accommodations, and lifestyle. Modest estimated graduate student budgets used by OSFA include tuition, fees, room, board, books/supplies, transportation, and personal expenses. Course fees vary by school and individual courses and therefore are not included in the COA figures (except Pharmacy and Law). You may view your COA and/or financial aid awards on Enroll & Pay at <http://sa.ku.edu>. You cannot receive financial aid in excess of your budget.

### What if I attend classes ONLY at the Edwards Campus?

COA for students in degree programs at the Edwards Campus include fees specific to that campus. The Edwards Campus COA may be very different than what your COA would be if you attended classes only on the Lawrence campus. If you are awarded financial aid before you notify the OSFA that you are an Edwards Campus student, your COA must be adjusted accordingly. In this situation, your projected financial aid may also be adjusted. If any adjustments are made to your awards, you will receive an email notification. For additional information regarding tuition and fees at the Edwards Campus, visit [http://edwardscampus.ku.edu/3\\_CurrentStudents/Tuition\\_and\\_Fees.htm](http://edwardscampus.ku.edu/3_CurrentStudents/Tuition_and_Fees.htm).

### Can I increase my COA if I have unusual circumstances not reflected on my FAFSA?

You may submit a Special Circumstances Re-Evaluation Request if you experience special circumstances such as job termination, reduced pay, or increase in medical expenses that you do not feel was accurately reflected on your FAFSA. You may also request an increase in your financial aid budget for child-care expenses (if applicable). The Special Circumstances Re-Evaluation Request and Child Care Budget Adjustment Request are available in the OSFA or on our website.

### **How does my enrollment affect my financial aid status?**

Your enrollment determines your eligibility for financial aid and impacts your financial aid budget. You must be enrolled in at least 6 hours to be eligible to receive federal financial aid during the academic year. Occasionally, a student enrolled in less than 6 hours may receive financial aid if they meet certain criteria. If you are enrolled in fewer than 6 hours and want to receive financial aid, you must contact our office to see if you are considered at least half-time according to the established criteria. Although this would enable you to receive financial aid, your COA would be adjusted to reflect the actual number of enrolled hours. Your COA is based on the cost of tuition for 12 hours. As long as you enroll in 9 or more hours, this budget item does not need to be reduced. You must inform the OSFA if you enroll in fewer than 9 hours. You may do so by completing the information on page two of your accept/decline aid screen in Enroll & Pay. If you are enrolled in fewer than 9 hours, your financial aid will not transfer to your student account until you inform the OSFA of your enrollment status. Once your COA is adjusted, a reduction in your financial aid awards may be necessary. If so, the OSFA will notify you via email.

### **How many hours do I need to be enrolled in to defer my undergraduate federal loan(s)?**

Contact your lender(s) for the specific criteria required for deferring your loan(s). If your lender requests certification of enrollment status, contact the University Registrar, 151 Strong Hall, or download the request form from their website at [www.registrar.ku.edu](http://www.registrar.ku.edu).

### **Does being a Graduate Teaching Assistant (GTA) or Graduate Research Assistant (GRA) impact my federal financial aid?**

Fee reductions for GTAs and GRAs must be considered when establishing financial aid eligibility. It is your responsibility to notify the OSFA as soon as you receive a GTA or GRA appointment. You should indicate the type and length of the appointment. The Graduate School notifies the OSFA of all appointments once a complete list is available, but this may be after you receive your financial aid. We encourage you to advise the OSFA directly so necessary adjustments may be made as soon as possible. Otherwise, you may be planning on a specific amount of financial aid, only to see the amount reduced later, due to the appointment. By prompt reporting, the OSFA can make a financial aid adjustment before disbursement. If disbursement is made prior to the reporting, some or all aid may have to be repaid and/or a subsequent disbursement may be greatly reduced, or in some cases, canceled.

### **How can I receive my excess financial aid?**

Excess financial aid is typically available for the first time each semester during the week of the first day of classes. If your application has not been processed completely by this time, you will not be able to receive any funds until your file is complete and your aid is fully processed. No funds will be disbursed to you in advance. You are encouraged to complete the Direct Deposit Authorization form, which allows financial aid, scholarships, and/or other credit balances to be electronically deposited into your bank account. This is an easy and convenient way to receive a credit balance refund. You may complete the form online in Enroll & Pay at <https://sa.ku.edu> (Student Center>Finances>Set Up Direct Deposit). If you do not authorize Electronic Funds Transfer (EFT), you will receive any excess financial aid in the form of a paper check mailed to your billing address. If you have questions about direct deposit, please contact the Bursar's Office at (785) 864-3322.

### **How do I apply for Summer financial aid?**

In addition to completing a FAFSA, you must complete a Summer Financial Aid Request Form. This form will be available in mid-February in the Office of Student Financial Aid (OSFA) or on our website. If you enroll in fewer than 3 hours during the summer session and want to receive financial aid, you must contact our office to see if you are considered at least half-time according to the established criteria.

The OSFA is providing the above information as a courtesy. Outside of maintaining the OSFA website, the OSFA does not promote, validate, or maintain the websites listed. URL addresses and website contents frequently change. The URL addresses listed were accessible as of August 2007. A website appearing here does not necessarily imply that the University of Kansas or the OSFA agree with the material contained on or linked to the websites.