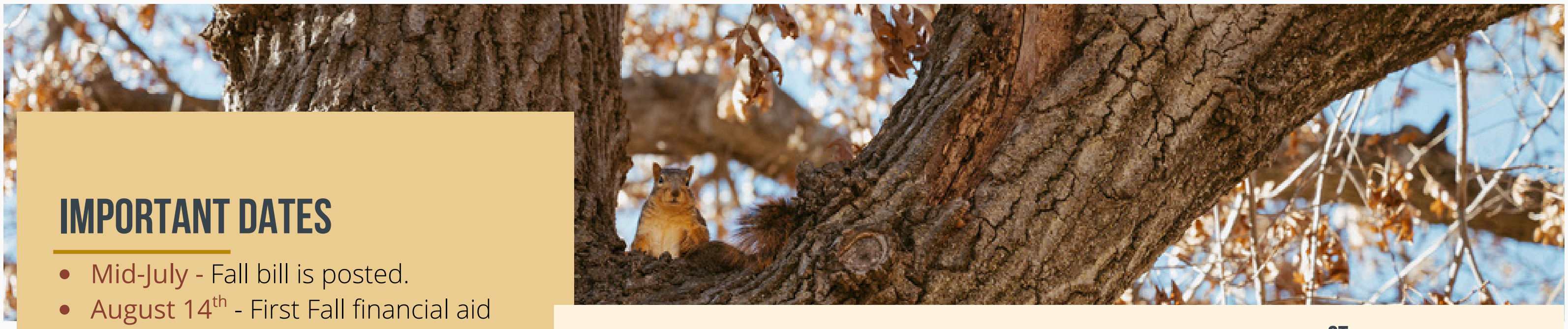
FINANCIAL AID SEMESTER NEWSLETTER



IMPORTANT DATES

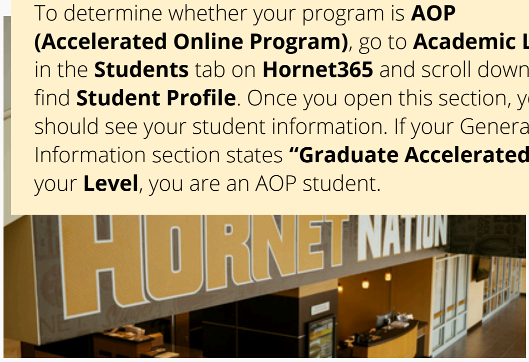
- Mid-July - Fall bill is posted.
- August 14th - First Fall financial aid disbursement.
- August 17th - First day of classes.
- August 21st - Bill due by 5pm & refunds issued.
- August 28th - Tenth day of classes.
  - Last day to enroll.
  - Last day to withdraw with full refund.
- September - General Scholarship Application opens.

Accelerated Online Programs (AOP) Related Dates

- August 19th - First Fall financial aid disbursement.
- August 20th - Session I payment deadline.
- August 28th - Refunds issued.
- August 28th - Last day to withdraw with full refund.
- October 16th - Session II payment deadline.
- October 26th - Last day to withdraw with full refund.

Not sure if your program is AOP?

To determine whether your program is **AOP (Accelerated Online Program)**, go to **Academic Life** in the **Students** tab on **Hornet365** and scroll down to find **Student Profile**. Once you open this section, you should see your student information. If your General Information section states **"Graduate Accelerated"** as your **Level**, you are an AOP student.



2027-2028 FAFSA OPENS ON OCTOBER 1ST

- Fill out the FAFSA at **studentaid.gov.**
- If you have any **outstanding requirements**, you will be notified via **email**.
- **New students** will be awarded in **March 2027**, **continuing** students will be awarded in **June 2027**.
- You will be notified of this via email. Check your email for an award offer or log into **Hornet 365**.
  - In Hornet 365, go to **My Financial Aid** to view **your offer** or see any **outstanding requirements**.
- **Accept** your aid offers.
- **Monitor your student email and Financial Center** regularly for updates to your award.

FALL AID DISBURSEMENT

Starting with **Fall 2026**, ESU has updated its financial aid timeline to improve **student billing experience** and the **accuracy** of aid packages.

Financial aid for the **Fall semester** will now be disbursed to students' accounts the **Friday before** the semester starts, **August 14th**. For Accelerated Online Programs, financial aid will be disbursed on **August 19th**.

Your aid is applied to your student account **balance** and, if your account is in good standing, any **excess aid** is then refunded to you on August 21st, or August 28th if you are an AOP student. **Refunds** are handled by **Cashier's Office**. For any refund or bill related questions contact them at **620-341-5135** or **cashier@emporia.edu**.

You can set up a **direct deposit** in your **Student Account Center** to receive your refund directly into your bank account. Otherwise, your refund will be issued by a **check** mailed to the address on your file.

More information related to **billing, refunds and financial aid disbursements** can also be found at www.emporia.edu/financial-aid/billing-and-financial-aid-timeline.

Office of Financial Aid, Scholarships & Veteran Services
103 Plumb Hall
620.341.5453, finaid@emporia.edu, www.emporia.edu/financialaid

ONE BIG BEAUTIFUL BILL CHANGES

The Big Beautiful Bill that was signed into law on July 4th, 2025 has introduced **major changes** to federal student aid. These changes affect both current and new students, as well as former students in repayment.

IMPORTANT CHANGES:

A Student's **annual loan limits** are now reduced based on the **student's enrollment**. Studenst have to be enrolled in enough credit hours during the academic year to be considered enrolled full time to be eligible for the full annual loan limits.

A student's lifetime borrowing limit depends on if they qualify for the legacy provision. Students who do not qualify for the legacy provision are subject to **$257,500 lifetime limit** that does not change with repayment, cancellation, forgiveness or the loan otherwise discharged. This limit included **Graduate PLUS loans** as well.

Parent PLUS loans have **annual loan limit** of **$20,000 per dependent student**. Parent can borrow **total up to $65,000** per dependent student for an enrollment in an eligible program of study.

Graduate PLUS loans have been **eliminated**. Students who do not qualify for a legacy provision can no longer borrow a Graduate PLUS loan. **Graduate students** who do not qualify for a legacy provision now have an **aggregate limit** of **$100,000** that does **not** include **undergraduate loans**.

Students are eligible for **legacy provision** if they remain enrolled the **same program of study** as of July 1, 2026. They had to have **borrowed a federal student loan** for their program **prior to July 2026**. Students are eligible for legacy provision for lesser of **3 years** or **the remaining length of their program**.

Students with **SAI double the Max Pell Grant** are **no longer eligible for Pell Grant**.

For more information go to **www.emporia.edu/financial-aid/one-big-beautiful-bill-changes**.

FIRST-TIME BORROWER

If this is your first time borrowing federal student loans, you will need to complete **Master Promissory Note** and **Loan Entrance Counseling** at **StudentAid.gov** in order to receive the loan funds.

OUTSIDE SCHOLARSHIPS

If you received a scholarship from an outside organization, **mail** the check to our office. The mailing address is **Campus Box 4038, 1 Kellogg Circle, Emporia, KS, 66801**.

PARENT ACCESS

- For your **parent** to have access to your **financial aid information**, you will need to set up a **Proxy** for them through **Hornet365**. You can do this in **Students** tab by scrolling down and finding the **"Proxy Access for Students"** icon. Here you will select the option that includes **financial aid** in description.
- To allow your **parent** access to your **billing information**, you will need to add them as an **Authorized User** in **Student Account Center**, located in **Financial Center** on **Hornet365**.