

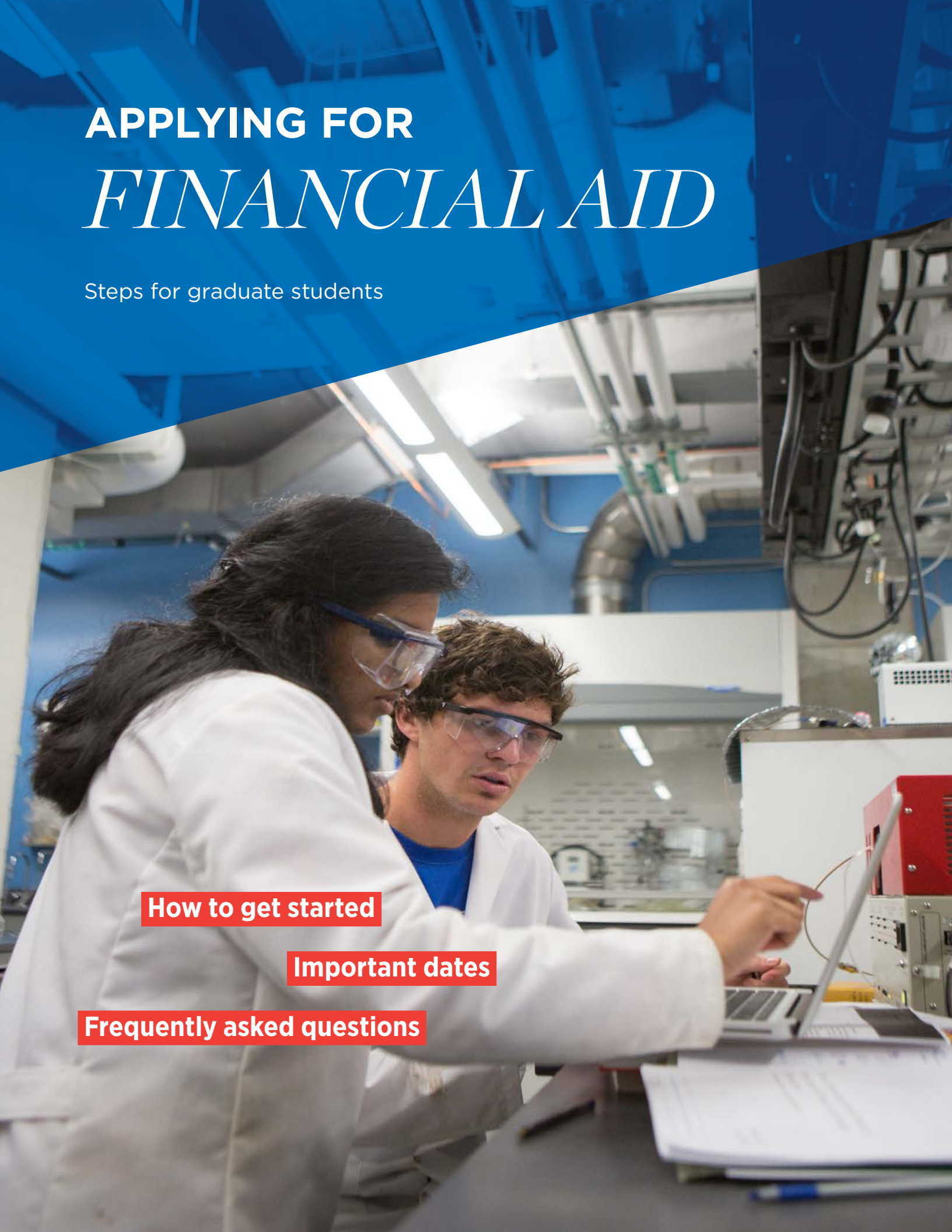
# APPLYING FOR *FINANCIAL AID*

Steps for graduate students

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# Now it's time to apply for financial aid.

## Let's get started.

### File the Free Application for Federal Student Aid (FAFSA).

- The FAFSA becomes available online Oct. 1. You must file the FAFSA to be considered for federal loans, grants, and work-study and some state and university aid.
- Start by creating your FSA ID number: [fsaid.ed.gov](https://fsaid.ed.gov).
- Use your FSA ID on the FAFSA site: [fafsa.gov](https://fafsa.gov). Then fill out the application using your federal income tax return, if you filed one, and your spouse's federal income tax return(s) if you are married. Make sure the information on your FAFSA, such as your Social Security number, matches information on your KU application. KU's federal school code is 001948.
- Use the IRS Data Retrieval Tool to pull tax return information directly from the IRS and transfer it into your FAFSA. Using the IRS DRT saves time, increases accuracy, and simplifies the FAFSA.

### Search for departmental and outside scholarships.

Begin your search for scholarships by starting at [graduate.ku.edu/funding](https://graduate.ku.edu/funding) to learn about KU scholarships and any other outside scholarships.

Kansas students should also research scholarships offered by the state of Kansas at [kansasregents.org](https://kansasregents.org). Notify our office if you receive outside scholarships.

### Review your Student Aid Report.

If you list your email address on your FAFSA, you should receive your Student Aid Report by email five to seven days after filing the FAFSA. If you provide only a mailing address, the report will be mailed to you in two to three weeks. Correct or update the report on the FAFSA website if necessary. Use your FSA ID as your electronic signature.

If we have questions about the information on your FAFSA, we'll send an email to your KU account with instructions about the documents you'll need to provide.

### Accept or decline your financial aid awards.

You can do this in your Student Center page on KU's Enroll & Pay site. (Learn how to get access to Enroll & Pay on the next page.)







## Important dates

### Oct. 1

FAFSA and the Internal Revenue Service Data Retrieval Tool are available online

### April 15

Priority date for filing the FAFSA to be considered for university limited need-based aid.

Schools and individual programs may have earlier priority filing deadlines, and students should check with their school and program to see if there are earlier deadlines.

### If you're applying for a loan, complete the applicable steps.

First-time recipients of Federal Direct Unsubsidized Loans must complete a master promissory note at [studentloans.gov](https://studentloans.gov).

If you are a first-time borrower, you also must complete online entrance counseling at [studentloans.gov](https://studentloans.gov).

Learn more about loan options at [loans.ku.edu](https://loans.ku.edu).

### Authorize direct deposit of financial aid to your bank account.

Do this online at the Enroll & Pay Student Center (under Finances, select Set Up Direct Deposit).

## SET UP UP YOUR KU ONLINE ID AND KU EMAIL ACCOUNT.

- Get your student ID number from your admission letter. You need it to create the online ID and email account. Misplaced it? Contact Graduate Admissions at 785-864-3140.
- Create the online ID and email account: [technology.ku.edu/personal-accounts](https://technology.ku.edu/personal-accounts). If you have questions, call us at 785-864-8080.
- With your KU online ID, you gain access to your personalized Student Center page at KU's Enroll & Pay: [sa.ku.edu](https://sa.ku.edu). We will post reminders in your To Do List and send messages to your KU email address.

# Frequently asked questions

## Important contact information

### Financial Aid & Scholarships

785-864-4700  
financialaid@ku.edu  
affordability.ku.edu  
ku.financialaidtv.com  
@kuaffordability  
/ku.finaid.scholarships

### Student Account Services

785-864-3322  
stu.account@ku.edu  
student-account-services.ku.edu

### FAFSA processor

800-433-3243  
fafsa.ed.gov/help.htm

## WANT AN EARLY ESTIMATE OF YOUR AID?

Before the FAFSA becomes available, you can get an early estimate of your eligibility for federal student aid: [studentaid.ed.gov/sa/fafsa/estimate](http://studentaid.ed.gov/sa/fafsa/estimate)

### How many hours should I enroll in to be able to defer my loans?

In general, at least five credit hours. Contact your lender for requirements.

### How does my enrollment affect my financial aid status?

Your enrollment determines your financial aid eligibility and affects your cost of attendance. Your financial aid is based on your enrollment in nine credit hours. If you enroll in fewer hours, you still may qualify for some aid, but you must update your enrollment status in Enroll & Pay at [sa.ku.edu](http://sa.ku.edu).

### How is financial aid disbursed?

Financial aid awards are applied to your student account each semester about one week before classes start. Depending on the amount, your financial aid will reduce or cover current tuition, required fees, and, if applicable, on-campus housing.

### What if my aid exceeds the amount due?

You'll receive a refund from the Student Account Services office. The first day to receive excess financial aid is one or two days before the first day of classes.

### What if I need additional loan aid?

Graduate Plus Loans are available for qualifying students to provide additional aid up to their total cost of attendance. For details, see the Graduate Student Loan Information Sheet at [affordability.ku.edu/forms](http://affordability.ku.edu/forms).

### Are there any financial aid options for international students?

International students may be eligible for some university scholarships and grants, as well as the KU Endowment Loan Program. Please see the Scholarship and Grants for International Students Checklist and the KU Endowment Association Loan Program Information sheet for details at [affordability.ku.edu/forms](http://affordability.ku.edu/forms).

