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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 (FASO) web-site or contact us in person, by phone or by e-mail (contact information is on page 18). For future reference, please keep a copy of this publication in your financial aid file or bookmark our website at the following link: www.sfa.umkc.edu

How to Find Your Award on



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

To access Pathway, go to pathway.umkc.edu. Log-on to Pathway using your Single Sign-on and password.

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 (2017 represents the Fall 2016/Spring 2017 Aid Year and Summer 2017)

Favorites | Main Menu > Self Service > Campus Finances > Accept/Decline Awards

Casandra Roo

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2017	Univ of Missouri - Kansas City	Financial Aid Year 2016-2017
2016	Univ of Missouri - Kansas City	Financial Aid Year 2015-2016
2015	Univ of Missouri - Kansas City	No self-service access for this aid year.
2014	Univ of Missouri - Kansas City	No self-service access for this aid year.
2013	Univ of Missouri - Kansas City	No self-service access for this aid year.
2012	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. Click on any award to view details about it.
- 2 Read** – the Important Messages section at the bottom of your Award Notice. Be sure to read the Consumer Information by clicking on the link at the bottom of the page.
- 3 Accept or Decline** – each type of aid you have been offered. Mark the appropriate checkbox after the award. If you decline a loan, you can contact the Financial Aid and Scholarships Office to request that the loan be reactivated at any time during the first 3 months of the semester.
- 4 Adjust** – any loans by reducing them in the “Accepted” box next to the amount in the “Offered” box. You must check the “Accept” box in order to adjust the award. You may decline any portion of your loan offer without affecting the other aid you are accepting. Please contact the Financial Aid and Scholarships Office if you need to reduce a Federal Work-Study award.

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

- 5 Submit** – your award notice by clicking the Submit button. This is required before your aid will be processed.

NOTE: Notify FASO if you are receiving additional aid awards (i.e., scholarships, departmental awards, fellowships, etc.) that are not listed on your award notice.

The screenshot shows a web interface for reviewing financial aid awards. At the top, there is a breadcrumb trail: Favorites | Main Menu > Self Service > Campus Finances > Accept/Decline Awards. Below this, the user's name 'Casandra Roo' is displayed with a search box. The page title is 'Financial Aid' and the section is 'Award Package' for 'Financial Aid Year 2016-2017'. A message states: 'You are eligible to receive the awards listed below. Please review each award and corresponding message. You may Accept and/or Decline any or all of the awards that are currently available.' The last update is '04/04/2016 9:12:47AM' and the status is 'New Package'. A table lists the awards with columns for Award, Category, Career, Offered, Accepted, and checkboxes for Accept and Decline. Callout 1 points to the first row (Pell Grant). Callout 2 points to the 'Important Messages' section. Callout 3 points to the 'Accept or Decline All Awards' button. Callout 4 points to the 'Accepted' column for the DL Stafford Sub C/O Fall/Sp 0 award, with a callout box stating 'You can reduce any loan amount after checking the "Accept" box'. Callout 5 points to the 'SUBMIT' button, with a callout box stating 'IMPORTANT! You must click the "Submit" button'. Other callouts include 'Don't forget to read the "Consumer Information" link' pointing to the 'Consumer Information' link at the bottom, and 'Accept or Decline All Awards' pointing to the corresponding button. At the bottom, there are buttons for 'accept all', 'decline all', 'clear all', and 'update totals', followed by the 'SUBMIT' button. A 'go to ...' search box is also present at the bottom left.

Award	Category	Career	Offered	Accepted	Accept	Decline
Pell Grant F/Sp	Grant	Undergraduate	5,815.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
DL Stafford Sub C/O Fall/Sp 0	Loan	Undergraduate	3,500.00	3,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
DL Stafford Unsub C/O F/Sp 0	Loan	Undergraduate	2,000.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
DL Parent PLUS C/O F/Sp 0	Loan	Undergraduate	2,035.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study F/Sp	Work/Study	Undergraduate	4,600.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Access Missouri F/Sp	Grant	Undergraduate	1,500.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
Total			19,450.00	0.00		

Important Messages

- 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 clicking the submit button below, you have confirmed that you have read all of the 2 important messages listed here and the Required Reading Document located in the 'Consumer Information' hyperlink at the bottom of this page.
- Aid that is NOT ACCEPTED and submitted to the financial aid office within fourteen (14) days from the date you were awarded is subject to cancellation.

Currency used is US Dollar.

[accept all](#) [decline all](#) [clear all](#) [update totals](#)

SUBMIT

[Account Inquiry](#)
[Request Counselor Action](#)
[Return to Aid Year Selection](#)

[Consumer Information](#)

go to ...

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 delay in your awards paying toward your UMKC bill. Regularly check your UMKC email **and** your TO DO list in Pathway for any outstanding requests for information or requests for additional documents from the FASO. Your TO DO list can be found in Pathway by clicking Self Service >Student Center.

Loan Entrance Counseling

First-time UMKC Direct Loan borrowers must complete loan **entrance counseling** before receiving the loan. Go to <https://studentloans.gov> at any time to complete the entrance counseling requirement. (See page 10 of this document)

Complete/Sign All Applicable Promissory Notes

If you are a first time UMKC Direct Loan borrower, you must complete a Direct Loan Master Promissory Note (MPN) online at <https://studentloans.gov> to receive your funds.

If you have been awarded a Graduate PLUS Loan, you must complete an additional Graduate PLUS MPN at <https://studentloans.gov> . If you have been awarded a Parent PLUS Loan, a [Plus Information Sheet](#) must be completed by the parent and the parent must also sign an MPN at <https://studentloans.gov> .

If you have been awarded a Perkins, Health Professions, Loan for Disadvantaged Students (LDS), Nursing or institutional loan, you must complete additional loan documents (promissory note or MPN, Rights and Responsibilities Statement) before funds can be disbursed. An email will be sent to you when your note is ready to be signed. You will then need to go to Educational Computer Systems, Inc. (ECSI) <https://www.ecsi.net/proms4.html> to 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 2016-2017 Perkins funds. Health Professions, Nursing Loan and institutional loan recipients must complete a new promissory note each year.

Interest in Work-Study

Work-Study is awarded on a first-come, first-served basis, and indicating interest in work-study on the FAFSA does not guarantee you will receive the award, as funding is limited. If you are not awarded work-study, you should submit a written request to the Financial Aid and Scholarships Office to be added to the work-study wait-list. As funds become available throughout the year the Financial Aid Office will award students off of this list in order of the wait list request date.

Award Adjustments

If any of your awards must be adjusted at any time, you will be notified by mail that you have a revised award notification available on Pathway. Awards not accepted within 14 days of being offered may be cancelled.

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; awards and scholarships from your state; and some prepaid tuition plans.

Students may seek scholarships from private sources as well as UMKC academic units and departments. 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 academic units or departments), 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 then, if all loan and Work-Study awards have been replaced by scholarships or other resources, will the amount of your grant aid be reduced.

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, 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 a letter and/or e-mail notification that you have a revised award. Whenever you receive additional assistance, your awards may be adjusted or reduced, even if your aid has already been disbursed to you.

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, including living expenses incurred at the University of Missouri-Kansas City.

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. The Financial Aid Office reviews enrollment levels at the end of the fourth week of courses each semester. Students must be enrolled at least half-time to receive financial aid.

Undergraduate Student Required Enrollment

All undergraduate students are awarded based on full-time enrollment (12 credit hours) in undergraduate courses. 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 or as soon as you know there will be a change. 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.

Required Credit Hours (Fall, Spring, Summer)	Financial Aid Enrollment Status
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 credit hours) in graduate courses. 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 or as soon as you know there will be a change. 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 that have not been approved for graduate credit 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

All Law students are awarded based on full-time enrollment (10 credit hours). If you do not plan to enroll in 10 credit hours you must notify the Financial Aid & Scholarships Office no less than three weeks prior to the beginning of the term or as soon as you know there will be a change. Courses which do not count toward your Law degree are not taken into consideration for the purposes of awarding or disbursing federal financial aid. Courses taken for audit or undergraduate level courses that have not been approved for graduate credit 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 Law 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.

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 before 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 fourth 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. (See pages 14 - 17)

Withdrawing from Shorter Session Coursework (4-Week, 5-Week or 8-Week Courses)

All students who enroll in coursework that does not span the entire semester will receive a hold on their account. This hold will require students to speak with a financial aid representative before they will be able to withdraw from any coursework. Changes to your enrollment status while enrolled in shorter session coursework may cause changes to your financial aid award package. Please contact our office for additional information.

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 regulations 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. (See page 18)

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. If a student does not intend to complete any coursework for a term and does not complete an official total withdrawal process, it can have negative consequences for receiving future financial aid.

Unofficially Withdrawing from Coursework

If you stop attending all classes without formally notifying the Registration and Records Office, you are considered to have 'unofficially withdrawn'. Unofficially withdrawn students that received federal financial aid must also go through the Return to Title IV calculation. The calculation will be made using the 50% point of the semester as the withdrawal date unless the last date of your attendance in a class can be documented.

The decision to withdraw from the University is often complicated and it is important that you understand all your options. If you find yourself considering withdrawal, please consult with your academic advisor, and please stop by the Financial Aid and Scholarships Office to speak with the Return to Title IV coordinator. We want you to be comfortable with your decision and aware of any financial consequences to your decision, should you decide to withdraw.

Loan Proration for Graduating Students

Students who will be graduating at the end of the Fall semester will be subject to federal loan proration requirements. The graduating student's Federal Stafford Loans must be prorated based on the enrollment level during the fall term. For additional information contact the Financial Aid and Scholarships Office.

How Financial Aid is Calculated

Cost of Attendance	A
- Expected Family Contribution	B
= Need	C

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>Select Aid Year>Financial Aid Summary. Click on the Estimated Financial Aid Budget to see a breakdown of your Budget.

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go to ...

Financial Aid

Financial Aid Summary

Financial Aid Year 2016-2017

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	23,890.00
Expected Family Contribution	0.00 -
Estimated Need	23,890.00
Total Aid	19,450.00 -
Remaining Need	4,440.00

Click here to view your Cost of Attendance

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>

Currency used is US Dollar.

This is your financial aid eligibility based on your estimated financial aid (budget) costs, family contribution, and estimated need for this aid year.

[Return](#)

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Financial Aid

Estimated Financial Aid Budget

Financial Aid Year 2016-2017

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

Estimated Financial Aid Budget Breakdown

2016 Fall Semester

Category Description	Amount
Books - Fall	490.00
Room & Board - Fall	4,758.00
Loan Fees - Fall	30.00
Personal Expenses - Fall	1,654.00
Transportation - Fall	1,063.00
Tuition and Fees - Fall	3,950.00
Term Total	11,945.00

2017 Spring Semester

Category Description	Amount
Books - Spring	490.00
Room & Board - Spring	4,758.00
Loan Fees - Spring	30.00
Personal Expenses - Spring	1,654.00
Transportation - Spring	1,063.00
Tuition and Fees - Spring	3,950.00
Term Total	11,945.00
Total Cost of Attendance	23,890.00

Currency used is US Dollar.

The items listed above are based on costs associated with your academic program. These costs are estimates only and are subject to change based on changes to academic standing, as well as other factors impacting tuition and fees.

*Note: The cost of attendance presented is a standardized estimate of various university charges and other educational expenses. Amounts are subject to change at any time, provided no increases to tuition/fees are effective unless approved by the governing board 30+ days prior to the beginning of the academic term to which the tuition and fees are applicable. Any approved revision of tuition/fees are effective regardless of whether they have been paid prior to the revision.

B **Expected Family Contribution (EFC)** is the amount that the Federal Government determines that you and/or your family can contribute towards 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, money market accounts; investments and real estate holdings; and business equity), that your parents can contribute towards 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 can contribute towards 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 only 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, state and private grants and scholarships for which you are eligible (e.g. Pell Grants, Supplemental Education Opportunity Grant, Access Missouri Grants, private and institutional scholarships). Federal Work-Study and Federal Perkins Loans are then added to financial aid packages of students with the greatest need based on availability of funds. 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.

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 Circumstances Appeal Form. The form can be downloaded at http://www.sfa.umkc.edu/site2/forms/other/2016_2017_special_circumstances_appeal.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 8-9).

Reduction of Income	Expected income has changed due to unemployment, reduced wages or a change in untaxed income and benefits
Separation/Divorce/Death	The situation must have occurred after the FAFSA was filed
Unusual Medical or Dental Expenses	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 2015
Child Care Expense	Paid childcare for dependent children
Elementary/Secondary School tuition	Tuition paid for other dependent children in the household
Repairs to a Student's Vehicle	Repairs to student's vehicle during fall/spring/summer terms
Required Books/Supplies	Books and supplies that exceed the standard allowance
Personal Computer Purchase	Computer purchase for education use (see policy requirements http://www.sfa.umkc.edu/site2/forms/policies/personal_computer_policy.pdf)
Dependency Exceptions	You are required to provide parental data on the FAFSA and/or the extenuating circumstances preventing you from being able to obtain the data

Loan Information

Federal Direct Student Loan (Direct Loan) Fees

Federal Direct Loan awards have origination fees. Subsidized and Unsubsidized Direct Loans have a 1.068% origination fee. PLUS Loans and Grad PLUS Loans have a 4.272% origination fee. 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. (Origination fees subject to change)

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. Graduate students are not eligible for Subsidized loans.

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: studentloans.gov.

Completing a Direct Loan Electronic Master Promissory Note

Instructions for completing a Master Promissory Note (MPN) for a Federal Direct Loan, a Parent Loan for Undergraduates Students (PLUS) or a Graduate PLUS Loan are at studentloans.gov. You will need to have your Federal Student Aid ID (FSA ID) 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 a paper MPN. 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 amount that can be borrowed each year is the cost of attendance minus all other financial aid awarded (see example on page 8). For PLUS Loans, the PLUS borrower is the **parent** of a dependent undergraduate student; for Grad PLUS Loans, the borrower is the 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** ([UMKC PLUS Loan Information Sheet 2016 2017.pdf](#))
- 2) complete the PLUS Loan application and Master Promissory Note **IF** you are a first time PLUS Loan borrower

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

- 1) complete Grad PLUS **Entrance Counseling**
- 2) complete the GradPLUS 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.sfa.umkc.edu 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.

Private Education Loan Application and Solicitation Disclosure



University of Missouri-Kansas City
5100 Rockhill Rd, AC 101
Kansas City, MO 64110-2499

UNIVERSITY OF MISSOURI-KANSAS CITY

Loan Interest Rate & Fees

Your starting interest rate will be between:

0 %

8 %

After the starting rate is set, your rate could then vary with the market.

Your Starting Interest Rate (upon approval):

The starting interest rate you pay will be determined after you apply. The starting interest rate may be determined based upon your creditworthiness and other factors. If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan:

Your interest rates may be fixed or variable. This will be determined based upon the results of your application and the loan provided. A variable rate is based upon the Index Rate (Libor or T-Bill) as published in a nationally recognized journal. For more information on this rate, see the reference notes.

Term of Loan:

Determined after the application is accepted.

Loan Fees:

Application Fee:	TBD
Origination Fee:	TBD
Loan Guarantee Fee:	TBD
Repayment Fee:	TBD
Late Charges:	TBD
Returned Check Fee:	TBD

Maximum Interest Rate:

If you have a variable rate, your interest will vary with the market, but will never go above 5%. The rate can change once a month and there is no limit on how much the rate can increase at one time.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you enter repayment. This example provides estimates based upon the number of repayment options available to you while enrolled in school and the total line of credit.

Repayment Option (while enrolled)	Amount Provided (total credit line)	Interest Rate (highest rate)	Loan Term	Total paid over term of loan
1. Defer Payments Make no payments while enrolled in school. Interest does not accrue while in school.	\$4,000.00	8%	10 years (120 months) starting after the deferment period	\$5,823.72
2. Defer Payments Accrue interest but defer while enrolled. Interest accrues while enrolled	\$4,000.00	8%	10 years (120 months)	\$7,846.97
3. Pay Only the Interest Pay accrued interest but defer payments on principal amount while enrolled. Interest accrues while enrolled	\$4,000.00	8%	10 years (120 months)	\$7,213.38
4. Make Full Payments Pay both the principal and interest amounts while enrolled in school. Interest accrues while enrolled.	\$4,000.00	8%	10 years (120 months)	\$5,195.85

About this example:

The repayment example assumes that you will remain in school for 4 years and have a 9 month grace period before beginning repayment. It is based on the highest starting rate currently charged and the associated fees.

Federal Loan Alternatives

Reference Notes	Reference Notes
Perkins for Students	5% fixed
Stafford for Students	Please see the following website for the current interest rates: http://www.staffordloan.com/stafford-loan-info/interest-rates.php
Plus for Parents and Graduate/Professional Students	Please see the following website for the current interest rates: http://www.finaid.org

You may qualify for Federal Loans.
For additional information, contact your school's financial aid office or the Dept of Ed. at:
www.federalstudentaid.ed.gov

Next Steps

1. Find Out about Other Loan Options
 - a. Some schools have school specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: www.federalstudentaid.ed.gov for more information about other loans.
2. To apply for this loan, complete the application or promissory note
 - a. You may get a self-certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for a minimum of 30 days (terms will not change during this period, except permitted by law and the variable interest rate may change based upon the market).

Reference Notes	
<p>Variable Interest Rate Your loan may have a variable interest rate, which is based upon a publically available index, such as the LIBOR or T-BILL. If your loan uses variable interest, your rate will be calculated each month by adding up to 25% to the index.</p> <p>Eligibility Criteria Borrower</p> <ul style="list-style-type: none"> - Must be enrolled at an eligible school at least half-time - Must be 18 years or older at the time of application <p>Co-signers</p> <ul style="list-style-type: none"> - A co-signer may be required for this loan. Rates are typically higher without a co-signer. 	<p>More information about your loan eligibility is available in your loan application and promissory note.</p> <p>About the Repayment Example: The repayment example above is based on the highest starting rate currently available and associated fees. It assumes that that the borrower remains in school for 4 years and has a 9 month grace period before beginning repayment. Repayment typically can last 10 years, but may last up to 20 years depending on the promissory note</p>

Receiving Your Financial Aid

How Will I Receive My Financial Aid?

Disbursement to your Student Account

Grants, scholarships, and loans administered by the Financial Aid & Scholarships Office are disbursed 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, the refund will be disbursed according to instructions the parent provided on the PLUS Info Sheet.

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.

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 Roo Career Network (RCN) (<http://career.umkc.edu/>). 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 \$4,600 for Fall/Spring and \$3,600 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 disbursed to your university student account, for the current 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.

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 after they have:

1. Responded to all requests for additional information.
2. Enrolled (may not be wait-listed or auditing) in at least the number of hours your aid is based on. Keep in mind that being on a wait list for a class does not count as being enrolled.
3. Completed/signed all applicable promissory notes. (See "What to Expect Next" on 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. All UMKC students are subject to the Satisfactory Academic Progress (SAP) policy and must meet the standards of the policy to receive financial aid.

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 FASO (see below). This policy is applicable with respect to eligibility for all types of Federal, State, and University financial aid administered by the UMKC FASO. Some forms of aid may require higher standards to maintain eligibility.

SAP REQUIREMENTS

To maintain SAP at UMKC, a student must:

1. Maintain a minimum cumulative grade point average (GPA)
Undergraduate Students: must maintain a current term minimum grade point average of 2.0.
 - a. Eligibility ceases for undergraduate students who do not maintain a UMKC cumulative GPA of 2.0.
 - b. Medicine, Pharmacy, and Dental Hygiene students are monitored by their school of study.Graduate Students: Graduate and Ph.D. students must meet the standards determined by the student's school of study.
Professional Students: must meet the standards determined by the student's school of study.
2. Maintain a minimum completion rate for attempted credit hours.
Undergraduate Students: must successfully complete 66.67% of attempted credit hours (current term and UMKC cumulative).
Graduate Students: must successfully complete 66.67% of attempted credit hours (current term and UMKC cumulative)
Professional Students: must meet the standards determined by the student's school of study.
Eligibility automatically ceases for students who complete 0% of attempted credit hours.
3. Complete a degree or certificate program in no more than 150% of the average length of the program.
Undergraduate Students: eligibility ceases after 180 attempted credit hours.
 - a. Eligibility for Conservatory, Education, and Engineering programs ceases after 225 attempted credit hours.Graduate Students: eligibility ceases after 75 attempted credit hours.
 - a. Eligibility for the graduate Business program ceases after 96 attempted credit hours.
 - b. Eligibility for the graduate Nursing program ceases after 97 attempted credit hours.Professional Students: eligibility ceases when the student is no longer admitted or is dismissed from the professional program.

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 the Financial Aid and Scholarships Office (FASO) in writing for further consideration.
4. Meet the academic standing policy required for your degree or certificate program.

MONITORING SAP

- The Financial Aid and Scholarships Office will monitor SAP at the end of each semester including Fall, Spring, and Summer.
- Students who fail the SAP policy or who are placed on SAP Warning will be sent an email notification to their UMKC email account.
- Generally Non-Degree seeking students are not eligible for aid.

FINANCIAL AID WARNING

A student that does not meet SAP requirements will be given a warning status code to allow them one semester to regain eligibility by meeting the minimum GPA and or completion rate requirements listed under the [SAP Requirements](#) section of this policy. Students are only given a warning status after having been in a SAP eligible status. In some cases, as indicated in the [SAP Requirements](#) above, students may automatically fail the SAP policy instead of receiving a warning status. When a student automatically fails the SAP policy, they become ineligible to receive aid.

Additionally, any student who is placed on academic probation by his or her school or college is also considered to be on Satisfactory Academic Progress Warning and is expected to comply with the probation requirements of both the school or college and the UMKC Financial Aid and Scholarships Office.

INELIGIBLE TO RECEIVE AID

Students who fail to fulfill the requirements of Satisfactory Academic Progress Warning or automatically fail the SAP policy are not eligible for financial aid. These students will receive notification of their failure to comply and relevant future aid may be cancelled following the appeal period.

Students who have not met Satisfactory Academic Progress standards and/or are on Satisfactory Academic Progress Warning are not eligible for consortium agreements or for participation in study abroad programs.

APPEAL PROCESS

Students who are ineligible for aid due to failing SAP Warning or who automatically failed the SAP policy and who feel that extenuating circumstances should be considered (family death, illness and/or hospitalization, etc.), should submit an appeal to the UMKC Financial Aid and Scholarships Office.

The appeal form is available on our website at:

http://www.sfa.umkc.edu/site2/forms/other/satisfactory_academic_progress_appeal.pdf

The Appeal Deadline is the first Friday after the beginning date of the term for which financial aid consideration is requested. Appeals received after this deadline will be accepted on a case by case basis. Students who fail to submit an appeal within this deadline may have their aid cancelled.

The appeal must include:

1. Solid documentation supporting the reason(s) the student failed to meet satisfactory academic progress or complete the probationary requirements, including a written statement from the student.
2. An academic plan approved by the student's academic advisor outlining one or more of the following:
 - a. how the student will meet satisfactory academic progress in the future (improve GPA, complete all attempted courses).
 - b. how and when a student will satisfy current incomplete grades (if applicable).
 - c. how you will meet the requirements for graduation by your anticipated graduation date.
3. A statement explaining what corrective measures have been taken to assure satisfactory academic progress in the future.

Appeals are reviewed by the UMKC FASO SAP Committee and or the Financial Aid and Scholarships Director. Students will be notified of the decision in writing via email within two-four weeks of the start of the term.

See the [Regaining Aid Eligibility](#) section of this policy for information on if an appeal is denied.

FINANCIAL AID PROBATION

Students are placed on financial aid probation if they successfully submit a SAP appeal that is approved. Aid is reinstated for students placed on financial aid probation status and are expected to meet [SAP Requirements](#) by the end of the term. However, students on Financial Aid Probation will not be approved for any type of consortium agreement or study-abroad and are ineligible for work-study.

Some students who file a successful appeal with the UMKC FASO may be required to complete a Satisfactory Academic Progress Probation Contract. Students who are put on a Satisfactory Academic Progress Probation Contract may be required to fulfill specific terms while on Financial Aid Probation, such as participation in the Coaching Program offered through the Center for Academic Development (CAD). 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.

REGAINING AID ELIGIBILITY

To regain financial aid eligibility after an unsuccessful SAP Probation or after denial of a SAP appeal, a student must do the following WITHOUT receiving financial aid from UMKC:

1. Achieve the minimum grade point average as indicated in the [first SAP Requirement](#) above.
2. Attain the minimum completion rate for attempted credit hours as stated in the [second SAP Requirement](#) above.
3. Complete 100% of attempted credit hours.

It is the student's responsibility to notify the UMKC FASO in writing once all requirements to regain financial aid eligibility have been completed.

ATTEMPTED CREDITS

- “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 [grading policy](#). Attempted credits include the following:
 - Successfully completed (with passing grades)
 - Non-passing grades- includes 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.
 - Repeated classes
 - Dropped credits after the add/drop period
 - Withdrawal from a semester on or after the first day of class that results in a W
 - Grades which are changed to a W through the Academic Standards appeal process
 - Transfer credits

UMKC POLICIES RELATED TO SAP

- a. Incompletes: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/grading-options-auditing-courses/incomplete-grades/>
- b. Withdrawals
 1. Regular Withdrawals: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/registration/withdrawals/>
 2. Retroactive Withdrawals: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/registration/retroactive-withdrawals/>
 3. Cancellation of Enrollment for Financial Delinquency: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/registration/cancellation-of-enrollment-for-financial-delinquency/>

- c. Repeated Coursework: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/grading-options-auditing-courses/repeated-courses/>
- d. Transfer Credits and External Sources of Credit: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/transfer-external-sources-of-credit/>
- e. Additional Academic Regulations and Information: <https://catalog.umkc.edu/undergraduate-academic-regulations-information/>

ADDITIONAL SAP INFORMATION

- 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 FASO.
- This policy is applicable with respect to eligibility for all types of Federal, State, and University financial aid administered by the UMKC FASO.
- Some forms of aid may require higher standards to maintain eligibility.
- Undergraduate students must be enrolled at half-time status for financial aid to disburse (excluding the Federal Pell Grant).
- Graduate students must be enrolled in at least half-time status for aid to disburse.

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). 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).

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.
- If you withdraw from UMKC and receive a 100% refund for all charges related to tuition and fees for a semester, you will be considered ineligible for all Federal, State, and/or institutional aid. You will be billed for all Federal, State, and/or institutional aid you were awarded and that paid to your account for the withdrawn semester. The refunded amount will be applied toward the repayment of all Federal, State, and/or institutional aid you 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 your account for the withdrawn semester, you 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 Road
Kansas City, MO 64110-2499

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

Hospital Hill Location

1418 Health Sciences Building
2464 Charlotte
Kansas City, MO 64108-2718
816-235-6783 phone
816-235-6784 fax

Location

5115 Oak Street

finaid@umkc.edu
www.sfa.umkc.edu

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)