

# Required Reading

Your Reference and Resource Guide to Financial  
Aid at the University of Missouri – Kansas City



*2009  
2010*

*How to  
Review  
Your  
Financial  
Aid Award*

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## Introduction

This publication is designed to help you understand your financial aid award. It also explains how financial aid is awarded, your rights and responsibilities in regard to the aid that you have been awarded and answers many of the basic questions associated with your awards. It is important that you thoroughly review this information.

If you have further questions, check the Financial Aid and Scholarships Office web-site or contact us in person by phone or by e-mail (contact information is on page 13). For future reference, please keep a copy of this publication in your financial aid file or bookmark this Award Information site: [www.umkc.edu/finaid](http://www.umkc.edu/finaid)

## How to Find Your Award on

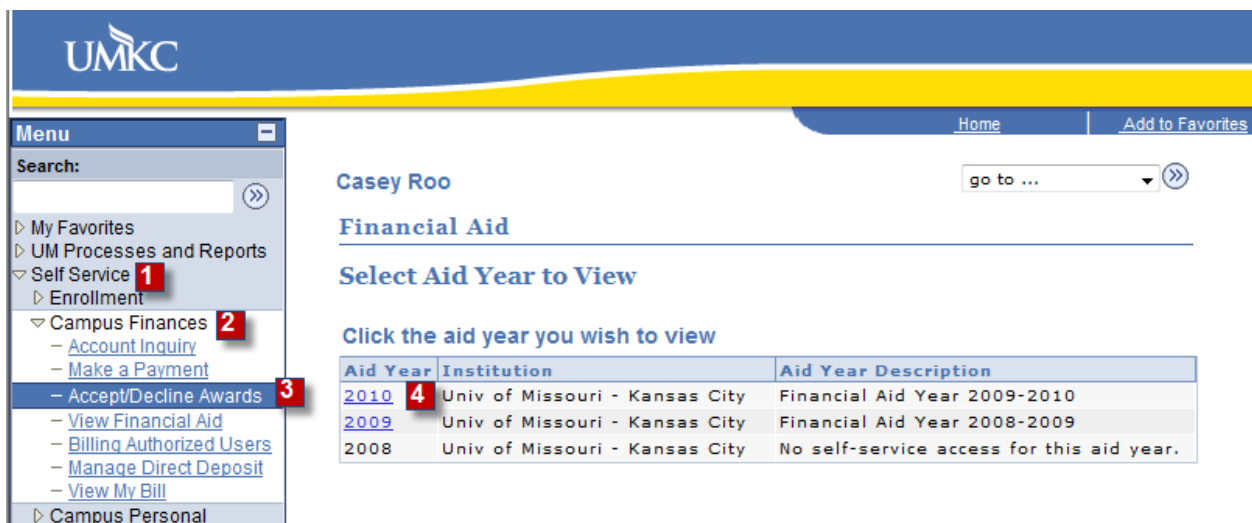
Pathway allows students instant access to critical financial aid information: missing information, financial aid eligibility, and award information.

Log-on to Pathway using your Single Sign-on and password. To find Pathway, go to [pathway.umkc.edu](http://pathway.umkc.edu)

**IMPORTANT NOTE:** In order to view your financial aid awards online, you must first review and agree with the terms of the e-Consent for Campus Finance/Student Records access in Pathway. E-Consent for Campus Finance/Student Records allows you to access your student account and financial aid information online. The opportunity to agree or disagree with the electronic access through **UM E-Consent** can be found when you initially log into Pathway under the Menu at the top left of the screen.

Go to the **Menu** on the left side of Pathway:

- 1 Select **Self-Service**
- 2 Select **Campus Finances**
- 3 Select **Accept/Decline Awards**
- 4 Select the **Aid Year** you wish to view (2010 represents the Fall 2009/Spring 2010 Aid Year and Summer 2010)



The screenshot shows the Pathway website interface. At the top left is the UMKC logo. Below it is a 'Menu' sidebar with a search box and several categories. The 'Self Service' category is expanded, showing 'Enrollment', 'Campus Finances', and 'Accept/Decline Awards'. The 'Campus Finances' category is further expanded to show 'Account Inquiry', 'Make a Payment', 'Accept/Decline Awards', 'View Financial Aid', 'Billing Authorized Users', 'Manage Direct Deposit', and 'View My Bill'. The 'Accept/Decline Awards' option is highlighted. The main content area shows the user's name 'Casey Roo' and a 'Home' button. Below that is the 'Financial Aid' section with a 'Select Aid Year to View' heading. A table lists the aid years and descriptions.

Aid Year	Institution	Aid Year Description
<a href="#">2010</a>	Univ of Missouri - Kansas City	Financial Aid Year 2009-2010
<a href="#">2009</a>	Univ of Missouri - Kansas City	Financial Aid Year 2008-2009
2008	Univ of Missouri - Kansas City	No self-service access for this aid year.

## Reviewing and Accepting Your Financial Aid Award

### What to Do Now

- 1 Review** – each of your awards and read this publication for information about the awards that you have been offered and important requirements and policies.
- 2 Read** – the Important Messages section at the bottom of your Award Notice.
- 3 Adjust** – any awards (i.e. loans) you wish by reducing them in the “Accepted” box next to the amount in the Offered box. You may decline any portion of your aid offer, including loans, without affecting the other aid you are accepting. You cannot reduce a Work-Study award offer without first contacting the FASO.

Please note that if you are awarded both a Subsidized and Unsubsidized Federal Direct Loan, you must decline the Unsubsidized Loan before declining the Subsidized Loan. Conversely, you must accept your full Subsidized Loan before you can receive the Unsubsidized Loan.

- 4 Accept or Decline** – each type of aid you have been offered. Mark the appropriate checkbox after the award.
- 5 Submit** – your award notice by clicking the Submit button. This is required before your aid will be processed.

**NOTE:** Notify the Financial Aid and Scholarships Office if you are receiving additional aid awards (i.e., scholarships, departmental awards, fellowships, veterans’ benefits, etc.) that are not listed on your award notice.

The screenshot shows a user interface for a financial aid award package. At the top, the user's name "Casey Roo" is displayed next to a "go to ..." dropdown menu. Below this, the page is titled "Financial Aid" and "Award Package" for the "Financial Aid Year 2009-2010". A message states: "Your acknowledgement and/or changes were successfully processed. Please review the awards for correctness. Remember to 'Submit' your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package." Below the message, it says "Last Updated: 04/07/2009 4:49:51PM Status: Successful".

Award	Category	Career	Offered	Accepted	Accept	Decline
<a href="#">Federal Pell Grant-Fall/Spring</a>	Grant	Undergraduate	4,731.00	4,731.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">SEOG-Fall/Spring</a>	Grant	Undergraduate	1,571.00	1,571.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">Acad Competitive Grant F/Sp</a>	Grant	Undergraduate	750.00	750.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">DL Stafford Sub Fall/Sp 0</a>	Loan	Undergraduate	3,500.00	3,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<a href="#">DL PLUS Fall/Sp 0</a>	Loan	Undergraduate	0.00	0.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>TOTAL</b>			<b>10,552.00</b>	<b>10,552.00</b>		

Below the table is a red banner for "Important Messages" with the text: "Your financial aid package is based upon the assumption that you will maintain full-time enrollment (12 credit hours for undergraduates). If you plan to be less than full-time, please notify our office by clicking on the 'Request Counselor Action' link. By submitting your award notice on-line, you have confirmed that you have reviewed all of the award notice notification information that is available by clicking on the 'Consumer Information' hyperlink at the bottom of the Accept/Decline Awards page." At the bottom of the page, there are buttons for "accept all", "decline all", "clear all", "update totals", and a large "SUBMIT" button.

Numbered callouts in the image explain the steps: 1. Click Award to view important information (points to the award links in the table). 2. Read All Messages! (points to the Important Messages section). 3. You can reduce any loan amount (points to the "Accepted" column for the loan). 4. Accept or Decline all awards (points to the "Accept" and "Decline" checkboxes). 5. You must hit the Submit Button before aid will be processed (points to the "SUBMIT" button).

## What to Expect Next

### Respond to Any Requests

If the Financial Aid & Scholarships Office (FASO) requests any additional information from you, respond immediately to avoid any delays in your awards. Regularly check your UMKC email and [Pathway> Campus Community>TO DO](#) list for any outstanding requests for information or requests for additional documents from the FASO.

### Loan Entrance Counseling

First-time UMKC Direct Loan borrowers must complete loan **entrance counseling** before receiving the loan. Go to <https://www.dl.ed.gov/borrower/CounselingSessions.do?cmd=initializeContext> at any time to complete the entrance counseling requirement.

### Complete/Sign All Applicable Promissory Notes

If you have been awarded Direct Loans, you must complete your Direct Loan Master Promissory Note (MPN) online at <https://dlenote.ed.gov/empn/index.jsp> to receive your funds. You will receive an e-mail when your promissory note is ready to sign.

If you have been awarded a Perkins, Health Professions, Loan for Disadvantaged Students (LDS), Nursing or institutional loan, you must complete your loan documents (promissory note or MPN, Rights and Responsibilities Statement) before funds can be disbursed. Go to Educational Computer Systems, Inc. (ECSI) <https://www.ecsi.net/proms4.html> to do entrance counseling and sign your promissory note or MPN. If you previously signed a Perkins Loan MPN at UMKC, you do not need to sign another one to receive 2009-2010 Perkins funds. Health Professions, Nursing Loan and institutional loan recipients must complete a new promissory note each year.

### Award Adjustments

If any of your aid awards must be adjusted at any time, you will be notified by mail that you have a revised award notification available on Pathway.

## **SPECIAL CIRCUMSTANCES**

During the academic year, if you and/or your family experience circumstances which impact your financial situation, you may be able to file a Special Circumstance Form. The form can be downloaded at [www.sfa.umkc.edu/site2/forms/other/2009\\_2010\\_sca.pdf](http://www.sfa.umkc.edu/site2/forms/other/2009_2010_sca.pdf). Below is a list of situations which can be considered, by federal regulation, for possible changes to either a student's Cost of Attendance or Expected Family Contribution (see pages 7-8).

<b>Reduction of Income</b>	Expected income has changed due to unemployment, reduced wages or a change in untaxed income and benefits
<b>Separation/Divorce</b>	The situation must have occurred after the FAFSA was filed
<b>Death</b>	The situation must have occurred after the FAFSA was filed
<b>Unusual Medical or Dental Expenses</b>	Unusual medical and/or dental expenses incurred that are not covered by insurance and in excess of 7.5% of reported Adjusted Gross Income for 2008
<b>Child Care Expense</b>	Paid childcare for dependent children
<b>Repairs to a Student's Vehicle</b>	Repairs to student's vehicle for fall/spring/summer terms
<b>Required Books/Supplies</b>	Books and supplies that exceed the standard allowance
<b>Personal Computer Purchase</b>	Computer purchase for education use (see policy requirements <a href="http://www.sfa.umkc.edu/site2/forms/policies/personal_computer_policy.pdf">www.sfa.umkc.edu/site2/forms/policies/personal_computer_policy.pdf</a> )
<b>Dependency Exceptions</b>	You are required to provide parental data on the FAFSA and/or the extenuating circumstances preventing you from being able to obtain the data

## Terms & Conditions of Your Financial Aid Offer

When you accept the offer of financial aid specified on your award notification page, you agree to accept and fulfill the following responsibilities, including the terms and conditions set by the federal regulations for financial aid.

### **Additional Assistance Received**

If you receive additional funds not listed on your award notice (community or organizational scholarships, departmental awards, veterans' benefits, etc.), report them immediately to the Financial Aid & Scholarships Office (FASO) even if you know the office making the award will advise us directly. If there is any change to your financial aid eligibility because of the additional assistance, you will receive letter and/or e-mail notification that you have a revised award notice available. Whenever you receive additional assistance, your awards may be adjusted or reduced, even if your aid has already been disbursed to you. See page 8 for more information.

### **Previously Received Federal Title IV Aid**

You must not be in default on any federal educational loans or owe any refunds on federal grants received at postsecondary institutions.

### **Use of funds**

You may use funds listed on your award notice only for educationally related expenses incurred at the University of Missouri-Kansas City for the 2009-2010 academic year (Fall/Spring terms).

### **Enrollment Requirements**

You must be enrolled in the required number of credit hours as indicated in your important messages on Pathway. Each type of aid is awarded and will be disbursed based on the number of credit hours indicated in these messages. If you will not be enrolled in the required number of credit hours indicated in Pathway, you must notify the Financial Aid & Scholarships Office prior to aid disbursement so that adjustments, if necessary, can be made.

#### **Undergraduate Student Required Enrollment**

All undergraduate students are awarded based on full-time enrollment (12.0 credit hours) in undergraduate courses. Students must be enrolled at least half-time to receive financial aid. If you do not plan to enroll in 12 credit hours you must notify the Financial Aid & Scholarships Office no less than three weeks prior to the beginning of the term. Courses which do not count toward your undergraduate degree are not taken into consideration for the purposes of awarding or disbursing federal financial aid. Courses taken for audit or graduate level courses do not count as part of the required number of credits for financial aid disbursement. The chart below indicates the number of credit hours required to fulfill the stated Financial Aid Enrollment Status for an undergraduate student. These statuses are also reported to the National Clearinghouse for the purposes of loan deferment and forbearance. Enrollment status reported by the Records & Registration Office for other purposes may differ from the chart below.

<b>Required Credit Hours (Fall, Spring, Summer)</b>	<b>Financial Aid Enrollment Status</b>
12+ credit hours	full-time
9 - 11 credit hours	three-quarter time
6 - 8 credit hours	half-time
5 or less credit hours	less-than-half time

#### **Graduate Student Required Enrollment**

All graduate students are awarded based on half-time enrollment (5.0 credit hours) in graduate courses. Students must be enrolled at least half-time to receive financial aid. If you plan to enroll in more or less than 5 credit hours, you must notify the Financial Aid & Scholarships Office no less than three weeks prior to the beginning of the term. Courses which do not count toward your graduate degree are not taken into consideration for the purposes of awarding or disbursing federal financial aid. Courses taken for audit or undergraduate level courses do not count as part of the required number of credits for financial aid disbursement.

The chart below indicates the number of credit hours required to fulfill the stated Financial Aid Enrollment Status for a graduate student. These statuses are also reported to the National Clearinghouse for the

purposes of loan deferment and forbearance. Enrollment status reported by the Records & Registration Office for other purposes may differ from the chart below.

Required Credit Hours (Fall, Spring, Summer)	Financial Aid Enrollment Status
9+ credit hours	full-time
5 – 8 credit hours	half-time
4 or less credit hours	less-than-half time

### Professional Student Required Enrollment

#### Law Students

Required Credit Hours (Fall, Spring, Summer)	Financial Aid Enrollment Status
10 + credit hours	full-time
5 – 9 credit hours	half-time

#### Dental, Medical and Pharmacy

Required Credit Hours (Fall, Spring, Summer)	Financial Aid Enrollment Status
12 + credit hours	full-time

### Withdrawing from Coursework

#### Prior to Aid Disbursement

Prior to aid disbursement you must notify the Financial Aid & Scholarships Office, no later than three weeks prior to the beginning of the term, if you intend to enroll less than half-time. Aid can be disbursed to student accounts no earlier than 10 days before the first day of classes.

#### Aid Disbursement Through the End of the Fourth Week of the Term

Your enrollment will be verified at the end of the 4<sup>th</sup> week of each semester. If, at that time, you are not in the number of credit hours on which your aid was disbursed, your aid may need to be adjusted. You may be required to repay all or portions of the financial aid you received. Contact the Financial Aid and Scholarships Office if you intend to reduce your credit hours of enrollment below the [Required Credit Hours](#) to maintain the [Financial Aid Enrollment Status](#) on which your aid was disbursed prior to the end of the fourth week of the semester. It is important that you understand any financial consequences associated with your intent to withdraw from coursework which changes your [Financial Aid Enrollment Status](#).

#### Withdrawing After the Fourth Week of the Term

If you withdraw from courses after the fourth week of the term, you may be impacted by the federally required [Satisfactory Academic Progress Policy](#). This policy outlines the academic requirements that must be met to continue to receive federal aid in future terms. One component of this policy requires that students make progress toward the completion of their degrees within a specified timeframe. Courses which are assessed with withdrawal (“W”) grades, not reportable (“NR”) grades, failed grades (“F”) and/or with incomplete (“I”) can negatively impact students’ progress toward their degrees. Failing to meet Satisfactory Academic Progress requirements can result in termination of future financial aid. It is important that all students thoroughly read and understand the [Satisfactory Academic Progress Policy](#).

#### Totally Withdrawing from Courses After Aid has Been Disbursed for a Term

When a student officially withdraws from all coursework prior to the 60% point of the term, the Financial Aid & Scholarships Office is required by federal regulation to calculate the amount of financial aid the student is eligible to retain. The [Return to Title IV Aid Policy](#) and process is used to determine if a student will be required to repay disbursed aid from the term. Any student who intends to totally withdraw from a semester should thoroughly read the [Return to Title IV Aid Policy](#) and seek the counsel of a Financial Aid & Scholarships Office staff member prior to totally withdrawing from a semester.

If a student intends to withdraw from any or all courses within a term, this must be done officially through the Pathway system. Discontinuing class attendance, without withdrawing through Pathway, does not constitute an official withdraw. Course instructors cannot withdraw students from courses, only students can withdraw themselves from courses. Not completing an official total withdrawal process, if a student does not intend to complete any coursework for a term, can have negative consequences for receiving future financial aid.

## How Financial Aid is Calculated

	<b>Cost of Attendance</b>	<b>A</b>
-	<b>Expected Family Contribution</b>	<b>B</b>
=	<b>Need</b>	<b>C</b>

**Cost of Attendance** and **Expected Family Contribution** are the two basic components used to determine how much **Need** a student has for need-based financial aid.

### A Cost of Attendance or Estimated Financial Aid Budget

is the estimated cost of attending the University of Missouri-Kansas City for a full academic year (Fall and Spring terms). It includes estimated amounts for tuition and fees, books and supplies, and room and board, plus a modest amount for personal expenses and transportation. To find your Estimated Financial Aid Budget go to Pathway>Self Service>Campus Finances>View Financial Aid>Financial Summary. Click on the Estimated Financial Aid Budget to see a breakdown of your Budget.

Casey Roo

go to ...

### Financial Aid

### Financial Aid Summary

#### Financial Aid Year 2009-2010

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	<u>26,118.00</u>
Expected Family Contribution	0.00 -
Estimated Need	26,118.00
Total Aid	10,552.00 -
Remaining Need	15,566.00

Click here to view your Cost of Attendance budget

### Estimated Financial Aid Budget

#### Financial Aid Year 2009-2010

Listed below is an estimate of items used to determine your costs.

#### Estimated Financial Aid Budget Breakdown

##### 2010 Spring Semester

Category Description	Amount
Books	645.00
Living Expenses	8,536.00
Tuition and Fees	3,878.00
<b>Term Total</b>	<b>13,059.00</b>

##### 2009 Fall Semester

Category Description	Amount
Books	645.00
Living Expenses	8,536.00
Tuition and Fees	3,878.00
<b>Term Total</b>	<b>13,059.00</b>
<b>Total Cost of Attendance</b>	<b>26,118.00</b>

## Study Abroad & Cost of Attendance

Students who wish to study abroad are able to request an adjustment to their Cost of Attendance to be able to apply for financial aid to help cover the cost of their program. Students should work with the Center for International Academic Programs (CIAP) to discuss programs and associated expenses.

Contact CIAP:

816-235-5759

international@umkc.edu

<http://www.umkc.edu/international>

**B** **Expected Family Contribution (EFC)** is the amount that you and/or your family are expected to pay toward your cost of attendance. (Please Note: The EFC is not an amount you or your family will be billed. It is only used to assist with determining a student's financial aid awards.) It is derived from an assessment formula that is applied uniformly to all aid applicants and considers the financial information provided on the **Free Application for Federal Student Aid (FAFSA)**. The EFC is made up of two parts:

- 1) The Parent Contribution – an estimated amount based on your parent's assets (including cash, checking, savings, and money market accounts, investments and real estate holdings; and business equity), that your parents are expected to pay toward your college costs for the year. Allowances for living expense (based on family size, taxes paid, the number of siblings in college, and asset protection for retirement) are built into the formula.
- 2) The Student/Spouse Contribution – an estimated amount that you and/or your spouse are expected to pay toward your college costs for the year. It is based on your income and a percentage of your savings and other assets.

Independent students do not have to provide parental information on the FAFSA. The EFC will be based upon the Student/Spouse Contribution only. Independent health profession students are required to provide parental information if they wish to be considered for certain types of aid from Health Resources and Services Administration (HRSA).

### **C** **How Need is Calculated and Need-Based Aid Is Awarded**

Your eligibility for need-based aid is the total Cost of Attendance minus your Expected Family Contribution and other financial resources. In order to meet your need, the FASO first awards any federal and state grants and scholarships for which you are eligible (e.g. Pell Grants, Supplemental Education Opportunity Grant, Academic Competitiveness Grant, SMART Grants, Access Missouri Grants and institutional scholarships). Federal Work-Study and Federal Perkins Loans are then added to financial aid packages of students with the greatest need. Next, federal Direct Loans are added to student packages. The FASO attempts to distribute grant, Work-Study and Loan funds equitably among the population of all eligible applicants who apply by the established priority deadline date. Students who require additional funds to cover their expenses and those who are not eligible for need-based aid may wish to consider PLUS or private loans.

#### **IMPORTANT NOTE: External Scholarships and Other Financial Resources**

External Scholarships and Other Financial Resources are funds you may have received from sources outside your family, including private scholarships offered to you from your high school, church, or community; merit scholarships; benefits you have earned or your parent has earned through military service; awards and scholarships from your state; and prepaid tuition plans.

Students may seek scholarships from private sources and UMKC schools and colleges. According to federal regulations and university policies, these forms of assistance must be considered among the student's financial resources when eligibility for need-based aid is determined. They will, however, improve your overall aid package. In general, if you receive other aid (including scholarships from UMKC schools and colleges), it will first be applied against any costs that have not been accounted for in your financial aid package (i.e., the gap, if one exists, between the cost of attendance and your EFC plus the financial aid offered). Next, it will be used to reduce your loan or Work-Study award, thus reducing the funds you must borrow or earn by working. Only if all loan and Work-Study awards have been replaced by scholarships or other resources will the amount of your grant aid be reduced.

## Loan Information

Note: Because UMKC participates in the Direct Loan program, we do NOT process Subsidized or Unsubsidized Stafford Loans, or PLUS Loans through private lenders.

### **Federal Direct Student Loan (Direct Loan) Fees**

Federal Direct Loan awards have origination fees. Subsidized and Unsubsidized Direct Loans have a 1.5% origination fee with a 1.0% rebate at disbursement and will be retained if the first 12 monthly payments are made on time. PLUS Loans and Grad PLUS Loans have a 4% origination fee with a 1.5% rebate at disbursement if the first 12 monthly payments are made on time. Because of these fees, the actual Direct Loan amounts applied to your university student account will be lower than those listed on your award notification page in Pathway.

### **Subsidized VS Unsubsidized Federal Direct Loans**

The Subsidized Federal Direct Loan is a need-based loan, while the Unsubsidized Federal Direct Loan is not. Students borrowing the Subsidized Loan do not pay interest on the loan while they are enrolled at least half-time; conversely, **students borrowing the Unsubsidized Loan will have interest accrue while they are enrolled in school.** You may defer the interest payments on an Unsubsidized Loan until you graduate; however, this will result in a higher loan payment over the life of the loan, so you will pay more in the long run.

### **Completing Loan Entrance Counseling**

First-time UMKC Direct Loan borrowers must complete loan **entrance counseling** before receiving a loan disbursement. You can complete entrance counseling on-line, at any time, by going to the following url: [www.dl.ed.gov/borrower/CounselingSessions.do?cmd=initializeContext](http://www.dl.ed.gov/borrower/CounselingSessions.do?cmd=initializeContext). If you have been awarded a federal loan you will receive a reminder by e-mail to complete the counseling.

### **Completing a Direct Loan Electronic Master Promissory Note**

Instructions for completing a Master Promissory Note (MPN) for a William Ford Direct Loan, a Parent Loan for Undergraduates Students (PLUS) or a Graduate PLUS Loan are at <https://dlnote.ed.gov/emprn/index.jsp>. You will need to have your personal identification number (PIN) that you used to complete the FAFSA to be able to complete your MPN and review important information regarding your loan account on-line. If you do not want to complete an electronic MPN, you may complete it using a paper process. If you would like to complete a paper MPN, please contact the UMKC Financial Aid & Scholarships Office.

### **Federal Direct PLUS and GradPLUS Loans**

The Federal Direct PLUS Loan and Federal GradPLUS Loan are intended to assist students who are not eligible for other types of financial aid, who have remaining financial need after other forms of financial aid have been awarded, or who are not eligible to receive need-based aid. The maximum that can be borrowed each year is the cost of attendance minus all other financial aid awarded (see example on page 7). For PLUS Loans, the PLUS borrower is the **parent** of a dependent undergraduate student; for Grad PLUS Loans, the borrower is a graduate or professional student. Both the PLUS and the GradPLUS are credit based loans.

To initiate the PLUS loan process, a parent must:

- 1) request from the FASO or download and complete the [UMKC PLUS Loan Information Sheet \(www.sfa.umkc.edu/site2/forms/other/UMKC\\_PLUS\\_Loan\\_Information\\_Sheet\\_Fall09\\_Sum10.pdf\)](http://www.sfa.umkc.edu/site2/forms/other/UMKC_PLUS_Loan_Information_Sheet_Fall09_Sum10.pdf)
- 2) complete the PLUS Loan application and Master Promissory Note.

To initiate the GradPLUS process, a graduate or professional student must:

- 1) complete [Entrance Counseling](#)
- 2) complete the GradPLUS Loan application and Master Promissory Note

### **Private Loan Sources**

If you have considered all the federal loan options and you feel that you need additional financing to meet your educational costs, see [www.umkc.edu/finaid](http://www.umkc.edu/finaid) for information on private loans. Apply for private loans separately and be sure to compare their rates and terms with the PLUS Loan and Grad PLUS Loan. The maximum that can be borrowed each year is the Cost of Attendance minus all other financial aid awarded.

## Receiving Your Financial Aid

### How Will I Receive My Financial Aid

#### Direct Application to your Student Account

Grants, scholarships, and loans administered by the Financial Aid & Scholarships Office are first applied directly to your university student account to pay charges for tuition, fees, university-operated housing, and other university charges. Financial aid awarded for a specific term can only pay for charges for that same term or a term within the same academic year.

#### Aid that Exceeds your Charges

Students whose financial aid exceeds the charges on their university student account will receive a refund to pay other educationally related expenses. You may choose to have your refund deposited directly to your personal bank account. If you do not choose this option, the refund (in the form of a check) will be mailed to your local ("current") address as listed on Pathway. If your parents are borrowing through the PLUS Loan program, they should review the disbursement information on the PLUS application.

#### Work-Study Employment

Work-Study is a federal program and awards are earned as wages by working for Work-Study employers located both on and off campus. If you do not receive Work-Study, a written request may be submitted to the Financial Aid and Scholarships Office. Requesting Work-Study does not guarantee you will receive the award, and receiving an award does not guarantee you will get a job. Funding varies from year to year. In order to work, an award must be in place for each term. As with other federal aid, students must be enrolled at least half-time and be making Satisfactory Academic Progress in order to participate. Jobs, including Community Service, on and off Campus are posted on Career Exec ([www.careerexec.com](http://www.careerexec.com)). Students review the jobs and contact the supervisor(s) listed on the job(s) of interest. Once a job is obtained, students work approximately 15-20 hours per week, and receive a paycheck every two weeks. Students are not guaranteed to earn the full amount of their award, and awards are generally \$4600 for Fall/Spring and \$3600 for Summer.

#### Private Scholarship Checks

If your check is sent to you and made payable to you, it is your responsibility to report this resource to the Financial Aid & Scholarships Office and to apply any funds necessary to your university student account. If your scholarship check is sent to the university, it will be directly applied to your university student account, **one-half in the Fall term and one-half in the Spring term**, unless otherwise specified by the scholarship sponsor. Payments are usually processed within two weeks. If the payment creates a credit balance on your university student account, the credit will be refunded to you either by check or by direct deposit to your bank account (see above). If your scholarship check is sent directly to you, but it is made out to the university, you should submit the check to the Financial Aid & Scholarships Office for processing. If your scholarship check is sent directly to you, and it is made co-payable to you and the university, endorse the check and submit it to the Financial Aid & Scholarships Office.

**A note about refund checks** Not cashing a refund check does not cancel any loans you have been awarded. To cancel a loan, you must return the check to the FASO with an explanation that you do not want the loan.

### When Will I Receive My Financial Aid

Financial aid is paid (disbursed) to student accounts no sooner than 10 days prior to the beginning of the term for which you have enrolled. Students, who have completed all requirements for disbursement, will typically receive excess funds (if applicable), 2-3 days before classes begin.

Thereafter, students will receive their aid within two weeks after they have:

1. Responded to all requests for additional information.
2. Enrolled (may not be wait-listed) at least half-time (6 hours for undergraduates, 5 hours for graduate/professional students). Keep in mind that being on a wait list for a class does not count as being enrolled. Some scholarships require full-time enrollment before disbursement. *Students must be enrolled at least half-time to receive any aid.*
3. Completed/signed all applicable promissory notes, see "What to Expect Next" (page 4) for information on what you must do to receive your loan funds.

## **Satisfactory Academic Progress Policy**

### **WHAT IS SATISFACTORY ACADEMIC PROGRESS?**

Federal regulations require schools to have a policy and a procedure to measure the academic progress of all of its students. The policy must fall within Federal guidelines and must measure quality (grade point average) and quantity (number of credit hours completed). All UMKC students are subject to the Satisfactory Academic Progress (SAP) policy and must meet the standards of the policy to receive financial aid.

The University of Missouri-Kansas City (UMKC) has defined what is considered satisfactory academic progress towards certificate/degree completion for financial aid eligibility. UMKC's policy is different for undergraduate, graduate and professional students. Non-degree seeking students are exempt. Students enrolling for their first semester at UMKC are considered to be making satisfactory academic progress. Students who left UMKC while not making satisfactory academic progress and are readmitted to UMKC must file an appeal with the UMKC Financial Aid and Scholarships Office (see below). This policy is applicable with respect to eligibility for all types of Federal, State, and University financial aid administered by the UMKC Financial Aid and Scholarships Office. Some forms of aid may require higher standards to maintain eligibility.

### **WHAT IS REQUIRED TO MAINTAIN SATISFACTORY ACADEMIC PROGRESS?**

There are three components to UMKC's Satisfactory Academic Progress Policy. Students must comply with **all components** to maintain financial aid eligibility. **The policy components are:**

- 1) **Maintaining a minimum grade point average.** For undergraduates, the minimum grade point average is 2.0 (current term and UMKC cumulative). Undergraduate students in Medicine, Pharmacy, and Dental Hygiene are monitored by the school of study.

For graduate (Masters, Ed. Spec., and Ph.D.) and professional students (Medical, Dental, Law, and Pharmacy), this component is measured by the student's respective school. Continued enrollment eligibility, as determined by the student's school, is deemed to be satisfactory academic progress for financial aid eligibility since each school's standards are equal to or more stringent than Federal requirements.

- 2) **Maintaining a minimum completion rate for attempted credit hours.** Undergraduate and graduate students must successfully complete **66.67%** of attempted credit hours (current term and UMKC cumulative). "Attempted credit hours" is defined as the number of credits in which a student is enrolled as of the University Census Date of each term. This date coincides with the last day to drop with no record (refer to the UMKC Academic Calendar). "Successful completion" is receiving earned credit as defined by UMKC policy. Professional students must meet the standards determined by the student's school of study.

#### **Grades, Withdrawal and Repeated Classes**

Dropped, failed, and incomplete courses, remedial and audit courses for which no credit is received, and repeated courses (in which you previously received a passing grade) do not count towards credit hours earned. Credit hours for a course are earned by completing and passing the class.

Undergraduate students must be enrolled in at least 6 credit hours for financial aid to disburse (excluding the Federal Pell Grant). Graduate students must be enrolled in at least 5 credit hours for aid to disburse. Students who are considering reducing their course load should contact UMKC to determine whether their loans will continue to be eligible for deferment.

- 3) **Completion of a degree or certificate program in no more than 150% of the average length of the program.**

For most undergraduate degree programs, eligibility ceases after the student has attempted 180 credit hours. Undergraduate Conservatory, Education, and Engineering programs require more than 120 credit hours so eligibility for these three programs ceases after the student has attempted 225 credit hours.

For most graduate level degree programs, eligibility ceases after the student has attempted 75 graduate credit hours. Graduate Business students may accumulate up to 96 credits. Students in graduate Nursing are allowed up to 97 credit hours.

For professional students, eligibility ceases when the student is no longer admitted to a professional program.

**NOTES:** Undergraduate and graduate students working on a subsequent degree at a prior level (e.g. second bachelor's degree, second master's degree, doctoral degree, etc.) should notify this office in writing for further consideration.

### **HOW IS THE POLICY APPLIED?**

Eligibility is monitored each term. Students not meeting the requirements of the policy are notified (via Pathway and email) that they have not made progress. Students previously in good standing who fail to meet component one and/or component two of the policy are placed on Satisfactory Academic Progress **Provisional Probation**. Probationary students (provisional and contractual) who fail to meet any component are ineligible for financial aid. Students previously in good standing who fail to meet component three of the policy (>150% of program credit hours) are immediately ineligible for financial aid; no probationary period applies.

### **WHAT IS SATISFACTORY ACADEMIC PROGRESS PROVISIONAL PROBATION?**

Students who are placed on Satisfactory Academic Progress **Provisional Probation** have one term to correct a progress problem stemming from low grade point average or lack of credit hour completion. Students who have not met Satisfactory Academic Progress standards and/or are on Satisfactory Academic Progress Provisional Probation are not eligible for consortium agreements or for participation in study abroad programs. Any student who is placed on academic probation by his or her school or college is also considered to be on Satisfactory Academic Progress Provisional Probation and is expected to comply with the probation requirements of both the school or college and the Financial Aid and Scholarships Office.

### **WHAT HAPPENS IF I DO NOT FULFILL THE REQUIREMENTS OF PROVISIONAL PROBATION?**

Students who fail to fulfill the requirements of Satisfactory Academic Progress **Provisional Probation** are not eligible for financial aid. These students will receive notification of their failure to comply and relevant future aid may be cancelled following an appeal period. To regain eligibility for future financial aid at the University of Missouri-Kansas City and meet satisfactory academic progress standards, a student must do all of the following during a single semester (without financial aid): achieve the minimum grade point averages (as indicated in component one) and attain the minimum completion rate for attempted credit hours (as stated in component two). It is the student's responsibility to notify the UMKC Financial Aid and Scholarships Office in writing once all requirements to regain financial aid eligibility have been completed. This does not require an appeal.

### **WHAT IF I HAVE EXTENUATING CIRCUMSTANCES?**

Students who are ineligible for aid due to failing SAP Probation (Provisional or Contractual) and who feel that extenuating circumstances should be considered in the denial of financial aid (family death, hospitalization, discontinuation of a degree program, etc.), may submit an **Appeal** to the UMKC Financial Aid and Scholarships Office. The Appeal Deadline is the last business day prior to the beginning date of the term for which financial aid consideration is requested. (If the term starts on a Monday, appeals must be submitted by the previous Friday. If the term starts on a Wednesday, appeals may be turned in through Tuesday.)

The appeal must include documentation supporting the reason(s) the student failed to meet satisfactory academic progress or complete the probationary requirements and, if applicable, an academic plan approved by the student's academic advisor. Students with incomplete grades pending from prior terms must provide a plan for completion of those credits. Appeals are reviewed by the UMKC Financial Aid and Scholarships Office SAP Committee. Students will be notified of the decision in writing via email within two weeks of the start of the term (one week for Summer appeals). If the appeal is denied, the student may: a) attend UMKC, taking full financial responsibility until Satisfactory Academic Progress standards are met; b) appeal to the Director of the UMKC Financial Aid and Scholarships Office, whose decision is final; or c) withdraw from UMKC. If the appeal is approved, the student will be offered a Satisfactory Academic Progress **Contract**.

### **WHAT IS A SATISFACTORY ACADEMIC PROGRESS CONTRACT?**

Students who file a successful **Appeal** with the UMKC Financial Aid and Scholarships Office are offered a Satisfactory Academic Progress **Contract**. Students on **Contractual Probation** are expected to meet Satisfactory Academic Progress standards (as indicated above) by the end of the term. Undergraduate students on **Contractual Probation** are also required to participate in the Coaching Program offered through the Center for Academic Development (CAD). Financial aid is available during Contractual Probation; however, students will not be approved for any type of consortium agreement or study-abroad. To be considered for financial aid for the specified term, the student must sign and return a copy of the contract, thereby indicating that they have read and agreed to the terms of the contract. Financial Aid will be processed following receipt of a valid, signed contract.

## Refund Policy and Return of Title IV Aid

### Tuition Refund Policy

The university has a tuition refund policy that stipulates the amount of tuition and fees that is refunded to a student who withdraws from classes during a term. The Records and Registration Office determines specific refund dates each term and publishes them in the Schedule of Classes on the web ([www.umkc.edu/Registrar](http://www.umkc.edu/Registrar)). Students must notify the Records and Registration Office immediately and follow specific withdrawal procedures. Go to the Registrar's website to review and initiate the process ([www.umkc.edu/Registrar](http://www.umkc.edu/Registrar)).

### Return of Title IV Financial Aid Policy

**NOTE:** This policy is NOT the same as the University's tuition refund policy published in the UMKC Class Schedule.

If you withdraw from UMKC and are due a refund according to the University's fee refund policy, and you are a financial aid recipient, that refund will be returned to the federal aid programs in compliance with Return to Title IV regulations.

- Return to Title IV requires the Financial Aid and Scholarships Office to calculate the percentage of the semester completed using a Federal formula, based on the number of calendar days you were in attendance. That percentage is then applied to the amount of financial aid you earned for the days you were a student.
- Based on your date of complete withdrawal, the Federal formula calculates an amount of financial aid you did not earn that must be returned to the Federal aid programs.
- If the fee refund that the Cashier's Office has determined for you is less than the amount of funds our office is returning based on the Federal Return to Title IV calculation, you will be billed for the balance and you must repay the difference to the Cashier's Office. If the fee refund is more than the amount that our office is returning based on the Federal Return to Title IV calculation, UMKC's policy requires any remaining financial aid funds you received for the term you withdrew from, that have not been repaid by the Federal Return to Title IV calculation, to be repaid to state and/or institutional aid received for the withdrawn term, before any refund is issued to you. The UMKC policy is to reduce your indebtedness as much as possible, and recover any state and institutional funds you received before any funds are given to you.
- Students who retroactively withdraw from UMKC and receive a 100% refund for all charges related to tuition, fees, and housing for a semester, will be considered ineligible for all Federal, State, and/or Institutional aid they have received. The student will be billed for all Federal, State, and/or Institutional aid they were awarded and that paid to their account for the withdrawn semester. The refunded amount will be applied toward the repayment of all Federal, State, and/or Institutional aid the student received for the semester. If the amount of the fee refund is less than the amount of Federal, State, and/or Institutional aid that paid to the student's account for the withdrawn semester, the student will be billed for the amount of the Federal, State, and/or Institutional aid minus the refunded amount.

Please stop by the Financial Aid and Scholarships Office to speak with your financial aid coordinator if you are planning on withdrawing from all of your courses.

## Important Addresses and Phone Numbers

### Mailing Address

Financial Aid & Scholarships Office  
101 Administrative Center  
5100 Rockhill Rd  
Kansas City, MO 64110-2499

816-235-1154 phone  
800-775-UMKC toll free  
816-235-5511 fax

[finaid@umkc.edu](mailto:finaid@umkc.edu)  
[www.sfa.umkc.edu](http://www.sfa.umkc.edu)

### Location

5115 Oak Street

#### **UMKC Statement of Human Rights**

The Board of Curators and UMKC are committed to the policy of equal opportunity, regardless of race, color, religion, sex, sexual orientation, national origin, age, disability and status as a Vietnam era veteran. UMKC Office of Diversity and Equity, 223 Administrative Center, 5115 Oak St., is responsible for all relevant programs. Call 816-235-1323 for information.

Relay Missouri: 1-800-735-2966 (TT)