



6. Federal Aid Programs

6.1 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 as well. Current Interest rate is 6.60% (2018-2019)

College of Health Sciences:

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

Direct Loans for Undergraduate DEPENDENT Students (whose parents have not 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 (and 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.

Current interest rate is 5.05% (2018-2019)

Application process is completed online at www.studentloans.gov;

6.2 Federal Direct PLUS Loan

ParentPLUS loans are available to students 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. The current interest rate is a fixed rate of 7.60% (2018-2019). 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 in the Doctor of Chiropractic Program and are taken out after they have received their maximum loan eligibility under the Direct Loan Program. This is a credit-based loan and can be in the amount up to the cost of attendance. The current interest rate is a fixed rate of 7.60% (2018-2019). This loan can be consolidated with other federal loans.

Application process is completed online at www.studentloans.gov;

6.3 Federal Perkins Loan Program (No Perkins Loan disbursements are permitted after June 30, 2018, under any circumstances as the program winds down).

The Perkins Loan is a subsidized loan awarded to students with high financial need. The current interest rate is a fixed rate of 5%. Limited funding is available each trimester.

The OFA will determine eligibility each trimester by students FAFSA date and EFC with priority given to students who completed the FAFSA the earliest and those students with the lowest EFC. The amounts awarded per trimester are as follows:

- Enrolled in 12 or more hours = \$2000
- Enrolled in less than 12 hours = \$1000
- Max amount awarded per year = \$5000

Students will sign the required documents with the OFA and those documents will be provided to the Business Office to maintain. Repayment is handled through the Business Office and their billing servicer, University Accounting Service.

6.4 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.

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

See W:drive, Pell Payment Schedule folder, select appropriate chart (by year).

6.5 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 OFA awards up to \$500 per trimester per student. 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 GAPS and what portion are institutional share.

6.6 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 Handbook is located on the campus network, in the w:drive, in the FWS folder.

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 go down to 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 students 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.

For those students who are interested in working in FWS, an application is required. See w:drive for form. 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 (General Information, Contract, W-4, I-9 and FERPA) will be provided to student. The student is counseled on how many hours they have available to work and the awarded amount is 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 students 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 is 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.

Presently the pay scale for the FWS program is as follows:

- \$12.00 per hour:
 - IT Assistant
 - Office Assistant
 - Teaching Assistant
 - Radiology Office Assistant
 - Anatomy Lab Presenter
- \$15.00 per hour:
 - Tutors
- \$17.00 to \$20.00 per hour:
 - Maintenance Assistant
 - CHEERS (community service)
- Special pay:
 - Note taker = \$300.00 per class
 - Supplemental Instructor (SI) = \$75.00 per class

Students who participate in FWS must adhere to all policies in the “Student Handbook” regarding student conduct. If a supervisor feels the student is in violation of any of the policies in their contract or the handbook, 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).

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

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