# **7** Tips to Maximize Your

Indergraduate

Financial Aid

Furthering your education is a financial investment, with a <u>high</u> <u>potential return</u>. With commitment and help from advisors at the KU Edwards Campus, you can make sure your education experience fits your budget. Here are a few tips for making the most of scholarships and aid.

Bply as early as possible

The sooner you apply for admission at the KU Edwards Campus, the sooner you'll be eligible for <u>scholarships</u> such as the KU Edwards Campus Transfer Student Scholarship, available to first-year transfer students attending KU with a 3.25 transfer GPA. You'll also be able to get a head start on academic and financial planning, as well as looking at outside awards.



Filling out your financial aid form, even if you're a transfer student or a working professional, is the most important step you can take to help pay for your KU Edwards Campus degree. Filling out the FAFSA qualifies you for KU Edwards Campus need-based scholarships. Not filling out the FAFSA leaves money on the table that could otherwise make a world of difference in affording your degree. The National Association of <u>Student Financial Aid Administrators</u> offers useful tips for filling out the FAFSA and avoiding common errors.



The sooner you complete your financial aid application, the sooner you'll be eligible for scholarship pools. Even if you aren't 100% certain you'll apply to the KU Edwards Campus, fill out the FAFSA by the deadline, just in case. If you're planning to start in the fall semester, begin making your financial aid plans a year in advance, since the application deadline cycle begins sooner for a fall semester start than for the spring. Visit <u>affordability.ku.edu</u> or speak with a KU Edwards Campus financial advisor to keep track of upcoming deadlines. Some certificate programs are not eligible for some forms of financial assistance. Be sure to speak with an advisor to confirm eligibility. Email <u>kuecsuccess@ku.edu</u> to set up an advising appointment.



Don't miss out on scholarship opportunities because you don't think you'll qualify. Read scholarship requirements closely, and discuss all the possibilities with your KU Edwards Campus academic or financial advisor. Treat your scholarship search like a job search—always be on the lookout for awards you think you might qualify for, whether they're need-based or meritbased. Work with an advisor to

see which awards might be a good fit, and to maximize the effectiveness of essays and other application materials. Some local organizations, such as KC Scholars, offer scholarships for <u>adult</u> <u>learners</u> in addition to traditional awards. You can find additional information on these and other private scholarships through the <u>KU office of Financial Aid and</u> <u>Scholarships</u>.





Some employers offer financial assistance to employees looking to complete a bachelor's degree. Check with yours to see if tuition reimbursement funds or professional development funds are available to apply towards your education. Or, depending on your employment situation, you might consider going to work for a company that offers education assistance.

6 Set your education goals early and think long-term

Can you afford to be a full-time student? Do you need to maintain a job while you're in school? How does your degree fit into your overall career plan? Meeting with an academic advisor and a financial aid advisor early on can help you navigate these and other questions, and map out an academic plan that fits your needs and finances. The KU Edwards Campus offers personalized financial and academic advising to make sure you fulfill your educational and professional goals without breaking the bank.

"Financial aid is a foreign language that you have to learn. I always tell my students at Orientation, your financial aid advisor is your translator."

-Misty Chandler, Assistant Vice Provost of Academic Success

7 Take out student loans and consider payment plans



Once you've taken advantage of all the financial aid options available to you, and calculated your remaining cost, consider taking out student loans and developing a <u>payment plan</u> to cover the rest of your tuition. KU offers several payment plan options. Your KU Edwards Campus financial advisor can also help you work through loan application and payment plan processes to make sure your bills and payments don't get in the way of your education.



## Your Financial Acd Checklist

## Get your education journey at the KU Edwards Campus started right by going through this list of planning steps.

#### Request a meeting with a KUEC academic advisor. Find your program advisor and request a meeting at edwardscampus.ku.edu/program-advisors.

#### □ Make an academic plan.

Discuss your transfer credits, scheduling needs, financial needs, and degree program requirements with your advisor and create a semester-by-semester plan to map out your path to your degree. One of the best ways to save money is to work with your advisor early to maximize your community college credits.

#### □ Meet with a KUEC financial advisor.

Call 913-897-8539, or email <u>kuecsuccess@ku.edu</u> to schedule an appointment.

#### □ Fill out the <u>FAFSA.</u>

The deadline to file the FAFSA to qualify for limited-funded grants is Dec. 1. The FAFSA deadline to qualify for Edwards Campus scholarships is June 1 for a fall semester start. Applications are available Oct. 1.

#### □ Apply for a KU FAS Transfer Student Scholarship.

The FAS scholarship deadline is Aug. 1 for a fall semester start, and Nov. 1 for a spring semester start.

Research and apply for other KU-based awards and scholarships. Visit <u>edwardscampus.ku.edu/financial-aid-scholarships</u> to learn more information about KU-based scholarships.

#### Research and apply for outside awards and scholarships. Get started on your outside scholarship search or meet with your KUEC financial advisor to explore other options.

- □ Ask your employer about tuition assistance.
- Make a budget for remaining tuition after awards and scholarships. Discuss remaining financial needs with your academic advisor, and visit student-account-services.ku.edu/payment-plan to learn more about payment options.



## You may be eligible for a portion of the approximately \$200 million in financial aid KU awards each year.

This information is intended to introduce these opportunities. To understand eligibility criteria, amounts available, application processes and deadlines, additional financial aid opportunities, and more, please visit edwardscampus.ku.edu/financial-aid-scholarships.

### You may qualify for a scholarship, grant, or discount if one or more of these describes you.

- You demonstrate financial need.
- You are an undergraduate student taking at least six credit hours in Edwards Campus courses.
- You are an undergraduate transfer student taking at least 12 credit hours.
- You are an undergraduate or a graduate student enrolled in a Johnson County Education & Research Triangle (JCERT) program taking at least six credit hours at the KU Edwards Campus.
- You are a non-traditional student, such as individuals who are parents, married, or commute ten or more miles to campus.
- You are a Missouri resident in the Greater Kansas City metropolitan area.
- You are active military or a military veteran including the Kansas National Guard.
- You are a teacher in Kansas.
- You are an international student.

#### You may be eligible to receive one or more scholarships and grants.

- JCERT or Edwards Campus scholarships up to \$2,000.
- FAS Transfer Scholarship up to \$2,000.
- Phi Theta Kappa transfer scholarship up to \$500 for resident students.
- Federal Pell grant up to \$7,395 per year.
- Federal SEOG grant up to \$700 per year.

Loans, work-study, employer support, and other financial assistance may be available.

Your education, and the future professional success it provides, are investments worth making. The faculty and staff at the KU Edwards Campus can help you make sure that investment fits your needs and your resources. Take steps today to start planning for your future!



- **O1** Visit <u>edwardscampus.ku.edu/financial-aid-scholarships</u> and contact us with any questions.
- O2 Apply to KU at <u>edwardscampus.ku.edu/apply</u>.
- **03** Complete and submit a FAFSA at <u>affordability.ku.edu/financialaid/apply.</u>
- O4 Speak with Jose Trujillo, KU Edwards Campus Assistant Director of Financial Aid & Scholarships, by calling 913-897-8578 or emailing <u>jftrujil@ku.edu</u>.

