

Tuition, Expenses, & Financial Aid

Tuition and Fee Payment

Expenses include in-state tuition, out-of-state tuition, out-of-country tuition, mandatory student 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. Payment by credit card will incur an additional convenience fee charged by a third-party credit card processor.

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 or out-of-country tuition, for enrollment in all courses even if no credit is earned.

Per Board of Regents' policy, all tuition, fees, or other charges are subject to change at the end of any academic term. (BOR Policy 10.2.3)

Collection of outstanding balances

Kennesaw State University reserves the right to use a collection agency and to pursue legal action in order to collect the balance of any debt. Once an account is placed in collection or legal action is pursued by the collection agency, the student will be liable for all collection fees, which may be based on a percentage at a maximum of 15 percent of the delinquent account in addition to the amount of the original debt. At this point, the student will no longer be able to pay the University directly, and any communication or correspondence with the University about such debt must be directed through the collection agency.

Tuition Rates

Per Board of Regents' policy, tuition rates for all University System of Georgia (USG) institutions and programs shall be approved annually no later than the May meeting by the Board of Regents to become effective the following fall semester. Exceptions to this requirement may be granted upon recommendation of the Chancellor and approval by the Board of Regents. (BOR 7.3.1.1). Approved tuition and fee schedules will be made available upon receipt by

Kennesaw State University. All tuition, fees or other charges are subject to change at the end of any academic term without prior notice to comply with federal, state and institutional policies.(BOR 10.2.3)

Tuition charges can vary based on state residency status and degree program. Residency status is determined by the Office of Admission at the time of acceptance in accordance with the regulations of the Board of Regents of the University System of Georgia.

See <http://fiscalservices.kennesaw.edu/bursar/tuition-fees/tuition-fees.php> for the latest information on tuition and fees.

Mandatory Student Health Insurance

A mandatory insurance plan is in effect for the following student categories:

- All graduate students receiving a full tuition waiver as a result of a GRA, GTA, or GSA assistantship award.
- All undergraduate, graduate, and ESL international students holding F or J visas.
- All undergraduate and graduate students enrolled in programs that require proof of health insurance.
- All graduate students receiving fellowships that fully fund their tuition.
- International Scholars holding J visa status.

A waiver of the health insurance fee may be applied for directly with the insurer. For insurance plan and waiver information go to <http://fiscalservices.kennesaw.edu/bursar/tuition-fees/health-insurance.php>. This plan is optional for all other students.

Expenses and Fees

Additional Lab, Specialized Course 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 Registration Fee: A \$50 late registration payment fee will be assessed to students enrolling for the first time during drop/add. This includes students who failed to pay by the final payment deadline and were dropped for nonpayment.

Nursing Expenses: Although the exact costs of nursing expenses will vary, the following are estimated amounts. Mandatory uniforms (must be purchased from designated School of Nursing vendor), shoes, stethoscope, suitable watch, and other supplies cost \$300–350. The initial testing fee is \$500 to cover the cost of achievement exams and related books and other resources during the program. Lab supplies are approximately \$90 per semester. Clinical agency credentialing costs approximately \$400, to include expenses such as background checks, drug screens, and credentialing software activation fees. Possible costs of \$100 – \$200 for immunizations and other healthcare costs depending on health history and insurance coverage. Mandatory health insurance is charged to nursing students who do not have proper coverage. Additional expenses may be incurred throughout the nursing program where applicable.

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 \$750 per semester.

Housing Fees

Kennesaw State University offers several on-campus housing options. All of our housing communities provide fully furnished rooms, individual contracts, all-inclusive rates, and high-speed Wi-Fi. All communities are in close proximity of anywhere you want to go on campus. Housing and residence life personnel offer support 24/7 and strive to make the on-campus housing experience memorable and meaningful. For more specific information, please go to <http://ksuhousing.kennesaw.edu/>.

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 \$50 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: There is a priority fee of \$10.00 per document for electronic transmission (FAX) of unofficial transcripts or certification forms/letters.

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

Withdrawal/Refund of Student Fees

To withdraw from one or more classes, students must withdraw online through Owl Express.

Students dropping 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 will be refunded up to the point in time that the amount earned equals 60%. Students who 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. (BOR 7.3.5.1)

Students will receive refunds only when they withdraw from ALL of their classes and only by the schedule outlined in the University System refund policy.

Students enrolled in the 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 Registrar Academic Calendar webpage 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 nonresident fees, matriculation fees, and other mandatory fees will be made in the event of the death of a student at any time during an academic semester/summer term. (BOR 7.3.5.2)

Refunds will be disbursed by the university's internet bank partner. Students may use their Personal Code number received from Card Services to select a refund payment method:

electronic fund transfer or paper check at <https://www.refundselection.com/refundselection/#/welcome/continue>. Details are available at http://cardservices.kennesaw.edu/docs/Brochure_2016_O_88914_55441.pdf.

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 on the first day of class for a term may have their standard tuition and fees waived (with the exception of supplies, laboratory fees, special course or major fees, premium program fees, online tuition and the parking permit fee). A driver's license or birth certificate together with the Application for Senior Citizen Waiver must be presented to the Bursar's Office. Details are available at <http://fiscalservices.kennesaw.edu/bursar/tuition-fees/billing.php>.

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 USG institution and paid tuition and fees;
- Commissioned officers of the United States Public Health Service Commissioned Corps (PHSCC) who receive deployment orders in response to a public health crisis or national emergency after having enrolled in a USG institution and paid tuition and fees;
- Active-duty military personnel and who receive an emergency reassignment after having enrolled in a USG institution and paid tuition and fees;
- Those who are 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 (BOR 7.3.5.3);
- Students who are members of the Georgia National Guard or other reserve components of the U.S. Armed Forces who are re-enrolling 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.

Tuition Classification

Under guidelines established by the Board of Regents (BOR) of the University System of Georgia (USG), Kennesaw State University is required to determine the tuition classification for tuition payment purposes of all applicants or students of the University in accordance with BOR Policy 4.3.2 Student Residency.

A student's initial tuition classification is determined by the answers they provide on their application for admission. If the student does not agree with their initial tuition classification, they can appeal the decision to the Tuition Classification Officer in the Office of the Registrar.

Should the student enroll as a Non-Resident and later want to be considered a Resident, the student must submit a Petition to Change Tuition Classification. To ensure the student's tuition classification is corrected before the payment deadline the student should submit the Petition to Change Tuition Classification at least two weeks prior to final payment deadline. Otherwise, the student has until 30 days after the first day of class of the term they are trying to get in-state tuition to appeal their tuition classification. If approved, the change is not retroactive to prior semesters. If a petition is denied the student may appeal the decision beginning with the Office of the Registrar. Appeals will not be heard by the Board of Regents of University System of Georgia.

If a student enrolls as an out-of-country student and is not eligible to be reclassified to in-state tuition, they may be eligible to reclassify to out-of-state tuition. The student should contact the Tuition Classification team to discuss which documents are required to be reclassified.

Information regarding this process and the form can be obtained on-line at <https://www.kennesaw.edu/tuition-classification/> or by contacting the Tuition Classification Officer at tuitionclassification@kennesaw.edu

Board of Regents Policies Governing the Classification of Students for Tuition Purposes and Out-of-State Tuition

USG BOR policy on classification of students for tuition purposes and out-of-state tuition waivers may be found in the BOR Policy Manual sections 4.3.2 and 7.3.4.1 at <https://www.usg.edu/policymanual>.

Financial Aid

Kennesaw State University is committed to ensuring that a post-secondary education is accessible to qualified students. In order to accomplish this commitment, the Office of Scholarships and Financial Aid 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; and
- 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 of merit or achievement. Financial Aid is awarded based on full-time enrollment status (12 hours). Financial Aid packages for students enrolled less than full-time may require adjustments. Eligibility for awards varies with enrollment status.

For more information, visit the Financial Aid Office, view the website at financialaid.kennesaw.edu, or call the automated telephone system at 470- KSU- INFO (470-578-4636), fax at (470) 578-9096, email at finaid@kennesaw.edu or write to:

Office of Scholarships and Financial Aid

Kennesaw State University

585 Cobb Avenue, NW MD #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 (USDE) using a financial formula called Federal Methodology. The Free Application for Federal Student Aid (FAFSA) is the application that is required to begin this process. The electronic FAFSA is the easiest and quickest way to apply. The processing time for USDE is approximately four days. The electronic FAFSA may be accessed on our web site at financialaid.kennesaw.edu or

www.fafsa.gov. Prior to completing the electronic FAFSA, students and parents of dependent students should obtain a FSA ID at <http://fsaid.ed.gov/npas/index.htm>.

When completing the electronic FAFSA for KSU attendance, use the Federal Title IV Code of 001577. KSU will receive your FAFSA information electronically. Students must reapply annually to qualify each academic year.

Need-Based Award Application Procedures

Need-based awards include grants, employment, loans, and some scholarships. It is advisable to complete the FAFSA early. The FAFSA is available on October 1 for the award year that starts each fall semester. The priority date for receipt of the FAFSA at KSU is March 1 of each year. FAFSAs received by the priority date with all requested documents submitted by the student and reviewed by the Office of Scholarships and Financial Aid will be awarded first. New applicants must also apply for admissions through the Office of Admissions for a degree 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 students with need (i.e., COA minus EFC).

Federal Pell Grant

This is a federally funded program that provides need-based grants to undergraduate students without a previous bachelor's degree. The application is the Free Application for Federal Student Aid (FAFSA). Eligibility is based on the Estimated Family Contribution (EFC) and the Cost of Attendance (COA). Students receive their EFC information on the Student Report (SAR) after the submitted FAFSA is processed. The EFC range for Federal Pell Grant eligibility and maximum award changes annually. Pell Grant is prorated according to enrollment by each term. Students receiving the Federal Pell Grant may also be eligible for other types of financial aid. Students are limited to one full-time award each academic year. Students are also limited to twelve full-time semesters of payment under the Federal Pell Grant program.

Federal Supplemental Education Opportunity Grant

This federally funded program is designed for undergraduate students without a degree with exceptional need seeking their initial degree. A student must have been awarded the Federal Pell Grant in order to receive this grant. Early FAFSA application is encouraged. Priority for these awards is given to those who file by KSU's priority filing date, March 1st.

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. Awards are generally made on a first come, first serve basis.

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 students 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 online job postings at careerctr.kennesaw.edu. For more information, contact the director of career services.

Student Loan Awards

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). All loans are provided by the U.S. Department of Education. Students are allowed to select their lender and loan amount up to their award maximums. Eligible freshman may borrow up to \$3,500 per year, while sophomores (30+ earned hours) may borrow up to \$4,500 per year. Juniors (60+ earned hours) and seniors (90+ earned hours) may borrow up to \$5,500 per year. Students must be enrolled in at least 6 hours

that apply to their program of study each term to receive a Federal Subsidized Stafford Loan. The amount of loan eligibility is based on need as determined by the FAFSA and the cost of attendance.

Subsidized indicates that the federal government will pay the loan interest while the student is enrolled in school.

Interest will accrue during the six months following graduation or when the student ceases to be enrolled at least half time. Specific information on the interest rate and origination fee can be found at: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>. 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 dependent students up to \$2,000 per year (above the amount of eligibility for the Subsidized Stafford Loan). This loan is also 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. Independent freshmen and sophomores may borrow \$6,000 per year. Independent juniors and seniors may borrow an additional \$7000 (above the amount of eligibility for the Subsidized Stafford Loan). Students borrowing through the Unsubsidized Stafford Loan Program are responsible for the interest on the loan.

Specific information on the interest rate and origination fee can be found at: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>. Funds are disbursed to the student through the university in two installments. The amount of eligibility is based on the dependent or independent status of the student and the student's need. The application procedures and fees are the same as the Subsidized Stafford Loan Program. The student must be enrolled in at least 6 hours each term to receive a Federal Unsubsidized Stafford Loan. For the most up to date information on interest rates and loan fees, please visit studentaid.ed.gov/types/loans/interest-rates.

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.

A credit check is required for a PLUS credit approval. If a parent's PLUS loan application is denied, federal regulations allow the student to borrow additional Unsubsidized Stafford Loan funds. The student can then request additional unsubsidized loan funds. For the most up to date information on interest rates and loan fees, please visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Alternative Loan Program

Alternative or Private student loans are different from federal student loans in that they are not guaranteed by the federal government, require a credit check, and often a co-signer.

Loan approval, interest rates, and repayment requirements are prescribed by the lender. Additional information and application procedures are available from the Office of Scholarships and Financial Aid or the lender. Students must maintain satisfactory academic progress and must complete a FAFSA for our office to certify an alternative loan.

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

To be eligible for the HOPE Scholarship, students must meet the following requirements:

- Must complete an application – GSFAPPS or FAFSA;
- Must have at least a 3.0 HOPE GPA, which includes all college level coursework attempted since high school and from any institution attended;
- Must have attempted less than 127 hours;
- Must have not reached their HOPE Expiration Date; and
- Must be a final HOPE Scholar if less than 30 attempted hours.

HOPE Scholars

If students have recently graduated from high school, they can only be awarded the HOPE Scholarship after the Georgia Student Finance Commission (GSFC) has evaluated

their high school transcripts. After noting that they are a HOPE Scholar, students may contact our office by email if not awarded HOPE at KSU.

If students are not HOPE Scholars at the time of high school graduation, they may earn the HOPE Scholarship by achieving a 3.00 HOPE GPA at 30, 60 or 90 attempted hours. If students have a 3.00 HOPE at one of these benchmarks, they should email finaid@kennesaw.edu

HOPE GPA Reviews

All students must maintain a 3.00 HOPE GPA at their 30, 60 and 90 attempted hours and at the end of every Spring semester.

Zell Miller Scholarship

The Zell Miller Scholarship was created in March of 2011 for Georgia's highest performing students. To learn more about the requirements for the Zell Miller Scholarship, please visit <https://www.kennesaw.edu/financial-aid/hope-scholarships/zell-miller-scholarship.php>. Students are determined initially to be eligible for the Zell Miller Scholarship by the Georgia Student Finance Commission (GSFC). Students can check their status for the Zell Miller Scholarship by checking their HOPE GPA at <https://www.gafutures.org/> Students will only be awarded the Zell Miller Scholarship after KSU receives confirmation of their status from GSFC.

Applying for the Zell Miller Scholarship

To apply for the Zell Miller Scholarship, students must complete a GSFAPPS or the FAFSA and meet the following requirements:

- Must complete an application – GSFAPPS or FAFSA;
- Must be confirmed as a Zell Miller Scholar by GSFC;
- Must have at least a 3.3 HOPE GPA, which includes all college level coursework attempted since high school and from any institution attended;
- Must not have reached the Zell Miller Expiration Date; and
- Must have attempted less than 127 hours.

If students believe they should be a Zell Miller Scholar and have confirmed their status with GSFC by checking their HOPE GPA, they should email our office.

Zell Miller GPA Reviews

All students must maintain a 3.3 HOPE GPA at 30, 60 and 90 attempted hours and at the end of every Spring semester.

Institutional Scholarship Awards

Several privately supported scholarships for undergraduate students and fellowships for graduate students are available at Kennesaw State University. These awards are normally merit-based but some are need-based. Students may apply for institutional scholarships through the Scholarship Universe portal: <https://www.kennesaw.edu/financial-aid/scholarships/index.php>. The majority of applications are available from November through March for the following academic year.

Disbursement Procedure

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

- **Step One:** Students will receive a notification of a financial aid award letter through the school-assigned email address. Students must then access Owl Express to view their award letter. Any awarded grants or scholarships (including HOPE scholarships) are automatically accepted for the student. New students who want to accept an offered student loan must go to the financial link on their OWL Express account to accept the loan(s). Students must read, accept and submit the Terms and Conditions to be able to accept the loan. Then, the tab to accept the award offer will become a clickable link.
- **Step Two:** Financial aid funds (Pell, SEOG, HOPE, Scholarships, and Loans) are applied to the students' account on the dates indicated at <https://www.kennesaw.edu/financial-aid/>. Students receiving other types of assistance or external assistance should check with the cashier in the Bursars Office to determine the availability of such funds. Funds earned from employment are disbursed to student accounts bi-weekly.
- **Step Three:** At the conclusion of late registration and the drop/add period, students will receive the balance of the semester award after tuition, fees, books, and other charges are deducted. Students must indicate their choice through their Bank Mobile Account.

Satisfactory Academic Progress Standards Policy

Federal regulations, HEA Sec. 484(c), §668.16, 668.34, require all schools participating in Title IV federal financial aid programs to have a Satisfactory Academic Progress (SAP) policy that conforms to the requirements detailed below. These requirements apply to all students as one determinant of eligibility for financial aid.

- Your SAP status is based on your entire academic record at all schools attended (includes all transferrable hours), regardless of whether you received financial aid.
- SAP is calculated each semester after grades have been posted to academic history by the Registrar's Office.
- Students can view their SAP Status at any time via Owl Express. Students who are put on a warning or failure status are notified via their student email address and mailed a letter via US Mail to their mailing address on record.
- If after the first term of attendance you are not making SAP, you will be put on a Warning status and allowed to keep aid for one term. Your continued eligibility will be determined after the next term checkpoint.
- If your SAP status is Failure after the check is performed, you will not qualify for financial aid for the following term.
- If your SAP status is Failure and you cannot mathematically attain SAP requirements following the next term, an appeal will not be permissible. Documented mitigating circumstances may allow continued eligibility on a case-by-case basis and will require an academic plan.
- A student may appeal their SAP Failure status only twice during their academic career at KSU. Documented mitigating circumstances may allow additional appeals on a case-by-case basis.

Quantitative and Qualitative Requirements

Quantitative Requirement – The quantitative requirement has two parts:

- A maximum time frame
- A required completion ratio

Undergraduate Students

Maximum time frame (maximum attempted credit hours) – You must earn your degree before reaching 180 attempted credit hours, which includes transferrable credits attempted at any school prior to and while enrolled at

Kennesaw State University (KSU). Students who are seeking a second undergraduate degree different from their first degree may be granted additional hours to complete the second degree requirements. Note "Determining Maximum Time Frame" below.

Once you reach the maximum attempted credit hours, you are no longer eligible for financial aid as an undergraduate student. Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed 150% of the published length of the academic program.

Completion Ratio – You must complete and pass at least 67% of all credit hours you attempted. 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.

Graduate Students

Maximum time frame – To determine the maximum time frame, multiply the total hours required for the degree by 150%. As an example, if the program required 33 hrs. $\times 150\% = 50\text{hrs}$. This includes credits attempted at any school prior to and while enrolled at Kennesaw State University (KSU).

Completion Ratio – You must earn at least 67% of all attempted credit hours.

Qualitative Requirement – The qualitative requirements set a minimum Cumulative Grade Point Average for all students. The cumulative GPA is evaluated at the institutional level and the overall level that includes transfer work. The cumulative GPA includes grades of A, B, C, D, F, WF and I. The cumulative GPA, which is determined by the Registrar's Office processes, will be checked each term for SAP.

- Undergraduate Students – The cumulative GPA requirement is 2.00 for each term.
- Graduate Students – The cumulative GPA requirement is 3.00 for each term.

Policy Details FAQs

- *When is SAP determined?*

Initial Review – You are considered to be meeting SAP during your first KSU term.

End of Every Semester Review – Your SAP status is calculated at the end of each semester, after grades are posted to your academic history by the Registrar's Office.

- *What happens when you do not meet the requirements?*
 - You are no longer eligible for financial aid – including work study, loans, grants or scholarships. If you're on a Warning Status – eligibility may continue (note below).
 - Because you do not qualify for financial aid, you must pay your tuition and fees by the payment deadline or your registration will be cancelled by the Bursar's Office.
- *Maximum Time Frame (maximum attempted credit hours)* – When you have attempted the maximum credit hours, you are no longer eligible to receive financial aid.
- *Is there extended eligibility for a 2nd bachelor's degree?* – Yes. You may attempt a total of 150% of the hours needed to complete your first degree plus 60 additional hours. The standard is $120 \times 150\% = 180 + 60 = 240$ attempted hours.
- *Is there extended eligibility for a 2nd master's/graduate degree?* – Yes. You may attempt a total of 150% of the hours needed to complete each degree.
- *Low Completion Ratio* – There are two statuses for low completion ratio before your eligibility for financial aid is cancelled. Probation status is only allowed for one term.
 - Warning Status – The first time you fall short of meeting the required completion ratio, your status is Warning. You remain eligible to receive financial aid while in warning status. If placed on "No Progress" status (note "No Progress" subheading), the student does not receive a Warning Status but goes to Failure Status immediately (note below).
 - Failure Status – After attending one semester on Warning status, if you do not meet the required completion ratio, your status becomes Failure Status. You are no longer eligible to receive financial aid until the required standards are met. You must successfully appeal to regain eligibility.
 - Probation Status – After being placed on a Failure Status, AND a student has successfully appealed and financial aid has been reinstated, the student is eligible to receive financial aid. This status is only for one term and quite often will carry conditions and/or stipulations for continued eligibility.

- *How do you regain eligibility?*
 - SAP Appeal – If extenuating circumstances during a specific term of enrollment prevented you from meeting the requirements, you may file a SAP Appeal.
- *Appeal Requirements:*
 - An explanation of extenuating circumstances associated with Failure Status. Indicate how these circumstances have changed so that you can comply with regulations in the future. Attach supporting documents to corroborate extenuating circumstances mentioned in the letter.
 - Include an "Academic Plan" for improvement. This requires that you meet with your Academic Advisor and receive a plan for getting back in good academic standing.
 - Attach at least one letter of support from someone that can substantiate the extenuating circumstances. This individual should not be a family member. Examples would include a medical doctor, clergy, professional, etc.
 - Submit the SAP Appeal form.
 - The appeal form must be provided to the Office of Scholarships and Financial Aid within the prescribed dates as noted on the SAP Appeal Form. Failure to provide these within the prescribed dates will result in a delayed determination.
 - An objective committee, composed of selected individuals outside the Office of Scholarships and Financial Aid, determines whether the appeal is approved. The decision of the Appeals Committee is final and cannot be appealed further.
- *Appeal Denials or Non-appeals* – If you are denied an appeal or you decide not to appeal, you must complete the necessary hours and earn the appropriate grades. Once you have reached the prescribed standards you become eligible to receive financial aid.
- *You change from undergraduate to graduate* – If you reach Failure Status as an undergraduate, and then are admitted to a graduate degree program, you will be eligible to receive financial aid as a graduate student. You must be in a degree-seeking status and fully accepted into the graduate program.

Academic Circumstances that Affect Your Status:

- Changes in major, double majors or minors – may cause you to reach your maximum attempted hours, and lose your eligibility before earning a degree.
- Incomplete grades, missing grades, failing grades, course withdrawals – all reduce your completion ratio, because they are counted as attempted, but not earned credits. They also count against your maximum attempted hours.
- Repeated courses – count as attempted credit hours each time you register for them. They also count against the allowed maximum. This can also reduce your completion ratio because repeated credits count as earned credits only once.
NOTE: The U. S. Dept. of Education allows only one retake for Title IV credit.
- Academic Fresh Start – count against your maximum attempted credits, and also lower your completion ratio because the credits count as attempted but not earned.
- Transfer credits, credits taken while cross-registered, enrolled in study abroad, transient study – count toward your maximum attempted credits and your completion ratio. NOTE: Credits count as attempted, but not earned, until your official transcript is reviewed and processed by the KSU Registrar's Office. This could cause you to be in a Failure Status.
- Remedial courses – count as attempted and earned credits and are included in the GPA calculation.
- Late posted grades or grade changes.
- Dismissal and Return – students who are suspended academically or choose not to attend because of SAP Failure will not be automatically eligible for financial aid upon their return. Student must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational expenses. Absence does not restore eligibility for financial aid. It remains the responsibility of the student to be knowledgeable of their SAP standard when returning to school after dismissal or choosing not to return because of SAP Failure.
- Summer Term Courses – all hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term as well.
- Audit Courses – students are not eligible to receive financial aid for audit courses. Audited courses are not included in hours attempted or earned for SAP determination.
- Students pursuing dual bachelor's/master's degrees – Students who are pursuing dual degrees are subject to the maximum time frame rules but may

be reviewed on a case-by-case basis by the Office of Scholarships and Financial Aid

The Office of Scholarships and Financial Aid reserves the right to review denied appeals, cumulative GPA's and completion rates on a case-by-case basis.

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/disabled veterans who are eligible for benefits under the GI Bill®.

Students using Chapter 33 (Post 9/11) benefits under the GI Bill® are required to pay (by the Final Payment Deadline) any tuition and fees not covered by the VA. The VA does not pay tuition and fees to Kennesaw State University for students using Chapter 30, Chapter 1606, or Chapter 35 benefits. These students are responsible for payment of their tuition and fees by the payment deadline, since they are paid benefits directly through Veterans Affairs.

Students using VA Chapter 33 or VA Chapter 31 education benefits will be allowed to attend and participate in their course of education provided they have submitted to their Veteran Certifying Official a current Certificate of Eligibility or Statement of Benefits "eBenefits" (for Chapter 33) or a current VA Form 28-1905 (for Chapter 31). If the VA delays in submitting funds to KSU for these students, these students will have full access to their classes, libraries, and other institutional facilities. They will not be required to borrow funds and will not have penalties or late fees imposed because of the VA's delay.

KSU and the VA do not have an agreement to process tuition/fee waivers; therefore, failure of the VA to pay students in a timely manner does not eliminate or delay a student's financial responsibility to Kennesaw State University. Each VA beneficiary should make financial preparation for at least one semester because benefit checks are sometimes delayed.

Eligible veterans and the children and widows of veterans must make application for the benefit to their regional Veterans Affairs. The Military and Veteran Services Office can assist with the application process.

Veterans who wish to use VA Chapter 31 Vocational Rehabilitation benefits must contact the VA Regional Office to be assigned a counselor to help with the application process. All other benefits can be applied for online at www.vets.gov. Students in training under Chapter 31 are responsible for making sure their counselor has provided a current VA Form 28-1905 for their

benefit, and should check with the University Business Services Office regarding the handling of their account for fees, supplies, etc.

Students attending on the GI 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 re-certification for 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 stopped attending or 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.

Any veteran or dependent wishing to use the GI Bill® benefits must contact their VA Certifying Official. The offices of the VA Certifying Officials are located in the Office of the Registrar.

Students using VA education benefits must submit their letter of eligibility to their Veteran Certifying Official no later than the first day of the course of education. Students must also submit KSU's Veteran's Enrollment Data Sheet and VA Education Benefits Statement of Understanding. Students who do not have the full Chapter 33 benefit (less than 100%), or who enroll in classes not required for their degree program, or who have other financial obligations to Kennesaw State University, are still responsible for their portion by the payment deadline (as listed in the Academic Calendar on the Registrar's website). Failure to pay non-VA covered charges are subject to deletion of classes and late fees.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.