

EMPORIA STATE UNIVERSITY™

2018-2019

Consumer Information Handbook

This information is provided in compliance with the Department of Education's Consumer Information Act, the Student-Right-to-Know Act, and the Higher Education Opportunity Act. Although every effort is made to present the most accurate, helpful and up-to-date information, the content of this information is subject to change due to alterations in federal, state, or college policy and procedure.

Emporia State University provides financial assistance to all eligible students regardless of race, color, national origin, sex, age or disability.

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Section 1

Financial Aid Information

1.1 Student Rights/Responsibilities

Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA)

For more information regarding the privacy of student records, please visit the Registration Office's website regarding FERPA at <http://www.emporia.edu/regist/enroll/ferpa.html>

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, books & supplies, transportation, personal and miscellaneous expenses, and loan fees
- A description of the various programs in your financial aid package
- 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
- The university's refund/repayment policy
- How the university determines whether you are maintaining satisfactory academic progress and what happens if you are not

You are responsible for:

- Completing all the application forms accurately and submit them on time to the proper place
- Returning all additional documentation for purposes of verification or corrections and any new information requested by the Office of Financial Aid, Scholarships, & Veterans Services
- Reading and understanding all the forms you are asked to sign and keep copies of them
- Meeting all obligations of any agreement that you sign
- Promptly reporting changes in name, address and telephone number to appropriate offices
- Monitoring your mail and your ESU email account for correspondence from ESU offices
- Accessing your BuzzIn account
- Monitoring your financial aid and bill via your BuzzIn account
- Maintaining Satisfactory Academic Progress
- Notifying the Office of Financial Aid, Scholarships, & Veterans Services of the following:
 - Outside resources, such as scholarships, that are federally mandated to be counted as financial assistance
 - Changes in your enrollment, residency, academic program, or classification
 - Changes in your financial situation since filing the Free Application for Federal Student Aid (FAFSA) and any unique circumstances not reflected on the FAFSA
 - If you have defaulted, filed bankruptcy, or filed for disability discharge on a federal student loan or you are in the process of filing bankruptcy on an educational loan
 - If you have been awarded or disbursed federal or state aid at an institution other than Emporia State University

1.2 *BuzzIn*

BuzzIn is the student portal to our online campus system that provides you access to numerous resources such as your email, transcript information, class schedules, tuition and housing billing, library resources, and financial aid information. Access to this website is available once you are fully admitted to the university. The Office of Financial Aid, Scholarships, & Veterans Services will notify you when you need to access this website for financial aid purposes. You can access BuzzIn at <http://buzzin.emporia.edu>. If you have difficulty accessing BuzzIn, please contact the Help Desk at 877.341.5555 or helpdesk@emporia.edu.

1.3 2018-2019 Costs

Cost of Attendance

The Federal Government requires that Financial Aid Offices establish a cost of attendance (COA) in calculating your eligibility for need-based aid programs. The cost of attendance is also referred to as a budget. Student budgets are differentiated by residency (Kansas resident, NEARR resident [Nebraska, Colorado, Oklahoma, Missouri, and Texas], and non-resident), classification (undergraduate or graduate) and enrollment (full-time, three-quarter-time, half-time, less than half-time – see section 1.4). The standard components of the budget consist of a combination of your direct costs (tuition and fees, room and board, books and supplies) and indirect costs (transportation, miscellaneous expenses, and loan fees). Indirect costs are considered indirect as they are dependent on other factors. For instance, while average loan fees are always included in your budget, this indirect costs' impact on you is dependent on whether or not you decide to accept a loan.

Financial aid budgets are determined by using estimated tuition and fees, room and board based on a two-person residence hall room and a full meal plan rate, and an estimate for books based on information from the bookstore that has a contract with ESU. Transportation allowances are an estimate of expenses directly related to education and are not intended to cover all day-to-day transportation costs. Miscellaneous expense is to provide some assistance with living expenses other than those already provided for in the room and board allowance. Loan fee allowances are an average of the fees paid by borrowers in the preceding year. Actual expenses may vary somewhat from student to student.

The total academic year (fall and spring) budgets for full-time undergraduates and graduates are listed below.

	Resident & Corky Plus	NEARR Resident	Non-Resident	Non-Resident SLIM
Undergraduate	\$20,138	\$22,724	\$34,118	N/A
Graduate	\$19,626	\$21,984	\$29,544	\$25,584
Accelerated Online Programs	Please visit https://www.emporia.edu/finaid/graduates/accelerated-online-programs#COA			

In certain circumstances, an individual budget increase can be considered at the discretion of the Office of Financial Aid, Scholarships, & Veterans Services. Budget increases can be considered for child care expenses, excessive out of pocket medical expenses, one time computer purchase, and some other limited excessive student expenses. A request for a budget increase does not guarantee that it will be approved or that the student has additional funding eligibility.

For more information on the cost of attendance, please contact the Office of Financial Aid, Scholarships, & Veterans Services.

Net Price Calculator

The 2008 Higher Education Opportunity Act (HEOA) requires that institutions provide a Net Price Calculator to estimate what a student's typical out-of-pocket expenses might be if they attended the institution based on data from current attending students. Please note that Net Price Calculators are estimates and should not be used for actual awarding, final determination, or final net price information.

A Net Price Calculator is available for public use and is posted at:

<http://www.emporia.edu/finaid/consumer-information.html>

Overaward Policy

An overaward is financial aid that exceeds a student's financial need and/or cost of attendance. When a student receives federal and/or state aid, Emporia State University is required to adhere to all associated regulations. When the Office of

Financial Aid, Scholarships, & Veterans Services identifies an overaward, adjustments will be made to the student's aid package to ensure compliance with federal and state regulations. Self-help aid, such as loans and work-study awards, are adjusted before grants or scholarships. If an overaward occurs after aid has been disbursed, the student may be required to repay all or a portion of their financial aid to the university.

1.4 Enrollment Levels for Financial Aid Purposes

Below is a chart that details the enrollment levels used by our office to determine your eligibility for financial aid programs:

*Undergraduates***

Summer Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-4	5-6	7-8	9 or more

Fall Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-5	6-8	9-11	12 or more

Spring Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-5	6-8	9-11	12 or more

Graduates

Summer Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-4	5-6	7-8	9 or more

Fall Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-4	5-6	7-8	9 or more

Spring Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-4	5-6	7-8	9 or more

Accelerated Online Programs

Fall Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-2	3	4-5	6 or more

Spring Term

Less-Than Half-Time*	Half-Time	Three-Quarter-Time	Full-Time
1-2	3	4-5	6 or more

*You must be enrolled at least half-time to be considered for the following Federal aid programs: Direct Stafford loans and Direct Parent PLUS loans. Most state, institutional, and non-institutional aid programs require full-time enrollment. Please refer to sections 1.7 – 1.10 for more information on these programs.

**Includes Teacher Licensure students

***Graduates must be enrolled in at least 5 **graduate** level hours and Accelerated Online Programs students must be in at least 3 **graduate** level hours. Undergraduate hours are not funded unless they are pre-requisites required for the degree. For your pre-requisites to be considered for funding, please go to <http://www.emporia.edu/finaid/forms/> and return the completed graduate pre-requisite worksheet to the Office of Financial Aid, Scholarships, & Veterans Services.

1.5 Application Process

1. Apply for Admission (must be degree-seeking program to be eligible for financial aid)

Undergraduates	Graduates
<ul style="list-style-type: none"> • Online Application • Printable Application • Contact: Undergraduate Admissions 1 Kellogg Circle Campus Box 4034 Emporia KS 66801-5415 Memorial Union 105 620.341.5465 877.GO.TO.ESU (Toll-Free) 620.341.5999 (FAX) Go2ESU@emporia.edu www.emporia.edu/admissions 	<ul style="list-style-type: none"> • Online Application • Contact: Graduate Admissions 1 Kellogg Circle Campus Box 4003 Emporia KS 66801-5415 Plumb Hall Room 313 620.341.5403 800.950.GRAD (Toll-Free) 620.341.5909 (FAX) gradinfo@emporia.edu www.emporia.edu/grad

2. Pay the Application Fee

Undergraduates	\$30	Payable to Office of Admissions
Graduates	Varies	Payable to Graduate Studies and Research

3. Apply for Scholarships

- All Students – www.emporia.edu/finaid/scholarships
- Graduate Student Assistants– <http://www.emporia.edu/grad/graduateassistants/graduate-assistant-application.html>

4. Complete the Free Application for Federal Student Aid (FAFSA)

- [Online Application](#) – www.fafsa.gov
- FAFSA on the Web worksheets are available to assist you in completing the application online at the Office of Financial Aid, Scholarships, & Veterans Services
- Can call 800.433.3243 for a paper application
- Note: You must complete a FAFSA for each year you wish to be considered for financial aid eligibility
- Note: Upon completing the FAFSA, a Student Aid Report (SAR) is sent directly to the applicant. Please review the SAR for accuracy. If corrections are necessary, you may do so online at www.fafsa.gov.
- Note: In some cases, the federal government will select students for “verification.” If your application is selected, our office will determine what documentation is necessary to verify the information you reported on your FAFSA.

5. Kansas Residents, complete the Kansas Board of Regents Scholarship Application to be considered for Kansas Grant programs.

- http://www.kansasregents.org/students/student_financial_aid/scholarships_and_grants
- Note: You must have completed the FAFSA by April 1
- Note: Deadline for this application is May 1

6. Requested Documentation

- The Office of Financial Aid, Scholarships, & Veterans Services may request for additional documentation to complete your file. Please sign and return any requested documentation.

Verification

The federal government selects students for “verification.” Verification can be likened to an audit of the information you provided on the FAFSA. The Office of Financial Aid, Scholarships, & Veterans Services must verify that the information you submitted on your application is correct. 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 for the 2018-2019 financial aid year within 45 days after the last day of the student’s enrollment for 2018-2019. This time limit may be extended on a case-by-case basis. The absolute latest that verification can be complete has not been published by the U.S. Department of Education but is expected to be around September 20, 2019 or 120 days after the last day of the student’s enrollment, whichever is earlier.

Summer Financial Aid Eligibility

Summer is the start of the financial aid award year. For summer 2018, you must have a complete 2018-2019 FAFSA on file, be admitted to a degree-seeking program, and be enrolled in courses for the summer term. To be considered for Direct Parent PLUS or Direct Graduate/Professional PLUS loans for the summer term, please contact the Office of Financial Aid, Scholarships, & Veterans Services. You must be enrolled at least half-time to be considered for Direct Stafford loan eligibility. Section 1.4 outlines enrollment levels per term.

Professional Judgment

If you have any unusual family or financial circumstances you do not feel have been reflected properly in the determination of your financial need, you are encouraged to contact us. These unusual circumstances may include one or more of the following: loss of job, change in income, divorce, medical expenses, death, and/or private elementary or secondary education costs. In you have additional educational costs that exceed the university’s published cost of attendance, such as child care, computer purchase, study abroad, or additional tuition charges, please contact the Office of Financial Aid, Scholarships, & Veterans Services.

Study Abroad

Financial Aid can be processed for eligible students in approved study abroad programs. Visit the Office of International Education’s Study Abroad website at <http://www.emporia.edu/oie/study-abroad/> to learn more.

Consortium Agreements

Consortium agreements may be available for some cooperative programs. Please contact the Office of Financial Aid, Scholarships, & Veterans Services at ESU (see Section 1.16) to request details.

Teacher Licensure

Students who are beyond their first undergraduate degree and who are seeking teacher licensure could be eligible for financial aid. Teacher licensure students are awarded at the undergraduate level and must meet all undergraduate loan eligibility provisions (see Section 1.6). To be awarded financial aid as a teacher licensure student, you must complete the Office of Financial Aid, Scholarships, & Veterans Services’ teacher licensure verification form with the Teacher Certification Office as directed on the form. Students seeking licensure outside of the state of Kansas must complete this form with the appropriate state teacher licensing authority. (These programs are not Pell Grant eligible.) This form is available at www.emporia.edu/finaid/forms.

Graduate Prerequisites

Students needing to complete prerequisites for full admission to a graduate program must complete the Office of Financial Aid, Scholarships, & Veterans Services' graduate degree prerequisite form at www.emporia.edu/finaid/forms for consideration of financial aid eligibility.

Veterans Re-admission

Veterans who left Emporia State University for active duty for more than 30 days will be readmitted to the university.

Home School Students

Home school students are admitted per Kansas Board of Regents policy.

1.6 Federal Aid

You must submit the FAFSA application to be considered for federal aid programs. Some aid programs are designated for particular types of students (i.e. undergraduate/graduate, resident/non-resident) and level of federal need. General information on these programs is online on the Department of Education's website, <http://studentaid.ed.gov/types>.

The basic eligibility requirements for federal aid programs are:

- Demonstrate financial need (except for certain loans which are not need-based)
- Have a high school diploma or a General Education Development (GED) certificate, pass a test approved by the U.S. Department of Education, meet other standards your state establishes that the Department approves, or complete a high school education in a home school setting that is treated as such under state law
- Be working toward a degree or certificate in an eligible program
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number (unless you are from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau)
- Register with the Selective Service if required
- Maintain Satisfactory Academic Progress (see section 1.13)
- Certify that you are not in default on a federal student loan and do not owe money on a federal student grant
- Certify that you will use federal student aid only for educational purposes
- Only hours needed for your program will count for federal aid.

The university participates in the following Federal Aid programs:

- Federal Pell Grant*
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant
- Teacher Education Assistance for College and Higher Education (TEACH) Grant*
- Federal Work-Study
- Direct Stafford Loan (Subsidized and Unsubsidized)*
- Direct Parent PLUS Loan*
- Direct Graduate/Professional PLUS Loan*

***Sharing Information with the National Student Loan Data System (NSLDS)** - If you benefit from this program, your information will be shared with the appropriate agencies. Information about you as well as the federal aid program will be submitted to the National Student Loan Data System (NSLDS), and be accessible by guaranty agencies, lenders, and other institutions determined to be authorized users of NSLDS as required by federal regulations.

Federal Pell Grant

This grant is awarded to eligible students who are working on their first bachelor's degree. The amount of this grant is determined by your Expected Family Contribution (EFC) as calculated from your FAFSA. The EFC must be between 0 and 5,486. For the 2018-2019 award year, the award amount ranges from \$652 to \$6,095. Starting July 1, 2012, students are limited to 12 semesters (or 600%) of funding and this calculation is retroactive. Because the summer term is a non-standard term and is not the same length as the fall and spring term, Pell grants for the summer are prorated to 35.29%.

Unless you are currently enrolled for a term, we award this grant assuming that you will be attending full-time. Once you enroll, if your current enrollment is not full-time, the Pell grant award will adjust downward in conjunction with your enrollment. Also, students must begin attendance in all of their coursework to remain eligible for the Pell grant that was initially awarded. If the institution cannot determine attendance, recalculation of the Pell grant may be necessary which could result in a receivable to the university.

Beginning with the 2017-2018 aid year, it is now possible for a student to receive up to 150% of their Pell eligibility in a given aid year. To be eligible, a student must have exhausted 100% of their Pell eligibility for the aid year and are enrolled at least half-time in the term for which they could receive more than 100% of Pell. Receiving more than 100% Pell at Emporia State University is only possible if the student attends year-round (summer, fall, and spring) and the term for which additional eligibility can be received is the spring term.

Iraq and Afghanistan Service Grant

A student who is not eligible for a Pell Grant but whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant.

Additional Student Eligibility Requirements

- Be under 24 years old or
- Enrolled in college at least part-time at the time of the parent's or guardian's death.

The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year.

Federal Supplemental Educational Opportunity Grant

This is a grant program available to undergraduate students with exceptionally large financial aid eligibility. The program requirements stipulate priority must be given to Pell Grant recipients. Because of limited funds, grants at ESU may range from \$100 to \$500 per year. Apply early for priority consideration.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. The amount of this grant is prorated based on your enrollment, and that this amount in combination with any other assistance may not exceed cost of attendance.

In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. More than 50% of your teaching duties must be in the subject area for which you were awarded the TEACH grant. As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed. For more information on the TEACH grant including eligibility requirements, information about high-need fields, schools serving low-income students, and the Agreement to Serve, please visit <http://studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp>.

Students must complete an institutional application available at <http://www.emporia.edu/finaid/forms> to be considered for this program.

Federal Work-Study

Federal Work-Study is a student employment program funded with federal and university dollars and is available to students with financial need. Federal Work-Study is an opportunity for students to earn money through employment to help pay expenses and control loan debt. The amount of the award is the maximum earnings you may receive at a work-study position and is not a guarantee of your earnings. You must be a degree-seeking student to be eligible.

For more information on the terms and conditions of employment under the federal work-study program, please go to <http://www.emporia.edu/finaid/undergraduates/workstudy.html>.

Direct Stafford Loan (Subsidized and Unsubsidized)

Direct Stafford Loans are the Department of Education's major form of self-help aid. At ESU, funds for the Direct Stafford programs are borrowed from the Federal Treasury. Direct Stafford Loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need. You will not be charged any interest before you begin repayment as long as you are enrolled at least half-time in a degree-seeking program or during authorized periods of deferment. The federal government "subsidizes" the interest during these periods.

There is a time limitation placed on subsidized loans. Beginning with loans originated on or after July 1, 2013, a new first-time borrower's eligibility period for Direct Subsidized Loans will be limited to no more than 150% of the published length of the borrower's academic program. The eligibility period for a 4-year degree would be 6 years. Once a student exceeds the 150% eligibility period any Direct Subsidized Loans disbursed on or after July 1, 2013 will lose their subsidy and the student will become responsible for the interest that accrues on those loans. For more information please visit <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>.

An unsubsidized loan is not awarded on the basis of need. You'll 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 additional interest will be based upon the higher amount. This will increase the amount you have to repay. If you choose to pay the interest as it accumulates, you'll repay less in the long run. As of May 18, 2018, the interest rate for the subsidized and unsubsidized loans that first disburse before July 1, 2018 is 4.45%. The interest rate for loans disbursed on or after July 1, 2018 will be 5.05%. Graduate students are not eligible for interest subsidies as of July 1, 2012, and the unsubsidized interest rate for graduate students was changed to 6.00% on loans whose first disbursement occurs before July 1, 2018. The interest rate for loans disbursed on or after July 1, 2018 is 6.60%. Please note that the interest rates also changed from fixed to variable-fixed, meaning that the interest rate can change every July 1, but any loan taken under that rate will remain fixed for the life of the loan.

ESU participates in the Direct Loan program where loan funding comes directly from the Federal Treasury. Eligibility for Direct Stafford loans will be detailed on your award letter, and you must utilize BuzzIn to accept the award offer. Once a loan has been accepted, the Office of Financial Aid, Scholarships, & Veterans Services will create a loan application on your behalf with the Department of Education. The loan is not considered valid until the student has completed a Master Promissory Note (MPN) which serves as your application and promise to repay the loan. The MPN can be completed by going to www.studentloans.gov. In addition to the MPN, students must also complete Direct Entrance Loan Counseling at least once at ESU. Entrance Loan Counseling serves as a review of your rights and responsibilities as a Direct Stafford loan borrower, and loan proceeds cannot be disbursed unless a student has completed it. This requirement can also be completed by going to www.studentloans.gov.

As of June 6, 2018, the Department of Education has set origination fees of 1.066% for Direct Stafford Loans and will be charged to all borrowers for loans whose first disbursement occurs before October 1, 2018. The origination fee will be 1.062% for loans whose first disbursement occurs on or after October 1, 2018.

You have the right to cancel all or a portion of Direct Stafford loan proceeds by contacting the Office of Financial Aid, Scholarships, & Veterans Services prior to disbursement or 14 days after disbursement.

Direct Parent PLUS Loan

A Parent Loan for Undergraduate Students (PLUS) is a low-interest loan available for parents of dependent students. The PLUS is available without regard to financial need. You may borrow up to the full cost of attendance, minus all other aid awarded. However, satisfactory academic progress (see Section 1.13) as well as an adequate enrollment level (see Section 1.4) is required. In addition, the lender (Federal Treasury) is required to determine whether the parent borrower has an adverse credit history. The parent borrower must be the natural or adoptive parent (or in some cases a stepparent) of a dependent student. Additionally, as the parent borrower, you will be responsible for repaying the loan. As of May 18, 2018, the interest rate will be 7.00% for loans whose first disbursement is before July 1, 2018. The interest

rate is 7.60% for loans whose first disbursement is on or after July 1, 2018. Please note that the interest rates also changed from fixed to variable-fixed, meaning that the interest rate can change every July 1, but any loan taken under that rate will remain fixed for the life of the loan.

Loan repayment begins after the loan has been fully disbursed. An optional deferment of repayment is available by contacting the Direct Loan Servicing Center at 800.848.0979.

As of June 6, 2018, the Department of Education has set origination fees of 4.264% for Direct PLUS Loans and will be charged to all borrowers on loans whose first disbursement is before October 1, 2018. The origination fee will be 4.248% for loans whose first disbursement occurs on or after October 1, 2018.

Eligibility for PLUS loans will be detailed on your award letter, and you must utilize BuzzIn to accept the award offer. Once a loan has been accepted, the Office of Financial Aid, Scholarships, & Veterans Services will create a loan application with the Department of Education provided that the parent has completed a Master Promissory Note (MPN) and loan application. These can be completed by going to www.studentloans.gov. If the parent applies for the loan and is denied, the student can be awarded additional unsubsidized Direct Stafford loans at the independent annual limits for their grade level.

You have the right to cancel all or a portion of the PLUS loan proceeds by contacting the Office of Financial Aid, Scholarships, & Veterans Services prior to disbursement or 14 days after disbursement.

Direct Graduate/Professional PLUS Loan

Graduate and professional degree students are eligible to borrow under the PLUS Loan Program up to their cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Direct Parent PLUS Loans also apply to Direct Graduate/Professional PLUS loans. These requirements include a determination that the applicant does not have an adverse credit history and repayment beginning on the date of the last disbursement of the loan. As of May 18, 2018, the interest rate is 7.00% if the first disbursement occurs before July 1, 2018. The interest rate for loan whose first disbursement is on or after July 1, 2018 is 7.60%. Please note that the interest rates also changed from fixed to variable-fixed, meaning that the interest rate can change every July 1, but any loan taken under that rate will remain fixed for the life of the loan. Applicants must have applied for their annual loan maximum eligibility under the Federal Subsidized and Unsubsidized Direct Stafford Loan Program before applying for a Direct Graduate/Professional PLUS loan. Separate Entrance Loan Counseling is required prior to disbursement and can be completed by going to www.studentloans.gov. In addition to entrance loan counseling new borrowers must complete a Master Promissory Note (MPN) with Direct Lending to serve as their application and promise to repay the loan. You can complete an MPN at www.studentloans.gov.

As of June 6, 2018, the Department of Education has set origination fees of 4.264% for Direct PLUS Loans and will be charged to all borrowers on loans whose first disbursement is before October 1, 2018. The origination fee will be 4.248% for loan whose first disbursement occurs on or after October 1, 2018. If you are eligible for this loan program, please contact the Office of Financial Aid, Scholarships, & Veterans Services to review your eligibility.

1.7 State Aid

The State of Kansas has several financial aid programs for Kansas residents administered by the Kansas Board of Regents. Emporia State University participates in the following state programs:

- Kansas Comprehensive Grant
- Kansas State Scholarship
- Kansas Ethnic Minority Scholarship
- Kansas Military Service Scholarship
- Kansas Teacher Service Scholarship
- Kansas Nursing Service Scholarship

Kansas Comprehensive Grant

Kansas Comprehensive Grants are available to needy Kansas residents enrolled full-time at eighteen private colleges and universities located in Kansas, the six state universities, and Washburn University. The Kansas Legislature provides limited assistance to financially needy students. To be considered you must complete and submit the FAFSA, listing one or more eligible colleges in the FAFSA. The priority receipt deadline is April 1 so the completed FAFSA should be mailed by March 15. The funding level allows about 1 in 3 eligible students to be assisted with award amounts ranging from \$200-\$3,500 at the private institutions and \$100-\$1,500 at the public institutions.

Kansas State Scholarship

The program is designed to assist financially needy students in the top 20-40% of Kansas high school graduates who are designated as state scholars. To review the eligibility requirements and apply for this scholarship, please visit the Kansas Board of Regents website at http://www.kansasregents.org/scholarships_and_grants. This scholarship has an application receipt deadline of May 1.

Kansas Ethnic Minority Scholarship

The Kansas Ethnic Minority Scholarship program is designed to assist financially needy, academically competitive students who are identified as members of any of the following ethnic/racial groups: African American, American Indian or Alaskan Native; Asian or Pacific Islander; or Hispanic. To review the eligibility requirements and apply for this scholarship, please visit the Kansas Board of Regents website at http://www.kansasregents.org/scholarships_and_grants. The scholarship has an application receipt deadline of May 1.

Kansas Military Service Scholarship

The Kansas Military Service Scholarship is available for the payment of tuition and fees at a public Kansas institution for students who are a resident of Kansas and has either (a) served in military service in Iraq or Afghanistan at least 90 days after September 11, 2001, or served less than such 90 days because of injuries received in Iraq or Afghanistan or (b) has served in military service in international waters or on foreign soil in support of military operations in Iraq or Afghanistan for at least 90 days after September 11, 2001, or served less than such 90 days because of injuries received during such service; and received an honorable discharge from military service or is still in military service; and has a DD-214 form or active duty orders that indicate the person has served after September 11, 2001, in one or more of the following military operations: (a) Enduring Freedom; (b) Nobel Eagle; or (c) Iraqi Freedom. Because financial need is a priority in awarding this scholarship, students will need to file a FAFSA form. Once your school considers you as a graduate status student, you are not eligible for this scholarship. To review the eligibility requirements and apply for this scholarship, please visit the Kansas Board of Regents website at http://www.kansasregents.org/scholarships_and_grants. The scholarship has an application receipt priority date of May 1.

Kansas Teacher Service Scholarship

This merit-based service obligation scholarship program provides financial assistance to both students pursuing bachelor's degree programs and currently licensed teachers pursuing endorsement in hard-to-fill disciplines or master's

degrees in hard-to-fill disciplines or either group planning to teach in an underserved geographic area. Recipients sign agreements to teach one year for each year of scholarship support. To review the eligibility requirements and apply for this scholarship, please visit the Kansas Board of Regents website at http://www.kansasregents.org/scholarships_and_grants. The scholarship has an application receipt deadline of May 1.

Kansas Nursing Service Scholarship

This scholarship is designed to encourage enrollment in nursing programs by Kansans committed to practicing in Kansas. Recipients sign agreements to practice nursing at specific facilities one year for each year of scholarship support. To review the eligibility requirements and apply for this scholarship, please visit the Kansas Board of Regents website at http://www.kansasregents.org/scholarships_and_grants. The scholarship has an application receipt deadline of May 1.

1.8 Tuition Waiver/Benefit Programs

Emporia State University Employee Tuition Waiver

For information regarding the tuition and fees for employees of Emporia State University, please contact the Controller's Office, Plumb Hall 105, 620.341.5413, or visit <http://www.emporia.edu/busaff/student-information/tuition-and-waivers.html>.

Graduate Assistantships

Graduate teaching and research assistantships are based on the academic credentials of the individual graduate student and specific needs of the department. For more information, contact the Graduate Office, 313 Plumb Hall, 620.341.5403 or 800.950.GRAD, or the department of your interest. Graduate assistantship tuition waivers and tuition adjustments as a resource when computing a student's federal financial aid eligibility.

Kansas Teacher of the Year Tuition Waiver

Tuition will be waived for up to nine hours annually for any past or present Kansas Teacher of the Year. To be eligible, a person must be a past or present recipient of the award under the program administered by the Kansas Department of Education and be employed as a teacher in an educational institution accredited by the Kansas Department of Education. Contact Cashiering Services, 104 Plumb Hall, 620.341.5135 for more information.

1.9 Scholarships

For information on scholarships offered at Emporia State University including eligibility and application requirements, please visit <http://www.emporia.edu/finaid/scholarships>.

If you receive institutional scholarship funding, please note that you may be contacted to complete a thank-you note as part of the stipulations to retain the spring portion of your scholarship along with meeting the academic criteria.

1.10 Other Resources

It is the student's responsibility to report all sources of estimated financial assistance including outside scholarships, alternative (or outside) student loans, and third party assistance to the Office of Financial Aid, Scholarships, & Veterans Services. To report estimated financial assistance not already included in your aid package, please contact the Office of Financial Aid, Scholarships, & Veterans Services (see Section 1.16). Reporting this information early will prevent changes in eligibility that can result in reductions to financial aid.

Bureau of Indian Affairs/Tribal Fund

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.

Jones Foundation Educational Grant

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, please contact the Jones Foundation, 2501 W 18th, Suite D, Emporia KS 66801, 620.342.1714.

Jones Foundation Tuition Voucher Program

Undergraduate students from Lyon, Osage or Coffey counties who graduated from high school in 2008 or beyond are eligible for a \$1000 tuition voucher grant. The student can receive this grant each year for four years after they graduated from high school. The student must have enrolled in a higher education institution the fall semester following their high school graduation. The student must also enroll in at least 12 hours each semester (fall/spring) to receive the grant for the first year, and to be eligible for the remaining years, they must have completed 12 hours each semester (fall/spring) in the prior year and maintain at least a 2.0 cumulative GPA and be enrolled in at least 12 hours each semester (fall/spring). This program is administered by the Office of Financial Aid, Scholarships, & Veterans Services.

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 Financial Aid, Scholarships, & Veterans Services.

Private Educational Loans

Report all private loans obtained for educational purposes. We recommend that you complete the FAFSA and use the Direct Stafford Loan program as your primary education loan source. These loans may have lower interest rates, better repayment terms, and loan forgiveness options.

Students who are interested in private educational loans may obtain more information at:

<http://www.emporia.edu/finaid/privateloans.html>.

Information regarding the use of historical lender lists are disclosed on this website, as well as the historical lender list website at: <http://www.emporia.edu/finaid/privateloans.html>

Veterans Administration (VA) Benefits

The Office of the Financial Aid, Scholarships, & Veterans assists the Veterans Administration by providing certification of enrollment for benefit recipients. If you are eligible for these benefits, contact the Office of the Financial Aid, Scholarships, & Veterans, 103 Plumb Hall, 620.341.5457 for certification of enrollment and additional information. As of July 1, 2009, the following benefits are no longer counted as an outside resource for financial aid purposes and will not affect financial aid eligibility:

- Chapter 103 of title 10 (Senior Reserve Officers' Training Corps)
- Chapter 106A of title 10 (Educational Assistance for Persons Enlisting for Active Duty)
- Chapter 1606 of title 10 (Selected Reserve Educational Assistance Program)
- Chapter 1607 of title 10 (Educational Assistance Program for Reserve Component Members Supporting Contingency Operations and Certain Other Operations)
- Chapter 30 of title 38 (All-Volunteer Force Educational Assistance Program, also known as the 'Montgomery GI Bill-active duty')
- Chapter 31 of title 38, United States Code (Training and Rehabilitation for Veterans with Service-Connected Disabilities)
- Chapter 32 of title 38 (Post-Vietnam Era Veterans' Educational Assistance Program)
- Chapter 33 of title 38 (Post-9/11 Educational Assistance)
- Chapter 35 of title 38 (Survivors' and Dependents' Educational Assistance Program)
- Section 903 of the Department of Defense Authorization Act, 1981, 10 U.S.C. 2141 note (Educational Assistance Pilot Program)
- Section 156b of the 'Joint Resolution making further continuing appropriations and providing for productive employment for the fiscal year 1983, and for other purposes', 42 U.S.C. 402 note (Restored Entitlement Program for Survivors, also known as 'Quayle Benefits')
- The provisions of chapter 3 of title 37, related to subsistence allowances for members of the Reserve Officers Training Corps (ROTC)

Veterans Tuition Benefit

Certain military personnel and their families whose domicile or current duty state are in Kansas are eligible for Kansas resident fee privileges. The form is available at www.emporia.edu/regist/forms

Americorps

This program provides full-time educational awards in return for community service work. You can work before, during or after your postsecondary education, and you can use the funds either to pay current educational expenses or to repay federal students loans. For more information, contact:

Corporation for National Service
1201 New York Avenue, NW
Washington, DC 20525
1-800-942-2677 (TTY Number: 1-800-833-3722)
<http://www.americorps.gov/>

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. Revisions may be necessary to financial aid awards for Vocational Rehabilitation benefit recipients.

1.11 Award Notification

Once a student's admission or continued enrollment is confirmed and a financial aid application is complete, eligibility for Federal program funding is determined. Our basic awarding philosophy is based awarding funds to students who meet the award criteria. As much as possible, limited funding is award on a first-come first-served basis to eligible students.

Federal financial aid eligibility is calculated by the following formula:

$$\begin{array}{r}
 \text{Total Cost of Attendance (see Section 1.3)} \\
 - \text{ Family Contribution of student, spouse (if applicable), and parent (if applicable)} \\
 \hline
 = \text{ Federal Need}
 \end{array}$$

Student and family resources are determined by the federal government from an analysis of information you submit on the FAFSA. The Office of Financial Aid, Scholarships, & Veterans Services determines your eligibility for the various programs. Each program has its own specific eligibility requirements. When your file is complete, new students to Emporia State University will be notified by U.S. mail to view and accept, decline, or reduce (if applicable) your award offer online via BuzzIn. Continuing students will receive a notification at their Emporia State University Gmail account. The financial aid offer is generally in the form of a "package" – a combination of scholarship, 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.

Carefully review your award offer and the policies provided to you. The award offer will tell you exactly how much money you have been offered each semester from specific programs. Initial award offers may indicate full-time funding for the academic year. If you will be attending less than full-time, notify the Office of Financial Aid, Scholarships, & Veterans Services so that your aid can be revised if necessary. Failure to do so may result in you owing a repayment. If you have a two-semester award and will only be accepting for one semester, please notify the Office of Financial Aid, Scholarships, & Veterans Services.

Revisions

Revisions in award amount may be necessary due to changes in your enrollment status, classification, residency, or notification of additional aid. 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, adjustments will be made and you may be required to repay.

In all cases, you must inform the Office of Financial Aid, Scholarships, & Veterans Services of money received from outside sources. If you receive a private scholarship/grant/loan which is not included in your award offer, a reduction of your other aid may be required. Your award(s) must be reviewed to determine how receipt of additional dollars affects your financial aid eligibility. In the event an adjustment is required, notification of revision will be sent to you via your ESU email account. Review the changes made and, if necessary, resubmit your award decision electronically via BuzzIn. If award notification is received after funds have been disbursed, and the additional award exceeds your federal aid eligibility, we may request repayment.

Award 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 Financial Aid, Scholarships, & Veterans Services (see Section 1.16)

1.12 Award Disbursement

No aid will be disbursed until you have accepted the award offer online via BuzzIn and you have enrolled in the correct number of hours. Federal loan disbursements are made after your completion of a Master Promissory Note and Entrance Loan Counseling (see Section 1.15). 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, room/board). Any excess aid will be disbursed by Cashiering Services via direct deposit as long as this has been setup by the student. More information can be found at <http://www.emporia.edu/busaff/>.

For Federal Title IV aid recipients, as of July 1, 2011, students must be able to obtain books and supplies through the use of Title IV funds by the seventh day of a payment period. The following conditions must be met:

- The institution could disburse the student's Title IV funds 10 days before the beginning of the payment period (i.e. student has met eligibility requirements); and
- If all of the Title IV funds had been disbursed 10 days before the beginning of the payment period, the student would have a Title IV credit balance. [A Title IV credit balance occurs when the total amount of all Title IV funds credited exceeds the amount of tuition and fees, room and board, and other authorized charges the institution assessed to the student.]

Also note that in order to receive Federal Title IV aid, particularly the federal Pell grant, students must begin attendance in all the courses for which the Pell grant was calculated and disbursed for. If an institution is unable to determine if a student attended class, recalculation of the Pell grant may be necessary which could result in a receivable to the university.

Extended Payment Plan

Emporia State University offers an extended payment plan for payment of account balances. There is an administrative fee of \$50 assessed after the 5th day of classes. A signed extended payment plan must be on file with Cashiering Services in order to avoid additional fees each semester. The plan is available to any student unable to pay their account in full. Financial aid must be authorized and disbursed to be considered a payment on the account. For additional information, contact Cashiering Services, 104 Plumb Hall, 620.341.5135 or visit their website regarding payment options at <http://www.emporia.edu/busaff/student-information/tuition-payment.html>.

1.13 Satisfactory Academic Progress Policy

Per federal regulations, each aid recipient is expected to meet minimum standards of satisfactory academic progress for financial aid purposes. Satisfactory academic progress is reviewed at the end of each semester.

Policy

The complete Satisfactory Academic Progress policy including guidelines for maintaining satisfactory academic progress can be reviewed by going to <http://www.emporia.edu/finaid/forms/> and clicking on “Satisfactory Academic Progress Policy.” Printed copies of the policy are available at the Office of Financial Aid, Scholarships, & Veterans Services & Scholarships.

1.14 *Return of Title IV Financial Aid*

If you received taxpayer supported financial aid authorized by Title IV legislation and administered by the Federal Department of Education, an official or unofficial withdrawal will affect your current financial aid, your future financial aid eligibility, and potentially your personal finances. Emporia State University strongly encourages students to read and understand the policies below prior to making a final decision about withdrawing from classes.

How a Withdraw from Class or School Affects Financial Aid

Federal financial aid is disbursed under the assumption that the student will attend for the entire period of time for which the student was awarded the funds. When a student withdraws from all courses for any reason – including medical withdrawals – that student may no longer be eligible for the full amount of financial aid funds that were awarded.

Federal law requires schools to calculate how much financial aid a student has earned if that student:

- Completely and officially withdraws,
- Stops participating in classes before completing a semester, or
- Does not complete all modules the student was scheduled to attend. (Modules are classes that do not span an entire semester.)

The federally required calculation is based upon the idea that students earn financial aid in proportion to the amount of time in which they were enrolled. For example, a student who withdraws in the second week of class has earned less than someone who withdraws in the fifth week of class. Once a student has completed 60% of the weeks of a term, the student is considered to have earned all of the financial aid they were awarded and will not have to return any funds.

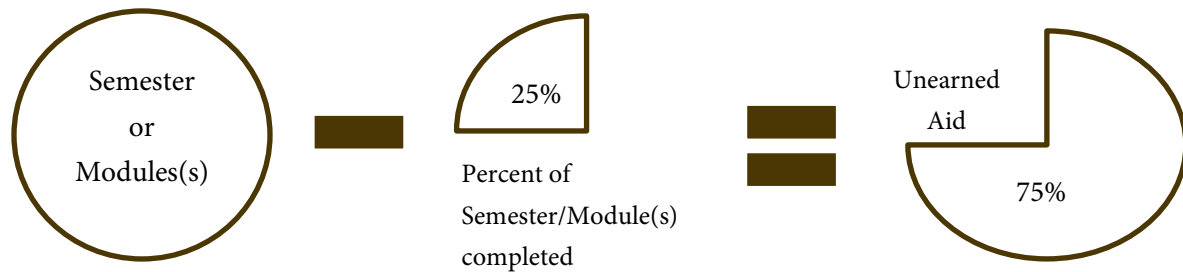
Because of this calculation, Emporia State University students who receive disbursements of their financial aid and do not complete their classes during a semester or term could be held responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid that was disbursed for the semester.

In some cases, you may receive a refund of your tuition and fees because of your withdrawal (for example, dropping within the first 10 days of a regular length term, or receiving a refund based on approval for petition for tuition/fee adjustment). Emporia State University's tuition/fee cancellation policy is separate from the federal regulations on repayment of unearned aid. It is possible that, even after the tuition and fees cancellation policy has been applied, that financial aid will not cover a student's balance following the return of funds calculation and the student is still liable for any remaining balance. More information about Emporia State University's refund policies for tuition and fees can be found at <https://www.emporia.edu/busaff/student-information/refund-collection-policies.html>. In the case of housing and food service refunds, the policies are outlined in the student's housing and food contract which can be discussed with the Office of Residential Life, 308 S Morse, 620.341.5264.

How "Earned" Financial Aid is Calculated

Institutions are required to determine the amount of Title IV financial aid that was "earned" by a withdrawing student. This calculation must be completed within 30 days of the date the school determines that the student has withdrawn. The school is required to return any unearned funds within 45 days. The calculation is completed by the Office of Financial Aid, Scholarships, & Veterans Services.

The following formula is used to determine the percentage of "unearned" financial aid that must be returned to the federal government:



In summary, if a student has completed 25% of the payment period in which they were enrolled, they are considered to have “earned” 25% of the financial aid they were originally schedule to receive. That means that 75% of the disbursed aid is considered to be “unearned” and must be returned to the federal government. The total number of days used in the calculation will exclude any scheduled breaks of 5 or more days.

Modules

The rules surrounding withdrawal and modules are slightly different. Students enrolled in modules are held accountable for attending the number of days in the modules in which they are enrolled. For example, if the student enrolls in a class that starts in June and another class that starts in July in the summer only the days in those courses will be considered when calculating the percentage of the semester completed. (This also applies to the fall and spring semesters with Block 1 & 2 courses.)

The timing of a dropped class in the modular programs is also important. If a student drops a course in a later module while still attending a current module within a semester, the student is not considered to be withdrawn. However, a recalculation of financial aid eligibility based on the change in enrollment status (full-time, three-quarter time, half-time, less-than-half time) may still be required.

If a student ceases enrollment in a current module, but plans to attend a later module within the same semester, the student must notify the financial aid office in writing of their plans to attend the later module to avoid being considered a withdrawal for the purposes of this calculation. If written notification is not received within the required timeframes (within 24 hours of the notification sent the day following the withdrawal by the Office of Financial Aid, Scholarships, & Veterans Services), the student is considered to have withdrawn and the return of funds calculation is completed. If, however, the student does continue to attend in a later module within the same semester, even if they failed to notify the Office of Financial Aid, Scholarships, & Veterans Services that they would, prior calculations due to non-communication are reversed.

Types of Withdrawals

Drop: A student is considered to be “dropped” from classes when they cease enrollment in the class during the add/drop period of each module or semester. This period for the fall and spring semesters is within the first 10 days of classes. Summer courses vary depending on the length of the course so the student should check with the Registration office. A “dropped” student is still considered to have attempted the class for the purpose of the return of funds calculation. Verification of attendance will be conducted on the student’s participation in dropped classes to determine eligibility for any financial aid that was disbursed to the student or that was in preparation for disbursement.

Official Withdraw: An official withdrawal is one in which the student follows university procedures for withdrawing from the university. For the information on the requirements for officially withdrawing from the university, please visit the Registration Office’s website on enrollment procedures including withdrawal policies at <http://www.emporia.edu/regist/enroll/enroll-info.html>.

Unofficial Withdraw: If a student does not complete the procedures for officially withdrawing from the university, they are treated as an unofficial withdrawal. This may occur if the student fails all courses for a semester or the university is notified that the student has “walked away” and has ceased attendance. For the purposes of Return to Title IV calculations, last date of attendance information provided by the student’s instructors at the time it was determined the student unofficially withdrew is used as the student’s withdrawal date. If this information is unavailable, or if there is not enough evidence to determine a definitive last date of attendance, the midpoint of the academic period is used.

Leave of Absence: Emporia State University does not have a formal Leave of Absence policy; therefore student who are on a leave of absence are treated as a withdrawal for purposes of Return to Title IV. The date the student is placed on a leave of absence will be the date of withdrawal unless attendance information indicates an earlier date.

What is Considered the Date of Withdraw?

For students who officially withdraw from the university, the day of withdrawal is used as the student’s withdrawal date unless verification of attendance concludes an earlier date. For students who drop all courses in a module or semesters, the day of withdrawal is the day the courses were dropped unless verification of attendance concludes an earlier date. For students that unofficially withdraw from a module or semester, the day of withdrawal is based on the last day the student participated in the class (based on verification of attendance). If this information is unavailable, or if there is not enough evidence to determine a definitive last date of attendance, the midpoint of the academic period is used.

When is all Aid Considered “Earned”?

Students are considered to have earned all financial aid when they have completed 60% of the days they were scheduled to attend. Percentage of days complete is calculated using the following formula:

$$\boxed{\begin{array}{c} \text{Number} \\ \text{of Days} \\ \text{Attended} \end{array}} \div \boxed{\begin{array}{c} \text{Days in} \\ \text{Semester} \\ \text{or} \\ \text{Module(s)} \end{array}} = \boxed{\begin{array}{c} \% \text{ Semester} \\ \text{Completed} \end{array}}$$

If the calculated percentage completed equals or exceeds 60%, the student is considered to have “earned” Title IV aid for the enrollment period. “Days” for the purposes of this calculation is considered to be “calendar days.” For example, a 7-day week includes Saturday and Sunday – even if classes are not normally held during that time. Note that scheduled breaks of 5 or more days are excluded from both the number of days attended and the days in a semester or module.

What Happens When a Student Fails to Begin Attendance?

If a student receives financial aid, but never attends classes, the Office of Financial Aid, Scholarships, & Veterans Services must return all disbursed aid to the respective federal, state, and institutional aid programs.

Definition of Class Participation

Participation in class is necessary to be considered eligible for the receipt of Federal, Title IV funds.

Participation at Emporia State University is defined as, but not limited to:

- Completion of exams or quizzes
- Completion of an academic assignment or project
- Class attendance

- Participation in an online or in-class discussion about academic matters
- Contact with faculty member to ask a question about the academic subject being studied
- Attendance at a study group that is mandatory for the class and where attendance is taken

Participation is not:

- Student's self-certification of attendance or participation
- Living in Emporia State University housing or having a meal plan
- Logging into class to view class materials
- Receiving academic counseling or advising

Student Notification of Results of Calculation

Upon completion of the Return to Title IV calculation, student will receive notification indicating the amount of aid that will be returned. Emporia State University will return the required funds on the student's behalf to the appropriate federal aid program(s) by charging the student's account. Students will be able to view the resulting account balance in their BuzzIn account immediately after the return of funds has been processed. Students will receive a letter in the mail explaining what was returned and includes a copy of the Return to Title IV calculation.

Which Funds are Subject to the Return of Title IV Calculation?

The following federal funds are subject to the return calculation if it is determined that the student did not complete 60% of the days they were scheduled to attend and are made in the following priority in compliance with federal regulations:

1. Federal Unsubsidized Direct Stafford Loan
2. Federal Subsidized Direct Stafford Loan
3. Federal Perkins Loan
4. Federal Direct Graduate PLUS Loan
5. Federal Direct Parent PLUS Loan
6. Federal Pell Grant
7. Federal Supplemental Education Opportunity Grant (FSEOG)
8. Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant
9. Iraq and Afghanistan Service Grant (IASG)

Effects of Withdrawal to Direct and Perkins Loan Grace Periods

Any time a student is considered to be enrolled less-than-half time, that student's loan grace period begins. In the case of withdrawal, the grace period begins the day the student withdraws from the university. If the student is not enrolled elsewhere at least half-time before the grace period has expired, the loans will go into repayment. The student must contact their loan servicer to make repayment arrangements. Loans must be repaid by the borrower as outlined in the terms of the borrower's promissory note. The student should contact the servicer if they have questions regarding their grace period or repayment status. Repayment status can be examined at any time by logging into www.nslds.gov.

How State Aid is Affected by a Withdrawal

State funds are usually not affected by a withdrawal and are not part of the Return to Title IV calculation. With that said, if verification of attendance shows that the student never attended any of the classes the student was enrolled for, all state funds the student received that semester are returned to the proper state agencies. If a student is approved for a 100% tuition/fee adjustment, state aid will be returned since there are no charges for the state aid to be applied to.

How Institutional Aid is Affected by a Withdrawal

Institutional funds are usually not affected by a withdrawal and are not part of the Return to Title IV calculation. With that said, if verification of attendance shows that the student never attended any of the classes, or that the student did not establish minimum attendance requirements to receive the aid (e.g., a scholarship that requires full-time

enrollment), those institutional funds the student received that semester are returned. If a student is approved for a 100% tuition/fee adjustment, institutional aid will be returned since there are no charges for the aid to be applied to.

Consequences of Non-Repayment

Any refund resulting from withdrawal from all classes will first be allocated back to federal program funding. Any additional required return of federal funds will become the liability of the student and posted to their student account for repayment. A student's official transcript may be held and/or permission to re-enroll denied for failure to pay any indebtedness or return any property to the University. Students agree to pay Emporia State University the amounts due and all administrative fees, late payment fees, costs, and related expenses in collecting this debt, as allowed by law.

In some cases, when the amount required to be returned is higher than institutional charges and the return includes federal grant funds, the calculation may require a repayment of federal grant funds that the student is responsible to initiate. The student has 45 days from the date of notice from the Office of Financial Aid, Scholarships, & Veterans Services to repay the obligation or it will be reported to the Department of Education. Once a federal required repayment has been reported to the Department of Education, the student becomes ineligible for Title IV aid at any institution and must correspond with the Department of Education's Debt Collection Service to repay and regain Title IV eligibility.

1.15 Students with Federal Loans (Direct Stafford, Parent PLUS, Graduate PLUS, Perkins)

General Information

Available at the U.S. Department of Education’s publication, “Your Federal Student Loans: Learn the Basics and Manage Your Debt” (<https://studentaid.ed.gov/sa/sites/default/files/your-federal-student-loans.pdf>), specifically detailed below (loan repayment, cancellation, counseling):

- Loan Repayment - pg. 23-36
- Postponing Loan Repayment - pg. 30-32
- Consolidating Your Loans - pg. 33-34
- Loan Discharge or Cancellation - pg. 34-36

Student Loan Code of Conduct

See Chapter II, Section B, Part 7 of the Kansas Board of Regent’s Policy Manual available at: http://www.kansasregents.org/about/policies-by-laws-missions/board_policy_manual_2 (See Section 1.16 - Contact Information if you have specific questions).

Direct Loans (Stafford, Parent PLUS, Graduate PLUS)

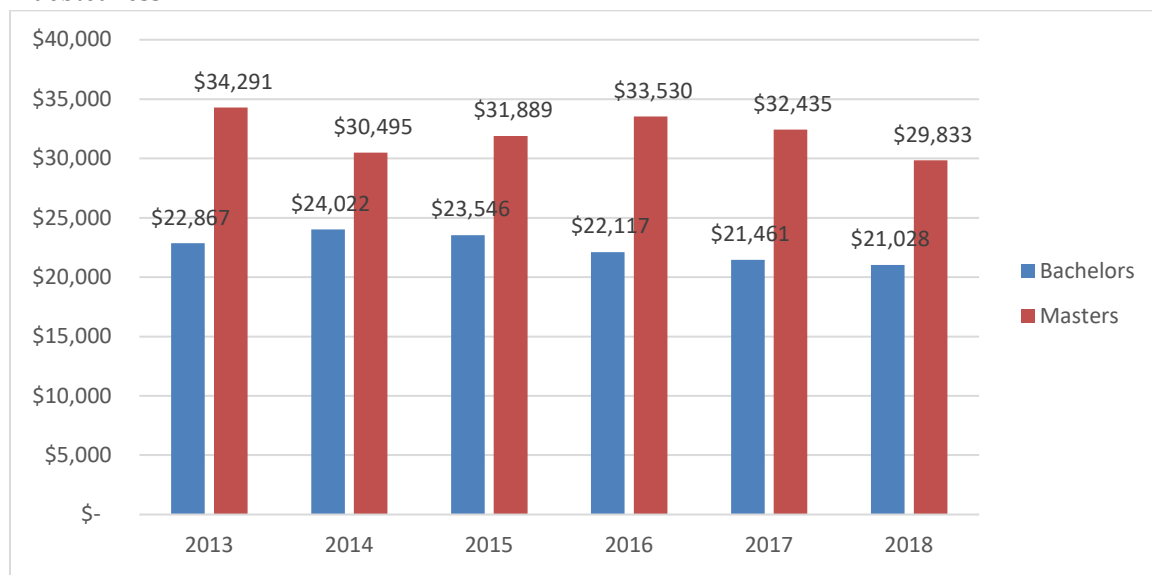
Direct Loan Servicing Center
 ESU Office of Financial Aid, Scholarships, & Veterans Services

Perkins Loans

ECSI
 ESU Student Loan Office

Average Federal Loan Indebtedness for Graduates of ESU

These figures are based on May graduates, and are comprised of Federal Direct Stafford and Federal Perkins loan indebtedness.



National Student Loan Data System (NSLDS)

This U.S. Department of Education database for federal student financial aid is where you can find out about the aid you’ve received. NSLDS receives data from schools, guaranty agencies, and U.S. Department of Education programs. The NSLDS website is generally available 24 hours a day, seven days a week. By using your FSA ID, you can get information on federal loan and Pell Grant amounts, outstanding balances, the status of your loans, contact information

on your loan servicer, and disbursements made. You can access NSLDS by using your Federal Student Aid PIN at www.nsls.ed.gov. The U.S. Department of Education made an announcement on September 24, 2012 of the availability of a “MyStudentData Download” button which allows students to download their loan, grant, enrollment, and overpayment information into a plain text file. It is intended that future use of this button will allow students to use their data file to upload to various websites, online tools, or mobile apps that will display customized information relating to their educational goals.

1.16 Contact Information

General Contact Information

ESU (General): <http://www.emporia.edu/search/office/>

ESU (Selected Offices):

- Admissions (undergraduate): 1.877.GO.TO.ESU Go2esu@emporia.edu
- Admissions (graduate): 620.341.5304
- Distance Education : 620.341.5385
- International Education : 620.341.5374
- Cashiering Services: 620.341.5170
- Student Loan Office: 620.341.5286
- Residential Life: 620.341.5264
- Veterans Certification: 620.341.5167
- Technology & Computing Services (Help Desk): 620.341.5555

Direct Loan Servicing Center: 1.800.848.0979

ECSI: 1.888.549.3274

FAFSA: 800.4.FED.AID (800.433.3243) TTY users 800.730.8913

Selective Service: www.sss.gov

Contact Information for the Office of Financial Aid, Scholarships, & Veterans Services

Office of Financial Aid, Scholarships, & Veterans Services

1 Kellogg Circle

Campus Box 4038

Emporia KS 66801-5415

Plumb Hall 103

620.341.5457

800.896.0567 (Toll-Free)

620.341.6088 (FAX)

finaid@emporia.edu

www.emporia.edu/finaid

Contact Information for the Federal Student Aid Ombudsman

U.S. Department of Education

FSA Ombudsman

830 First Street, NE

Fourth Floor

Washington, DC 20202-5144

877.557.2575 (Toll-Free)

202.275.0549 (FAX)

www.ombudsman.ed.gov

Section 2

Academic Programs and Student Attainment Information

2.1 *ESU Accreditation Information*

The American Art Therapy Association, the Commission on Accreditation of Allied Health Education Programs, American Chemical Society, American Library Association, the Association to Advance Collegiate Schools of Business-International, the Council on Rehabilitation Education, Inc., the Kansas State Department of Education, the National Association of Schools of Music, the National Council for Accreditation of Teacher Education, National League for Nursing Accrediting Commission, the Council for Accreditation of Counseling & Related Educational Programs, the National Association of Schools of Art and Design, the National Association of School Psychologists, and the North Central Association/Higher Learning Commission all have recognized ESU as being accredited for its various programs of instruction.

The colleges, schools, departments, and support areas also hold membership in numerous organizations and associations state- and nation-wide.

To receive a copy for review of the school's accreditation, please contact the Office of the University Provost (620.341.5171).

2.2 *Educational Programs*

Undergraduate students can access information about ESU's educational programs including faculty/instructional personnel and facilities used for these programs in the undergraduate catalog. The 2016-2017 catalog is available online at <http://www.emporia.edu/regist/catalog>, or you can request a copy from the Registration Office. The Registration Office is located in Plumb Hall Room 108, and can be reached at 620.341.5211, fax at 620.341.5517, or email at reguser@emporia.edu.

Graduate students should contact the Graduate Office to obtain information about Emporia State University's graduate level educational programs. The Graduate Office is located in Plumb Hall Room 313, and can be reached at 620.341.5403, toll-free at 800.950.GRAD, fax at 620.341.5909, or email at gradinfo@emporia.edu.

Emporia State University is committed in providing students with quality educational programs and faculty continually looks for ways to improve these programs. Each program must be reviewed formally by the Kansas Board of Regents every 5 years. When appropriate, these reviews include specific goals and objectives for program improvement. Apart from the formal review with the state of Kansas, department chairs submit annual reviews to each respective school or college dean which include goals for the coming academic year. If programs are selected for improvement as part of the Kansas Board of Regents review, or if they have been selected for improvement as a result of an internal review, then the specific action plan to address improvement is delineated in these annual plans.

2.3 *Student Services for Disabled Students*

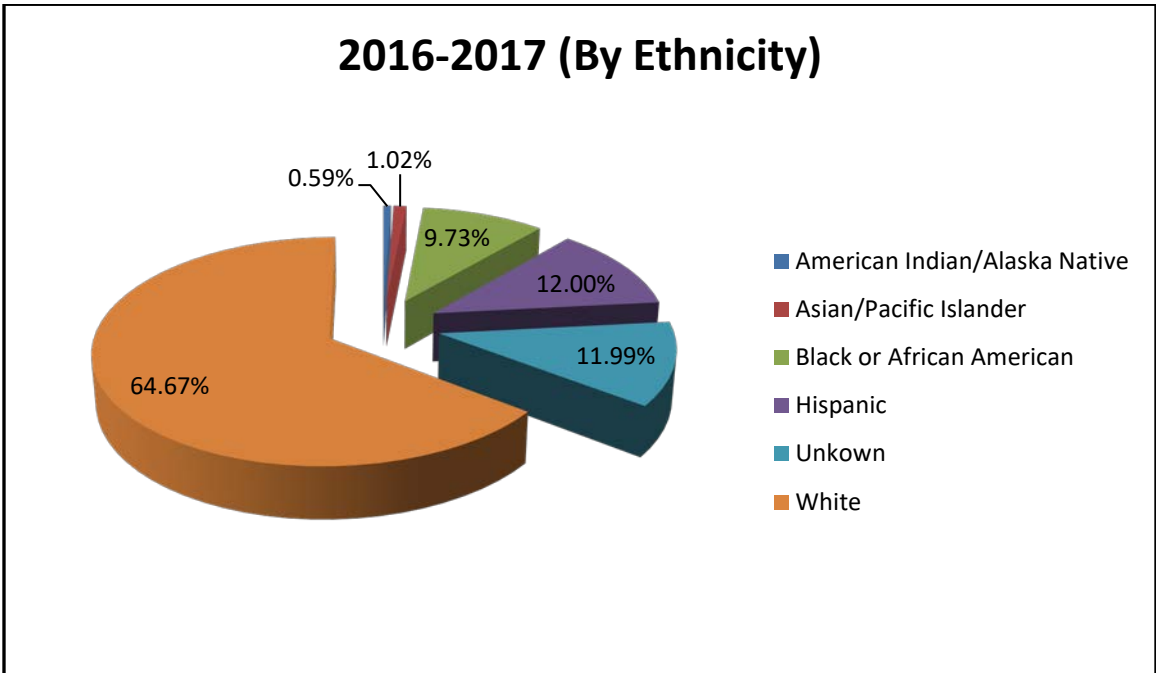
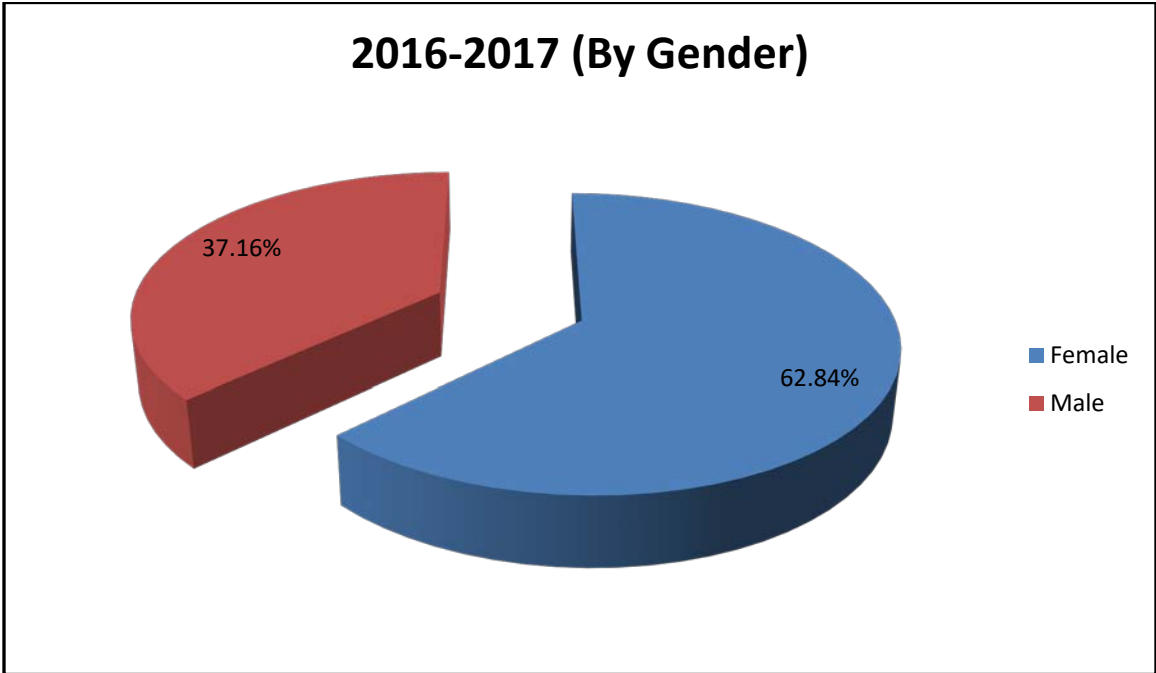
For more information on services for disabled students, please visit <http://www.emporia.edu/disabilityservices/>.

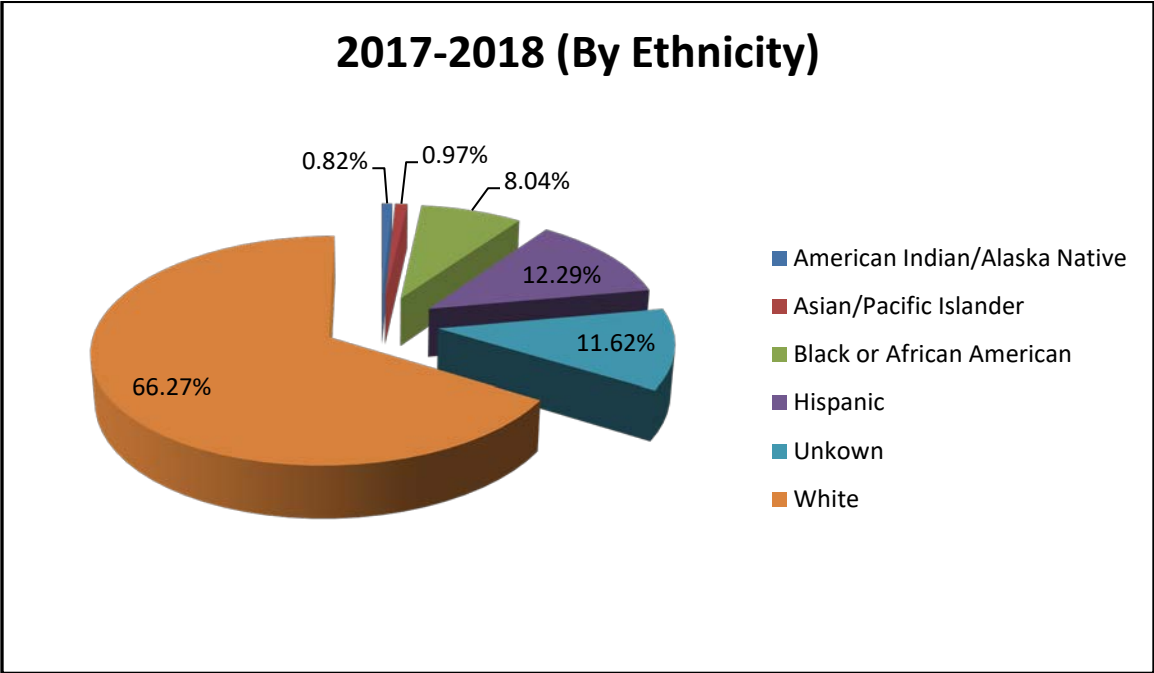
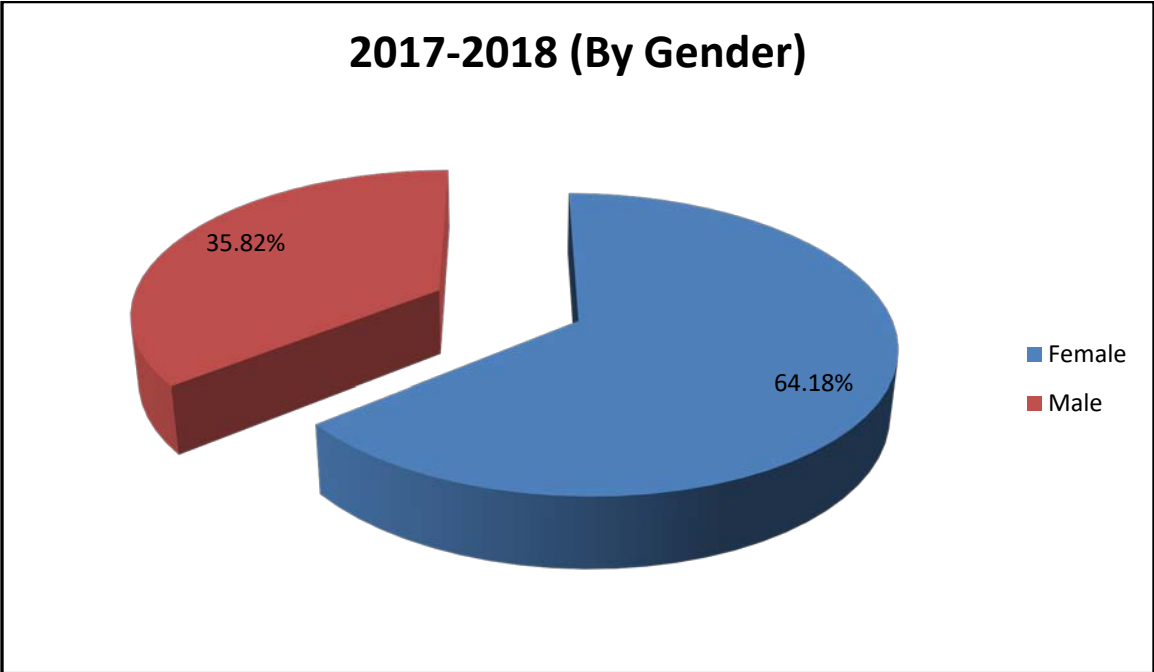
2.4 *Transfer of Credit*

For more information on transfer of credit including a list of schools that ESU has articulation agreements with, please visit the Transcript Analyst website at <http://www.emporia.edu/regist/com/>.

2.5 Student Body Diversity

Listed below is gender and ethnicity information on students who received Pell grants during the 2014-2015 and 2015-2016 years.





2.6 Retention and Completion Rates

For information on retention and completion rates, please visit the Office of Institutional Research's website at <http://www.emporia.edu/oir/retention-and-graduation-rates.html>.

Disaggregated Completion/Graduation Rates

Cohort Year ¹	Head Count	% Recipients of a Federal Pell Grant ²	% Recipients of a subsidized Stafford Loan who did not receive a Pell Grant ²	% Students who did not receive either a Pell Grant or subsidized Stafford Loan
2008	253	25%	17%	58%
2009	275	32%	15%	53%
2010	270	32%	17%	51%
2011	237	38%	14%	48%

¹ "Cohort Year" is defined as the most recent cohort of students that has had 150 percent of normal time for completion by August 31 of the prior year. Cohort is the same as what is reported to the Integrated Postsecondary Education Data System (IPEDS)

² "Recipient" is defined as having received the aid program in question for the period used for determining the cohort – fall term or full year.

2.7 *Graduates of ESU*

For information on placement rates of students who graduated from Emporia State University, please visit the Career Services' website regarding this topic at <http://www.emporia.edu/careerservices/alumni.html>.

2.8 *Teacher Preparation Program Report (Title II Reporting)*

Higher education institutions which prepare teachers are required by Congress to submit a report summarizing the performance of program completers on specified assessments to the Kansas State Department of Education by April 7 of each year beginning in 2001. This same information must be made available to the public in catalogs and other materials provided to prospective students, guidance counselors, and employers of our graduates. For more information on this report, please visit the Teacher's College website on Title II Reporting at:

<http://www.emporia.edu/teach/title2/>. The comprehensive Title II report is published on the Kansas Department of Education's website and can be found by searching for Emporia State University at <http://www.ksde.org/Default.aspx?tabid=503>.

Section 3

ESU's Facilities, Services, and Campus Policies

3.1 *Drug and Alcohol Prevention*

An institution that participates in the Federal Student Aid programs must provide information to its students, faculty, and employees to prevent drug and alcohol abuse.

In addition, an institution that participates in the Campus-Based programs must have a drug-free awareness program for its employees that includes a notice to its employees of unlawful activities and the actions the school will take against an employee who violates these prohibitions.

For more information, please go to:

<http://www.emporia.edu/student-wellness/counseling-services/adap/consumerinformation.html>.

3.2 *Campus Security*

The ESU Police and Safety officers have the same authority and responsibilities as all commissioned police officers. They are qualified officers who have attended the Kansas Law Enforcement Training Center and met for the same requirements as sheriff's officers or city police officers. ESU Police and Safety have a signed agreement for support services with the City of Emporia Police Department. In addition, they have a working relationship with the Lyon County Sheriff's Department and Kansas Highway Patrol.

For more information on Campus Security, including Emporia State University's security policy and Annual Security and Fire Safety Report, please visit <http://www.emporia.edu/right2know/>.

3.3 *Missing Persons*

The Missing Person policy, with its accompanying procedures, establishes a framework for cooperation among members of the University community for locating and assisting students who are reported missing. If a person has reason to believe a student who resides in on-campus housing (hereafter, "resident") has been missing for 24 hours, they should notify one of these departments at Emporia State University: Residential Life, Police and Safety, or the Office of Student Life. Upon receipt of any report of a resident missing for 24 hours, the Office of Student Life or Residential Life will immediately notify University Police and Safety. A resident will be considered missing when he or she is absent from the University for more than 24 hours without a known reason.

STUDENT DESIGNATION OF MISSING PERSON CONTACT INFORMATION

Each resident student is required to complete an Emergency Data Card with designated emergency contact(s). Emergency Data Card information is considered confidential, is accessible only by authorized university officials, and not disclosed except as allowed by law and to law enforcement personnel in furtherance of missing persons investigations.

1. **Students age 18 or over and emancipated minors:** A resident may identify a confidential emergency contact(s) on his/her Emergency Data Card in the event the resident is determined to be missing.
2. **Students under the age of 18 and not emancipated:** The University is required to notify the custodial parent or legal guardian of a resident under the age of 18, who is not an emancipated individual. This information is required on a resident's Emergency Data Card.

Emergency contacts will be notified by University Police and Safety no more than 24 hours after a resident student has been determined to be missing for 24 hours by University Police and Safety.

For more details concerning the policies and procedures for missing persons, review the appropriate section of the annual security report at <http://www.emporia.edu/right2know/>

3.4 *Emergency Response*

For more information on Emporia State University's Emergency Response policy including evacuation procedures, please review the University Policy Manual, section 3Q.

The manual is available online at <http://www.emporia.edu/acadaff/pdf/EmployeePolicyManual.pdf>.

3.5 *Fire Safety*

In order to provide a safe living environment for residents and to comply with the provisions of the Higher Education Reauthorization Act, Emporia State University provides an annual fire safety report. This report and the fire log will be maintained by the Director of Residential Life, with assistance from Residential Life staff. Included in this report for all residential facilities will be:

- a) Statistics concerning fires reported in the halls.
- b) A description of each fire safety system.
- c) The number of supervised fire drills conducted.
- d) Policies related to fire safety, procedures for evacuation, and training provided to students, faculty, and staff.
- e) Plans for future fire safety improvements.

Individuals wanting to access the annual fire log should contact the Department of Residential Life. Additional information regarding fire safety measures and statistics can be found in the Annual Security Report at this link:

http://www.emporia.edu/right2know/documents/ESU_Annual_Security_Report.pdf

3.6 *Institutional Policy Regarding Vaccinations*

Emporia State University has two vaccination policies: meningitis and tuberculosis. For more information, please visit the following ESU Health Services websites:

Meningitis: <http://www.emporia.edu/student-wellness/health-services/meningitis-policy.html>

Tuberculosis: <http://www.emporia.edu/student-wellness/health-services/tuberculosis-policy.html>

3.7 *Institutional Policy Regarding Copyright Infringement*

For more information on Emporia State University's policy regarding copyright infringement of print, non-print, or digital materials, please review the University Policy Manual, section 3E.06.

The manual is available online at <http://www.emporia.edu/acadaff/pdf/EmployeePolicyManual.pdf>.

3.8 Institutional Policy Regarding Peer to Peer File Sharing

For more information on Emporia State University's policy regarding peer to peer file sharing, please review the Student Handbook, pg. 65, at <http://www.emporia.edu/studentlife/handbook/>.

Additional Resources

There are several sites which have information on piracy and what you can do to keep from violating copyright laws:

- *Intellectual Property Rights Violations: Federal Civil Remedies and Criminal Penalties Related to Copyrights, Trademarks, and Patents* - <https://www.fas.org/sgp/crs/misc/RL34109.pdf>
- ESU Peer to Peer File Sharing Statement - <http://www.emporia.edu/it/infosec/file-share.html>
- RIAA's *Resources & Learning* - <http://www.riaa.com/resources-learning/about-piracy/>
- MPAA's Anti-Piracy site - <http://www.mpa.org/why-copyright-matters/>
- ESA's Anti-Piracy site - <http://www.theesa.com/public-policy/intellectual-property/%20>

3.9 *Voter Registration*

The Office of Disability Services at Emporia State University serves as a voter registration site. For more information regarding voter registration at ESU, please visit <http://www.emporia.edu/student-wellness/disability-services/voter-registration.html>.

Section 4

Athletics Information

4.1 *Athletic Participation*

For detailed information on participation rates and support for athletic programs, please visit the U.S. Department of Education's Equity in Athletics website at <http://ope.ed.gov/athletics/>, click on "Get data for one institution" and search for "Emporia State University".

Section 5

Textbook Information

5.1 *Textbook Information*

The Higher Education Opportunity Act of 2008 requires disclosure of information about the textbooks that are needed for academic courses taken at an institution. If available, the institution must provide on its internet course schedule, the International Standard Book Number (ISBN) and retail price for required and recommended textbooks and supplemental material. Institutions are encouraged to provide information on renting textbooks, purchasing used textbooks, textbook buy-back programs, and alternative content delivery programs.

For more information please go to:

<http://emporia.bncollege.com/webapp/wcs/stores/servlet/BNCBHomePage?storeId=51056&catalogId=10001&langId=-1>

Section 6

Additional Information

6.1 *College Navigator*

College Navigator is a free consumer information tool designed to help students, parents, high school counselors, and others get information about over 7,000 postsecondary institutions in the United States - such as programs offered, retention and graduation rates, prices, aid available, degrees awarded, campus safety, and accreditation.

To view Emporia State University's information on the College Navigator website, go to:

<http://nces.ed.gov/collegenavigator/?q=Emporia+State+University&s=all&id=155025>

6.2 *Student Activities*

For more information on activities that students can participate in, go to the ESU Center for Student Involvement website at: <http://www.emporia.edu/csi/>.

6.3 *University Student Complaints*

The Kansas Board of Regents requires each state university to establish and enforce explicit procedures to address student grievances and complaints alleging university activity, or a university employee act of omission, that is proscribed by Board or institutional policies. Each state university is required to create, maintain and advertise a single point of contact to assist students in determining the appropriate university procedure for initiating a particular complaint or grievance.

The single point of contact to assist students in determining the appropriate university procedure for initiating particular complaint or grievance at Emporia State University is the Dean of Students. To address complaints for which there is no other applicable institutional procedure, upon written, formal and signed complaint, the Vice President for Student Affairs will evaluate and in accordance with the Board of Regents policy entitled “Complaint Process” manage such complaint.

If it is impossible for the complaint to be resolved by the Vice President through administrative channels, the issue shall be referred to the President who shall appoint an appropriate institutional committee to hear the complaint.

The hearing committee shall forward its recommendation to the President for review. The President shall accept, reject, or modify the recommendation of the hearing committee.

Final Summary Area

This procedure shall not negate any other policy relating to the processing of claims or charges of proscribed conduct which may be made by person directly involved with or affected by the operation and management of the university

If after exhausting all available institutional grievance or complaint processes a student’s complaint remains unresolved, the student may make a complaint to the Kansas Board of Regents office, in writing, by completing and submitting such forms as may be required by the Board. (See http://www.kansasregents.org/students/university_student_complaints)

Contact Information:

Dean of Students
260 Memorial Union
620-341-5269

Vice President for Student Affairs
260 Memorial Union
620-341-5269