

Financial Aid Assistance

Federal Direct Loan Program

Doctor of Chiropractic:

Students enrolled in the DC program will be automatically considered independent when completing the FAFSA and therefore eligible to borrow up to \$33,000 in unsubsidized loan funds every loan period (two trimesters). These loans have an aggregate limit of \$224,000 (\$65,500 Subsidized) which includes undergraduate Direct, Stafford and FFEL loans. Interest rate for loans first disbursed on or after 7/1/21 and before 7/1/22 is 5.28%.

College of Health Sciences:

Students enrolled in the undergraduate programs are eligible to borrow the following:

Direct Loans for Undergraduate DEPENDENT Students
(excluding dependent students whose parents have been denied a Direct PLUS Loan)

Grade Level	Base Amounts	Additional Unsubsidized	Total Amounts
Freshman (0 – 29 hrs)	\$3,500	\$2,000	\$5,500
Sophomore (30 – 59 hrs)	\$4,500	\$2,000	\$6,500
Junior & Senior (60 + hrs)	\$5,500	\$2,000	\$7,500
Aggregate	\$23,000		\$31,000

Direct Loans for Undergraduate INDEPENDENT Students
(including dependent students whose parents have been denied a Direct PLUS Loan)

Grade Level	Base Amounts	Additional Unsubsidized	Total Amounts
Freshman (0 – 29 hrs)	\$3,500	\$6,000	\$9,500
Sophomore (30 – 59 hrs)	\$4,500	\$6,000	\$10,500
Junior & Senior (60 + hrs)	\$5,500	\$7,000	\$12,500
Aggregate	\$23,000		\$57,500

Student must be enrolled in 6 or more hours per trimester to be eligible.
Interest rate for loans first disbursed on or after 7/1/21 and before 7/1/22 is 3.73%.

Application process is completed online at www.studentaid.gov.

Federal Direct PLUS Loan

ParentPLUS loans are available to students enrolled in the undergraduate program and are taken out in the parent's name on the student's behalf. These are credit-based loans and can be in the amount up to the cost of attendance. Interest rate for loans first disbursed on or after 7/1/21 and before 7/1/22 is 6.28%. If the loan is denied due to credit issues, then the student is eligible to receive the INDEPENDENT unsubsidized funding above.

GraduatePLUS loans are available to students enrolled in the Doctor of Chiropractic Program and are taken out after they have received their maximum eligibility under the Direct Unsubsidized Loan. This is a credit-based loan and can be in the amount up to the cost of attendance. Interest rate for loans first disbursed on or after 7/1/21 and before 7/1/22 is 6.28%. This loan can be consolidated with other federal loans.

Application process is completed online at www.studentaid.gov.

Federal Pell Grant

The Federal Pell Grant is based on the Expected Family Contribution (EFC); which is determined from the FAFSA and is 100% federal funds.

The OFA awards these funds each trimester according to the Pell schedule designed by the Department of Education every year. The maximum award for 2021-22 is \$6,495.

Students who have received a previous Bachelor's Degree are ineligible to receive Pell funds.

Federal Supplemental Educational Opportunity Grant

The FSEOG program is awarded each trimester based on the allocation received by the Department of Education. As per program requirements, the college matches 25% of the allocation the Department provides.

Because the funds are limited, the awards vary based on the institutions allocation. All determinations are made prior to the start of trimester. Priority is given to those students receiving Pell Grants. If a student receives a Pell grant after the start date of the program, funds are not guaranteed to be available.

The Financial Aid Director informs the Financial Aid Specialist the total amount to be awarded per trimester and funds are then awarded to eligible students. The Director notifies the Business Office the appropriate funds to draw down from G5 and what portion are institutional share.

Federal Work Study Program

This program provides limited funding for students with financial need in the undergraduate or doctorate programs. Participating students earn money through working in several approved positions on campus

The FWS program is for students working in the outpatient clinic, tutoring, office assistants, teacher's assistants, and maintenance and are paid 75% federal funds and 25% CU-KC funds.

FWS Community Service jobs are paid 100% federal funds and are for those students who are working at Special Beginnings Daycare to help the children with reading and mathematics skills.

CU-KC makes FWS jobs reasonably available to all eligible students, provides jobs that complement, and reinforces each recipient's educational program or career goal. In assigning a FWS job, CU-KC considers the student's financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, and the amount of other assistance available to the student.

Students should contact the FWS coordinator to request placement in an open position. The FWS coordinator will evaluate the FWS budget to determine if position and funds are available for awarding. If a position is found and funding is available, the FWS coordinator will contact the interested student to interview with supervisor of department (if required). If both student and supervisor agree, then a FWS new hire packet (Statement of Understanding, Contract, W-4, I-9 and direct deposit) will be provided to student. The student is counseled on number of hours available to work and the hourly rate prior to the award amount being added to student's financial aid package.

Once all FWS projected funds, as determined by the OFA Director, have been awarded, no new students are hired into the program until the new fiscal year.

If an office is requesting a newly created FWS position, a new job description must be forwarded to the FWS coordinator and approved by the OFA Director.

The OFA reserves the right to review each student's schedule to verify that students are not working excessively in the program.

For students working in multiple positions, a contract is required for each position.

The OFA completes an Excel spreadsheet in the W:drive for the Business Office to process payroll. The W-4 and I-9 documents are submitted to the Business Office. Payment is made via electronic funds twice a month (15th and last day). Timecards are due on the 15th and the last day of each month by 5pm to ensure proper payment. If those days fall on a weekend or a holiday, the timesheets should be turned in on the Friday before the due date. The timesheet must be signed by the student and supervisor for processing. Pay rates vary by position.

Students who participate in FWS must adhere to all policies in the Statement of Understanding and Contract regarding student conduct. If a supervisor feels the student is in violation of any of these policies, the direct supervisor or the Director of Financial Aid may terminate that individual. Once a student is terminated from a FWS position, they will not be allowed to work in the program for the duration of their enrollment.

In the event that a student is found of fraudulently recording and receiving payment for hours never worked, the Office of Inspector General will be notified of this action immediately.

Note that if a supervisor does not renew a student's contract due to issues other than their performance, the student is not considered to be "terminated", therefore still eligible to work in the program.

The FWS coordinator maintains all job descriptions for the FWS positions.

The FWS Community Service requirements (7% of FWS allocations) are met through the following positions:

- CHEERS - Special Beginnings Daycare (America Reads);
- Tutors – Support services for students with disabilities (ADA).
- Library - research and support
- Clinic – Spring cleaning event
- Homecoming – public seminar assistance

The OFA does not participate in the Job Location and Development Program at this time.