

OFFICE OF STUDENT FINANCIAL AID CONSUMER INFORMATION HANDBOOK

A university education is among the most valuable and enduring investments you can make. The federal government assigns the primary responsibility of financing a college education to both you and your family. Financial aid is designed to supplement personal resources. At Emporia State University, our goal is to establish a partnership with you and your family to fund your education. Once your family has contributed to the best of its ability, as determined by federal calculation, the university will make every effort through a variety of sources to help you meet expenses.

APPLICATION PROCEDURES

Apply for admission to the university in a degree-seeking program (Office of Admissions or Office of Graduate Studies).

1. Pay the application for admission fee (Office of Admissions or Office of Graduate Studies).
2. Complete the Free Application for Federal Student Aid (FAFSA) on line at www.fafsa.ed.gov or mail it directly to the federal processor. Be sure to have the results sent to Emporia State University by coding **001927**. **ESU's PRIORITY DATE IS MARCH 15th**. The application and award process is an annual event. You should apply for aid each year by the priority date.
3. Student Aid Reports (SAR) are sent directly to the applicants. Upon receipt of the SAR, please check to see that all information is accurate. If corrections are needed, you may correct online, mail corrections to the federal processor, or return to ESU Office of Student Financial Aid to transmit the corrections electronically.
4. The federal government randomly selects a certain percentage of students for "verification." If your file is selected, you will be asked to provide documentation that supports the information supplied on the application. No award offer will be made until the verification process is complete. An applicant selected for verification must complete the process by the deadline date set by the Department of Education.

THE AID AWARDING PROCESS

All federal aid programs are awarded based upon at least half-time status with the only exception being the Federal Pell Grant program, which currently allows an eligible less than half-time student to be funded. Once a student's admission or continued enrollment is confirmed and a financial aid application is complete, eligibility for any need-based assistance is determined.

	Fall and Spring Semesters	Summer Session
Undergraduate	full-time = 12 or more credit hours; three-quarter time = minimum 9 credit hours half-time = minimum 6 credit hours	For specific undergraduate credit hour requirements for summer, contact the Office of Student Financial Aid, 103 Plumb Hall, (620) 341-5457 or (800) 896-0567 or email at finaid@emporia.edu
Graduate	full-time = 7 or more credit hours; three-quarter time = minimum 5 credit hours half-time = minimum of 4 credit hours	For specific graduate credit hour requirements for summer, contact the Office of Student Financial Aid, 103 Plumb Hall, (620) 341-5457 or (800) 896-0567 or email at finaid@emporia.edu

DETERMINING FEDERAL FINANCIAL AID ELIGIBILITY

Federal financial aid eligibility is calculated by a relatively simple formula: **Total Cost of Attendance**
 - **Family Contribution**
 = **Demonstrated Need for Federal Aid**

The total cost of attendance includes tuition/fees, *estimated* cost for books, supplies, room, board, transportation and miscellaneous expenses. This amount is based on individual enrollment status, degree status, and/or residency status. The established budgets represent a modest, but adequate cost of living. For specific costs, go to www.emporia.edu/finaid.

PACKAGING FINANCIAL ASSISTANCE

Student and family resources are determined by the federal government from an analysis of information you submitted on the FAFSA. Our responsibility is to determine your eligibility for the various programs. Each program has its own specific eligibility requirements. Your FAFSA results will be analyzed in order to coordinate your eligibility for any federal need-based assistance. As soon as your file is complete, you will be sent an award offer. The financial aid offer is generally in the form of a "package" -- a combination of scholarships, grants, employment and loans and will vary according to a student's eligibility and promptness in applying for aid. First priority will be given to students who meet program requirements and application priority dates.

YOUR FINANCIAL AID AWARD OFFER

You should carefully review your award letter and the policies provided to you. It will tell you exactly how much money you have been offered each semester from specific programs. Because certain funds are limited, you are required to indicate acceptance of your award(s) by the Accept Deadline indicated on the award letter. If you do not accept the offer, the funds may be canceled and re-awarded to other applicants. You have the option to accept or decline any or all of the aid offered. The award letter may initially indicate **full-time funding for the academic year**. If you will be attending less than full-time, you **must notify our office in writing so your aid package can be revised if necessary. Failure to notify us may result in you owing a repayment to the university or financial aid program.** If you have a two-semester award and will only be accepting for one semester, please note this on the award letter when returning your acceptance. **If you accept your Federal Stafford loan, the amount(s) listed will be the amount(s) requested from your lender. However, do not borrow more than you need. If you want a lesser amount, please indicate the amount you wish to borrow. All loan funds must be repaid. The signed award letter must be returned to our office before any further processing can be done.** You will need to read the certification statements and policy information on the reverse side of the offer, sign, date, and return it to this office.

REVISIONS TO FINANCIAL AID AWARD OFFER - Revisions in award amounts may be necessary due to changes in your enrollment status. Changes in enrollment status (e.g. half-time to full-time or full-time to half-time) should be made **prior to any disbursement** of financial aid. **If enrollment changes during the add/drop period (e.g. full-time Pell to three-quarter Pell, etc.), adjustments will be made and you may be required to repay.**

In all cases, you must inform our office of money received from outside sources. If you receive a private scholarship/grant which is not included in your award letter, a reduction of your other aid **may be required.** We must, by federal regulation, review your award(s) to determine how receipt of additional dollars affects your financial aid award from the university. In the event an adjustment is required, a revised award letter will be sent to you. If award notification is received after funds have been disbursed, and the additional award exceeds your federal aid eligibility, we may request repayment. If you receive additional funds from any sources other than ESU, report it promptly to our office to save yourself the frustration that can result from overawarding.

General Appeals - You have the right to appeal financial aid awards if you feel you have been awarded funds inequitably or denied funds because of lack of due process or fair and equitable treatment. Such appeals must be submitted in writing to the Director of the Office of Student Financial Aid (103 Plumb Hall).

DISBURSEMENT OF FINANCIAL AID

Financial aid award letters show each award by semester. No aid will be disbursed until the signed award letter is returned to the Office of Student Financial Aid and you have enrolled in the correct number of hours. Most funds are disbursed through the credit-to-account system and become available on the date published in the Class Schedule as long as appropriate paperwork has been processed. Funds that arrive after that date are disbursed as received. You are required to apply financial aid money to university charges (e.g. tuition/fees, housing). Any excess aid will be disbursed by Cashiering Services to you via your Hornet Card Lyon County State Bank account unless you participate in one of the distance programs. For Federal Stafford Loan disbursement information see Federal Stafford Loan section.

Consortium Agreements: Consortium agreements may be available to students who wish to enroll in the 2 + 2 program at ESU and other eligible institution(s) in the same term. Please contact the Office of Student Financial Aid at ESU to request the Policy and Procedures for Consortium Agreements brochure which details required documentation.

Study Abroad: Study abroad opportunities are available at ESU and students may apply for financial aid to help fund educational expenses. If you would like specific program information you may visit www.emporia.edu/oie or contact the Office of International Education, 235 SE Morse Hall, (620) 341-5374.

YOUR FINANCIAL AID SOURCES

ACADEMIC SCHOLARSHIP information may be requested from the Scholarship Coordinator, Emporia State University, 1200 Commercial Street, Emporia, Kansas 66801-5087 (620)341-5440 or E-mail address: ESUScholarships@emporia.edu

ACTIVITY SCHOLARSHIPS (music, art, theatre, debate) are based on demonstrated talent. To apply, check with the appropriate department for specific requirements.

ATHLETIC SCHOLARSHIPS are determined by individual coaches based on athletic ability and conference and NCAA regulations.

GRANTS: Grants are funds based on federal/state financial aid eligibility and **DO NOT have to be repaid.**

Federal Pell Grants - Federal Pell Grants are the largest federal grant program and are available only to undergraduates pursuing their first bachelor's degree. Currently, enrollment status of full-time, three-quarter time, half-time and less than half-time may be funded. Eligibility for a Federal Pell Grant is based on a prescribed federal formula that calculates grant determination from income, assets, family size, number of family members in college, etc. Eligibility is determined by submitting the FAFSA.

Federal Supplemental Educational Opportunity Grant (FSEOG) - The FSEOG is a federal grant program available to undergraduate students with exceptionally large federal financial need who are enrolled at least half-time. The program requirements stipulate priority must be given to Federal Pell Grant recipients.

Kansas Comprehensive Grant - The Comprehensive Grant is a Kansas Board of Regents' supplemental grant available to full-time undergraduate Kansas residents. It was designed to assist students with an early application date who have a high level of need as determined by their FAFSA which **must be processed by April 1**. No separate application is required.

LOANS: We encourage all borrowers to carefully read and understand the obligations assumed with any student loan. It is your responsibility to ask any questions concerning the loan. **Loans are funds that MUST BE REPAID.** Do not borrow more than you need.

Federal Perkins Loans

Federal Perkins Loan funds awarded by the university are determined from an analysis of the FAFSA. These loans vary in amounts and are interest-free while the student is enrolled at least half-time. Funding is provided by both the federal government and ESU, with the university acting as lender.

Amounts offered to students are **contingent upon availability of funds, demonstrated federal aid eligibility and program requirements.** Currently, the federal maximum for undergraduates is \$4,000 during each year of undergraduate study. The aggregate maximum for an undergraduate student is \$20,000. The federal maximum for graduates is \$6,000 during each year of graduate study. The aggregate maximum for a graduate student is \$40,000, including any amount borrowed as an undergraduate. The aggregate maximums include Federal Perkins Loans from all institutions attended. In order to fund as many students as possible, our ESU maximum for a resident undergraduate student is \$3,000 with \$4,000 per year for an undergraduate non-resident. ESU graduate student maximum per year is currently \$5,000.

Promissory notes must be signed before funds are disbursed. Repayment with a 5% interest rate starts following a nine month grace period, which begins after the student is no longer enrolled at least half-time in a degree seeking program at a post secondary educational institution that is eligible for Title IV federal financial aid. Students may take up to ten years to repay. Before leaving school, the student is required by the federal government to complete an exit interview with the ESU Student Loan Office, 103-O East Plumb Hall, (620) 341-5286.

Federal Stafford Loans

Federal Stafford loans are either subsidized or unsubsidized. A **subsidized** loan is awarded on the basis of federal need. The federal Government pays interest on the loan ("subsidizes" the loan) until you begin repayment and during authorized periods of deferment.

An **unsubsidized** loan is not contingent on need. You will be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it will be capitalized--that is, the interest will be added to the principal amount of your loan and will increase the amount you have to repay. If you choose to pay the interest as it accrues, you will repay less in the long run. You may be able to receive a subsidized Stafford Loan and an unsubsidized Stafford Loan for the same enrollment period.

The Stafford Loan, currently has a variable interest rate with a cap of 8.25%. Variable interest rates are set each July and are determined at the time of repayment which begins six months after the student graduates or drops to less than half-time attendance. Funding is provided to students by private lending institutions (banks, credit unions or savings and loan associations). You will be notified of interest rate changes throughout the life of your loan.

If you are a **dependent undergraduate student**, you may borrow, **depending upon your cost of attendance**, up to:

\$2,625 per year as a freshman;
\$3,500 per year as a sophomore;
\$5,500 per year as a junior/senior.

If you are an **independent undergraduate student** or a dependent student whose parents are unable to secure a Parent Loan, you can borrow, **depending on your cost of attendance**, up to:

\$6,625 if you're a first-year student (at least \$4,000 of this amount must be unsubsidized loans);
\$7,500 if you've reached sophomore status (at least \$4,000 of this amount must be unsubsidized);
\$10,500 a year if you've reached junior status (at least \$5,000 of this amount must be unsubsidized).

If you are a **graduate student**, you can borrow, **depending on your cost of attendance**, up to \$18,500 each academic year. (At least \$10,000 of this amount must be unsubsidized).

The total debt you can have outstanding from all Stafford Loans combined is:

\$23,000 as a **dependent** undergraduate student;
\$46,000 as an **independent** undergraduate student (no more than \$23,000 of the total amount may be subsidized);
\$138,500 as a graduate or professional student (no more than \$65,500 of the total amount may be subsidized).

The graduate debt limit includes any Stafford Loans received for undergraduate study.

You pay fees up to 3% which is deducted proportionately from each disbursement of your loan. A portion of this fee goes to the federal government to help reduce the cost of the loans. Also, if you do not make your loan payments when they are scheduled, you may be charged collection costs and late fees.

If a Federal Stafford Loan has been awarded, a student must return the acceptance before the school can certify the loan. **FIRST TIME FEDERAL STAFFORD LOAN BORROWERS** at Emporia State are required to complete a **Master Promissory Note (MPN)**. After certification of your loan eligibility has been completed by this office, SALLIE MAE will send you a letter prompting you to a website where you can electronically complete and sign the MPN. (***Fall loan certification will begin around mid-June.***) In future years, you need only complete your award letter to obtain your loan. The lender on your MPN is the lender you should use for the duration of your education at ESU. The student must complete entrance loan counseling before the initial loan can be disbursed. This may be done in person at OSFA or online at www.emporia.edu/finaid. Click on entrance loan counseling. The results will be sent to ESU. **Federal Stafford Loan Proceeds:** Loans processed for a traditional academic year (August through May) are normally disbursed in two equal amounts (usually August and January). Loans processed for a loan period consisting of only one semester (INCLUDING SUMMER) will also be disbursed in two payments, the first is usually at the beginning of the semester with the second coming midway through the semester. **First-time borrowers who are freshmen with less than 30 credit hours accumulated towards a bachelor's degree are subject to a 30 day delay of the first disbursement.** Loan proceeds are received by the university from SALLIE MAE via electronic funds transfer (EFT). Once enrollment status is verified and you have completed entrance counseling and returned a payment agreement form to the business office, loan funds will be applied to your university charges. If excess funds become available, those proceeds will be deposited into your Lyon County State Bank checking account. *Students in distance programs may contact Cashiering Services at (620)341-5170 for an alternate method of receiving excess loan funds.* Reductions in enrollment status after disbursement is made may necessitate early repayment to the loan program(s). Before leaving school or dropping below half-time status, a student is required to complete exit loan counseling with OSFA. You may do this online at www.emporia.edu/finaid. Click on exit loan counseling. You should always inform your lender in writing of any change in status (e.g. name/address change, change in date of graduation).

Federal Parent Loans (PLUS) - The Federal PLUS Loan is available to a **parent** of an eligible **dependent** student who needs additional funds to pay educational expenses. Completion of the FAFSA is required. The Federal PLUS interest rate is capped at 9% with the current rate set each July 1. For current rate, consult OSFA. Your parent will be notified of interest rate changes throughout the life of the loan(s). Interest is charged on the loan from the date the first disbursement is made until the loan is paid in full. A fee of up to 3% of the loan is deducted from each disbursement. A portion of this fee goes to the federal government to help reduce the cost of the loans. Federal PLUS loans are available through banks, credit unions and savings and loan associations. A separate Federal PLUS loan application and authorization statements must be completed by the parent borrower and student and returned to the school. The school is responsible for submitting the completed loan application to the lender. The parent and student must not be in default on any federal loan or owe a repayment of federal grants. The lender may request a credit check as part of the process.

Yearly eligibility for the Federal PLUS loan is calculated by taking the cost of attendance minus any other financial aid for which you are eligible.

OTHER SERVICES PROVIDED AT ESU

ESU Foundation Emergency Student Loans - Emergency loans up to a maximum of \$250 are available to full-time students for emergency purposes. Applications may be made on the first day of classes. These loans are due in 30 days and include a \$5 service charge. Students may apply daily from 8:00 a.m. to 5:00 p.m. in the ESU Student Loan Office, 103-O East Plumb Hall, (620) 341-5011. Checks are available the following working day at noon.

Student Affairs Loan Fund - The Office of the Vice President for Student Affairs administers an emergency loan fund. A student may borrow a maximum of \$25. The loan must be repaid within 30 days of disbursement. Students may apply for loans between 8:00 a.m. and 2:30 p.m., Monday through Friday in 323 South Morse Hall.

Student Employment - A part time job can be a valuable and rewarding experience. Some part time jobs require students to demonstrate financial aid eligibility (Federal Work-Study), while others are open to all students (Regular Employment).

Students may work a maximum of 20 hours a week. **Students employed through ESU work programs are strongly encouraged to work a maximum of only 15 hours per week to allow for sufficient out-of-class study time for a recommended course load of at least 15 hours.** Earnings resulting from employment will be paid to you every two weeks. To assist you in planning your budget, please remember that the earliest you can receive a paycheck for the fall semester is mid September.

All campus student job vacancies are posted by the Office of Human Resources on the job board located just north of the convenience store in the Memorial Union or you may inquire online at www.emporia.edu/cdceps/hornetjb.htm. You should review the job openings, select a job for which you meet the qualifications, and apply for the position. If selected for that position, you will be notified by the employing department and offered a contract.

Federal Work-Study - The Federal Work-Study program (FWS) is an employment program funded with federal dollars and is available to students who demonstrate federal aid eligibility through the Free Application for Federal Student Aid (FAFSA). One of the advantages of Federal Work-Study is that although your FWS earnings are reported for income tax purposes, they are not considered in the determination of your contribution for federal aid eligibility the following year. FWS is an opportunity for you to earn money through employment on campus to help pay expenses and control loan debt.

Community Service Employment - In addition to on-campus Federal Work-Study positions, we have a number of off-campus positions available in community service agencies throughout Emporia, including elementary schools, assisted living centers, shelters, and more. Contact the financial aid office, Room 103 Plumb Hall for more information.

America Reads/America Counts - To qualify for either program, students must be work-study eligible. The America Reads Program gives students the opportunity to work as “reading” tutors. These reading tutors are employed in elementary schools in the Emporia area and work with students on a one-on-one basis. The America Counts Program allows students to work as “mathematic” tutors in participating elementary schools. To find out more, contact the Office of Professional Educational Services, 208 Visser Hall, (620) 341-5486.

Regular Employment - The Regular Employment program is funded with university dollars and students do not have to demonstrate federal aid eligibility. Regular employment positions are open to all students who are enrolled full-time. If you are hired for a regular employment position, any money you earn under this program must be counted as income if you apply for federal financial aid (FAFSA) the following year. These earnings are included in the determination of the student's contribution for the next year.

OTHER EMPLOYMENT

Kansas Work-Study - This program provides part time off-campus career-related experiences for students in the Emporia area. Eligible students must be Kansas residents and demonstrate financial need. Information on Kansas Work Study can be obtained from the Office of Student Financial aid.

Off Campus Work - The Career Services Office posts job openings for a variety of part time jobs off campus. Consult the job board located in the Memorial Union just north of the convenience store or at www.emporia.edu/cdceps/hornetjb.htm.

Memorial Union - The Memorial Union offers many student employment opportunities. Memorial Union job openings are posted on the job board located north of the convenience store or at www.emporia.edu/cdceps/hornetjb.htm. Applications for employment may be picked up in the Union Administrative Office on the 2nd floor of the Union.

OTHER FINANCIAL ASSISTANCE POSSIBILITIES

If you receive funds from an outside source, you should find out from the donor how awards will be disbursed, the possibility and procedure of renewing the funding in following years and any other information concerning student obligations in receiving the award.

Bureau of Indian Affairs/Tribal Funds - Some students qualify for specialized forms of assistance financed by these agencies. Each agency has its own process of determining eligibility and selecting recipients. You should contact these agencies directly if you are interested in their programs and want to apply for consideration.

Graduate Assistantships - Graduate teaching and research assistantships are based on the academic credentials of the individual graduate student and the specific needs of the department. For more information, contact the ESU Graduate Office, 313 Plumb Hall, (620) 341-5403 or (800) 950-GRAD, or the department of your interest. **ESU's institutional policy includes graduate assistantship tuition waivers and tuition adjustments as a resource when computing a student's federal financial aid eligibility.**

Jones Foundation Grants - Undergraduate students from Lyon, Osage or Coffey counties are eligible to apply for a Jones Foundation Educational Grant. To be considered for a Jones grant, applicants must also apply for federal financial aid. For an application and additional information, contact the Jones Foundation, 527 Commercial, Suite 501, Emporia, KS 66801, (620) 342-1714.

Kansas Board of Regents Scholarship Programs - You must complete and submit a separate State of Kansas Student Aid Application if you want to apply for any of the following programs: Kansas Ethnic Minority Scholarship, Kansas Nursing Service Scholarship, State of Kansas Scholarship, and the Kansas Teacher Service Scholarship. Each program requires the recipient to be a Kansas resident; enrolled full-time in a qualified undergraduate program at a Kansas college or university; and have not received a baccalaureate degree (there may be a few exceptions to individual programs). Read the descriptions and criteria for each program before you apply. If you do not meet the minimum legislated criteria of a program, you cannot be considered. A \$10 fee must accompany the application. The priority deadline date to process this multiple program application is **MAY 1**. The priority deadline date to process the Free Application for Federal Student Aid (FAFSA) is **MARCH 15**. It is recommended both be mailed by **MARCH 15th**. You must submit **BOTH** applications or your file will be considered incomplete and will not be included in the selection process. The Graduate Minority Scholarship is available for ethnic graduate students interested in pursuing a degree in higher education. Contact the Office of Graduate Studies, 313 Plumb Hall, (620) 341-5403 or (800) 950-GRAD for additional information.

Private/Outside Scholarships - Private/outside scholarships are awards made to students for educational expenses by a source outside the university. Students are responsible for contacting these private organizations. Many times, scholarships are available through churches, employers or service clubs/ organizations. Most awards may be used for your education wherever you attend school. **According to federal regulations**, outside scholarships must be packaged into your aid award so your federal financial aid eligibility will not be exceeded. **YOU MUST NOTIFY the Office of Student Financial Aid, Room 103 Plumb Hall, of any private/outside scholarships.**

Residence Hall Payment Plan - The residence hall payment plan is automatically available to all students when financial aid does not cover all of the charges. For students who take advantage of the installment option, a service charge of \$15 is assessed per semester. For additional information, contact the Office of Residential Life, 308 South Morse Hall, (620) 341-5264.

Tuition/Fees and Campus Housing Deferments - If students have federal aid or other verifiable income arriving after the payment deadline, they can request a fee deferment. This deferment must be requested, **in person** or **on the payment agreement form**, by the payment deadline to avoid late enrollment fees. Fees are charged for the deferment service and **are collected when** the funds are disbursed. For additional information, contact the Accounts Receivable/Deferment Office, 103-P Plumb Hall, (620) 341-5340.

Tuition/Fees Installment Plans - The university offers an installment plan for payment of tuition/fees. There is a nominal service fee assessed for using the installment option. The plan is available only after all financial aid has been applied to tuition and fees. If applicable, any excess financial aid not used for tuition/fees will be used to pay for on-campus housing. For more information, contact Cashiering Services, 104 Plumb Hall, (620) 341-5170.

Veterans Administration (VA) Benefits - The office of the Vice President for Student Affairs assists the Veterans Administration by providing certification of enrollment for benefit recipients under Title 38, U.S. Code, Chapter 31 (Disabled Veterans), Chapter 32 (Post-Vietnam Era), Chapter 34 (Vietnam Era), Chapter 35 (Dependents Educational Assistance), Chapter 30 (New G.I. Bill) and Chapter 1606 (Selected Reserve members). If you are eligible for these benefits, contact the Student Affairs Office, 323 South Morse Hall, (620) 341-5267 for certification of enrollment and additional information. Revisions may be necessary to financial aid awards for VA benefit recipients.

Vocational Rehabilitation - Some students qualify for specialized forms of assistance financed by this agency. This agency has its own process of determining eligibility and selecting recipients. You should contact this agency directly if you are interested in this program and want to apply for consideration. Revisions may be necessary to financial aid awards for Vocational Rehabilitation benefit recipients.

POLICIES

The word "policy" has taken a real beating. Too many people have learned to dread the mention of the word because they equate it with rigid inflexibility and red tape. The intent of a policy is to minimize red tape and to ensure fairness in decisions. Our financial services would be in hopeless disorder if we didn't follow some policies. Your understanding of these policies and your cooperation in following them helps us manage financial services for everyone with whom we work and can save you a lot of frustration.

Cancellation of Assistance - Financial assistance may be canceled for any or a combination of the following reasons:

- Failure to make satisfactory academic progress**
- Failure to report a change in financial resources or eligibility status**
- Use of financial assistance for non-educational expenses**
- Failure to sign and return the Financial Aid Award letter by the due date**

Change in Status or Unusual Circumstances - If your financial situation or other eligibility status changes after you have applied for financial assistance, it is your responsibility to report any changes to our office. Sometimes, students have changes in circumstances that result in a need for additional financial resources. Please make an appointment with a financial aid administrator to discuss your circumstances.

Enrollment Status - Your initial financial aid package is usually prepared on the assumption that you will be enrolled as a full-time student. **If you will be attending less than full-time, you must notify the financial aid office in writing so that your aid package can be revised if necessary.** If your aid package is based on full-time enrollment and you reduce your course load below the minimum for full-time status, your aid package may be revised. Failure to notify OSFA may result in repayment due to the university or program. The same procedure applied to students enrolled and funded on less than a full-time status. **If enrollment changes during the add/drop period (e.g. full-time Pell to three-quarter Pell, etc.), adjustments will be made and the student may be required to repay.** Students are required to be pursuing a degree or a qualified certificate program to be eligible.

Withdrawal from the University - The following steps are required for students who wish to withdraw from all classes at the university:

1. Contact the Registration Office (108 Plumb Hall)
2. Complete the withdrawal form and collect signatures (in order) from:
 - a. Advisor
 - b. Lifelong Learning (if applicable) (315 Plumb Hall)
 - c. Student Affairs (323 South Morse Hall)
 - d. Residential Life (if applicable) (308 South Morse Hall)
 - e. Office of International Education (if applicable) (235 SE Morse Hall)
 - f. Office of Student Financial Aid (103 Plumb Hall)
 - g. Business Office, Student Financial Services (103-P Plumb Hall)
3. Return withdrawal form to Registration Office for official processing.

When the withdrawal form is returned to the Registration Office, the following will occur: *i*) you will be officially withdrawn from the university; *ii*) the Registration Office will inform Cashiering Services personnel in the Business Office of your withdrawal; *iii*) personnel from Cashiering Services will determine if you qualify for a refund according to the university's refund policy.

Refund of Institutional Charges - If you enroll for a term and subsequently drop hours or withdraw which causes a change in institutional charges, the following schedule will be used to determine if a refund is applicable:

1. Institutional Tuition/Fee Refund

Withdrawal date:

- Through 10th day of class = 100 refund*
- 11th to 25th day of class = 50% refund*
- After 25th day of class = zero refund*

*Note: The first \$20.00 of all tuition and fee payments is NON-REFUNDABLE for withdrawals made on or after the first day of classes.

- 2. Refunds of Housing and Food Service payments** - Housing and Food Service refunds are based on a prorated assessment and appropriate contract cancellation fee. For more specific details, contact the Office of Residential Life, (243 SE Morse Hall, 2001, (620) 341- 5264.

3. **If your financial aid package is comprised of institutional and/or state awards only**, any refund will first be returned to the aid program(s) received.

Return to Title IV Funds - (effective 10/7/00) When a student who has received funding from Title IV funds withdraws from all classes during the first 60% of an academic period, the university is required to perform the "Return to Title IV Funds" calculation to see how much of a return to federal funds is necessary. Any refund resulting from your withdrawal from all classes will be allocated to federal funds received. Any additional required return of federal funds will become the liability of the student. You may have to repay tuition and fees from personal funds depending on the withdrawal date, the repayment requirement to federal funds and the university's refund policy. Until repayment is made on reinstated charges from the university, you cannot re-enroll at Emporia State University or obtain an academic transcript for the purpose of transferring to another school. This information may be reported to the U.S. Department of Education, as well as any other college to which a student may subsequently apply. Required returns to federal funds will be made in the following priority:

- | | | | |
|-----|------------------------------------|-----|--|
| (1) | Federal Unsubsidized Stafford Loan | (4) | Federal Perkins Loan |
| (2) | Federal Subsidized Stafford Loan | (5) | Federal Pell Grant |
| (3) | Federal Parent Loan | (6) | Federal Supplemental Educational Opportunity Grant (FSEOG) |

Satisfactory Academic Progress - Each aid recipient is expected to meet minimum standards of satisfactory academic progress for financial aid purposes. **PLEASE READ CAREFULLY THE DETAILED SATISFACTORY ACADEMIC PROGRESS POLICY which is found online at www.emporia.edu/finaid/policy.htm. Copies are also available in OSFA (103 Plumb Hall).**

Satisfactory academic progress is reviewed at the end of each semester. Students who do not meet minimum standards of gpa/or hours at the end of the fall semester will be sent a caution letter. Students who receive all F's, U's or withdraw from all courses will be ineligible for financial assistance the next enrollment period.

After grades are posted at the end of the spring semester, yearly grades will be reviewed to determine if you met minimum gpa/hourly eligibility requirements for the year. Failure to meet these requirements will result in cancellation of financial aid for the next period of enrollment. Students who receive all F's, U's or withdraw from all courses for the spring semester, will be sent a suspension letter. Students have the privilege to appeal their ineligibility to receive aid. A written appeal with any supporting documentation should be submitted for review to our office by the date specified in the suspension letter. Evaluation of the appeal will be based on information provided by the student.

Financial Aid Leave of Absence - If you need to request a financial aid leave of absence due to medical reasons, military activation, or other extenuating circumstances, you must submit a written petition to the Satisfactory Academic Progress Committee in care of the Office of Student Financial Aid (103 Plumb Hall).

CONSUMER INFORMATION

In addition to this outline of consumer information, you are urged to familiarize yourself with your rights and responsibilities as detailed in the university's catalogs, schedules and or bulletins. If you have a question, please contact an administrator or other appropriate university representative.

Access for Persons with Disabilities -- The university makes a continuing effort to provide services to all students. For assistance or additional information concerning services, facilities, and resources for persons with disabilities, contact the Director of Disability Services, 245 South East Morse Hall, 620-341-6637.

Accreditation -- Emporia State University is accredited by the North Central Association - The Higher Learning Commission. In addition, the University holds accreditation from many program specific associations. Information regarding the names of associations, agencies or governmental bodies that accredit the university and its programs is available from the President's Office, 202 Plumb Hall, 620-341-5551.

Confidentiality and the Release of Information -- In keeping with the Rights and Privacy Act (Buckley Act), the Office of Student Financial Aid will only release information about your financial aid situation to those parties within the university concerned with your financial welfare, as it relates to your attendance at Emporia State University. Inquiries from off-campus agencies or family will be answered by financial aid staff **only** if you have signed a written release form. Forms are available in the Office of Student Financial Aid, 103 Plumb Hall or online at www.emporia.edu/finaid.

Student Indebtedness -- For current information regarding average dollar amount an ESU graduate has incurred under the federal loan programs, please contact the Office of Student Financial Aid, 103 Plumb Hall, 620-341-5457.

Student Loan Ombudsman -- The federal SFA Ombudsman works with student borrowers to informally resolve loan disputes and problems. For assistance or additional information, contact the U.S. Dept. of Education (877-557-2575) or online at <http://ombudsman.ed.gov>.

Drug and Alcohol Abuse Prevention Resource Center -- The Drug/Alcohol Abuse Prevention Resource Center located in the Student Life and Counseling Center (211 South Morse Hall) offers drug/alcohol information to students, faculty and staff. The center seeks to provide drug/alcohol abuse prevention education and services. The center is staffed by a full-time drug/alcohol abuse resistance training (DART) coordinator and student peer educators. For information or assistance, contact the Drug/Alcohol Abuse Prevention Resource Center at (620) 341-5221.

Employment Projections -- Information regarding employment projections may be reviewed through the Career Services Office, 433 South Morse Hall, (620) 341-5407. Beginning salary levels for Emporia State University graduates are also available from this office.

Graduation Rate -- For current information concerning the graduation rates of Emporia State University students and student athletes, please contact the Registrar, 108 Plumb Hall, (620) 341-5211.

Special Deferments - For information about federal educational loan deferments for serving (a) in the Peace Corps; (b) under the Domestic Volunteer Service Act; or (c) as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service, contact your lender/loan guarantor.

Sexual and/or Racial Harassment -- Any questions or concerns in this area should be directed to the Office of Affirmative Action, 211 Plumb Hall, (620) 341-5379.

Student Retention -- Student Retention -- Approximately 70% of each new freshmen cohort return for the second year of study. Approximately 22% graduate in four years, 37% in five years and 42% in six years. For more information concerning student retention, contact the Office of Budget & Institutional Research, 210-C Plumb Hall, 620-341-5849.

Students' Right-to-Know Bill -- For more information about the Federal Right-to-Know Bill concerning campus crime statistics and security policies, contact the ESU Office of Student Affairs, 323 South Morse Hall, (620) 341-5267.

Voter Registration - Any United States citizen with no felony conviction can register to vote. The federal law provides for college students living away from their home county to register in the county of temporary residence where the school is located. A student who chooses this option cannot remain registered in his or her permanent resident county. Students who wish to register in their home county must either return home to vote or make provision for an absentee ballot. Emporia State University students who reside in Lyon County may register to vote at the Lyon County Clerk's office in the County Courthouse, 4th Avenue and Commercial, or contact the Office of Disability Services and Non-Traditional Student Programs, 242 South East Morse Hall, (620) 341-6637.

Other -- Any concerns not addressed above may be directed to the Vice President for Student Affairs, 323 S. Morse Hall, (620) 341-5267.

YOUR RIGHTS AND RESPONSIBILITIES

You have the right to know:

- ▶What financial assistance programs are available.
- ▶The deadline for submitting applications for each of the programs.
- ▶How financial aid eligibility is determined and how financial assistance is awarded.
- ▶An accurate estimate of the total cost of attending ESU, including tuition/fees, room/ board, transportation, books and supplies, and miscellaneous expenses.
- ▶A description of the various programs in your financial aid package.
- ▶The university's refund policy.
- ▶What portion of financial assistance received must be repaid and what portion is a grant. If the assistance is a loan, you have the right to know the interest rate, the total amount to be repaid, repayment procedures, how much time you have to repay the loan and when payment is to begin.
- ▶How the university determines whether you are making satisfactory academic progress and what happens if you are not.

In accepting your responsibility, you must:

- ▶Complete all application forms accurately and submit them on time to the proper place.
- ▶Return all additional documentation, verification, corrections and new information requested by the Office of Student Financial Aid.

- ▶Be responsible for reading and understanding all the forms you are asked to sign and for keeping copies of them.
- ▶Meet all obligations of any agreement that you sign.
- ▶Report changes in name, address and telephone number to appropriate offices promptly.

**OFFICE OF STUDENT FINANCIAL AID
103 PLUMB HALL
CAMPUS BOX 4038, EMPORIA, KS 66801-5087
620-341-5457 OR 1-800-896-0567 FAX: 620-341-6088
[Http://www.emporia.edu/finaid](http://www.emporia.edu/finaid)**

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