



Packaging Philosophy

Last Updated: 8/29/2025

Statement of Philosophy

The first objective of the UMKC Financial Aid and Scholarships Office (FASO) is to provide financial assistance, in an equitable and timely manner, to those UMKC students who exhibit financial need. The second, but no less important objective is to process, and in some cases administer, those non-need awards made to UMKC students from either University sources or outside sources.

Advisory Committee

The Student Financial Aid Advisory Committee includes representatives from each academic school or college and from some administrative support offices. A periodic review of the aid packaging philosophy and guidelines, and of recommendations brought to the Committee from the academic units, will be made by the members of the Committee. Recommendations made by the Committee are forwarded to the Assistant Vice Provost for Enrollment Management.

General Guidelines and Policy

In meeting both objectives of the philosophy statement, all program regulations, guidelines and donor wishes are to be followed. Aid packaging is to be accomplished as effectively as possible, within the constraints of time and resources, and outside forces or factors, frequently beyond the office's control, such as timing of receipt of funds, regulations changes, and software and data systems changes and support.

All students are expected to provide, as part of their self-help to meet college costs, only the amount determined by the Federal Methodology of Need Analysis.

Packaging and Awarding Guidelines

1. A detailed outline of awarding procedures will be periodically reviewed by the committee and followed by the FASO.
2. Student eligibility for funds will be determined or confirmed, including criteria such as financial need, citizenship, hours of enrollment, school or college of enrollment, academic level, grade point average, state residence, satisfactory academic progress, and other eligibility criteria as required by specific aid programs or donor guidelines.
3. Priority in processing and awarding is given first to undergraduates. Priority is based, generally, on financial need and on the time by which all requirements of a complete application and student file have been met. A priority application date of February 1 has been established to encourage students to apply early. Extenuating circumstances are to be considered. Awarding priority is based on the highest financial need and is followed within the limits of available funds. Denial of aid, for whatever reason, is to be accomplished as early as possible, including suggestion of possible alternatives, if any exist.
4. Due to timing constraints, students who are selected for verification on their financial statement but whose application and files are otherwise complete are awarded during the first round of awarding. Students who are selected for verification who are also ready for awarding after the first round of awarding will not be awarded prior to verification. Students ready for packaging after the first round of awarding will be awarded upon completion of the verification process.
5. Aid and awards made from sources outside the FASO, such as from academic departments or outside scholarship donors or loan sources, are to be incorporated into aid packages. This incorporation must comply with regulations and guidelines of all funds included in the aid package, including revision of the aid package, if necessary.

- a. Special arrangements and coordination with individual academic units will be followed for the purposes of meeting need and awarding of funds for which the academic unit has the responsibility of designating recipients.
6. Financial need is to be met as near one hundred percent as possible, within the awarding priority period and within the constraints of available funds. If need cannot be met with available funds, outside sources may be suggested, as appropriate.
7. The awarding sequence, by fund, which will be used in aid packaging (except in the cases of programs with special arrangements, such as Medical, Pharmacy, Dental and Law), is as follows:
 - a. The general guideline is to package in the following order:
 - Other UMKC Grants and Scholarships
 - Need-based Scholarship
 - Bright Flight
 - Pell Grant
 - Access Missouri Grant
 - Federal Supplemental Educational Opportunity Grant (FSEOG) for Pell recipients
 - Non-need-based scholarships
 - Federal Work-Study Program Employment (FWS)
 - Federal Direct Loan Subsidized: up to need or loan maximum
 - TEACH Grant
 - Federal Direct Loan Unsubsidized: up to budget or loan maximum
 - Direct PLUS Loans (Parent or Graduate)
 - Other UMKC Loans
 - Other Outside Loans such as UMKC Private Loan
 - b. Note: Aid which may later be awarded by outside sources or academic units will be incorporated into the aid package, to include revision of the package as necessary to comply with federal or other regulations and guidelines.
 - c. SEOG and Work-Study funds are limited. All of these funds are awarded to Undergraduate students based on the criteria stated in Guideline 3. Each of these funds has their own additional criteria listed below:
 - i. SEOG is awarded to Pell eligible, Undergraduate students starting with students with the lowest SAI and continuing until funds are depleted. If there are SEOG funds that aren't spent, due to students not attending UMKC, those funds will be awarded to students in the first packaging group beginning from the last student previously awarded SEOG. A reasonable amount of funding will be allotted to new entering students for the spring and summer terms.
 - ii. Work-Study is awarded first to Undergraduate students. If there are Work-Study funds that are remaining, due to students rejecting their awards or not attending UMKC, they will be awarded to students, including graduate and professional students, who submit requests for Work-Study. Priority will be given to students who have previously worked a work-study job.