FINANCIAL AID TO-DO LIST

APPLY

☐ Four major types of aid: scholarships, grants, loans and work-study.

REVIEW

☐ Grant e-consent to gain full access to electronic information through Pathway.
☐ Review your award letter via Pathway at go.umkc.edu/pathway.
☐ Know before you owe. Don’t be afraid to ask questions. Review your costs, loan options, loan default rate and expected salary after graduation based on your major.

VERIFY

☐ Determine if additional information is requested on your to-do list in Pathway.
☐ Download your required forms at finaid.umkc.edu/forms.
☐ Submit required items to complete your to-do list ASAP.

ACCEPT

☐ Accept student aid in Pathway.
☐ Complete Direct Loan Master Promissory Note (MPN) and Entrance Loan Counseling at studentloans.gov.
☐ Parent/guardian may apply for Parent PLUS Loan and complete a PLUS MPN at studentloans.gov under the ‘Parent Borrowers’ tab.
☐ Consider federal aid first and private loans or other options to fill any gaps.

FINALIZE

☐ Double check that all to-do list items are complete.
☐ Check that all accepted aid is credited to your UMKC Cashiers account when school begins.
☐ Direct where to send your refund by signing up for direct deposit. Learn more at: go.umkc.edu/cashier.
☐ Review/update your local and permanent addresses in Pathway.
☐ Learn how to give account access to a parent, guardian or significant other at go.umkc.edu/records.

HAVE QUESTIONS?

TALK TO YOUR FINANCIAL AID ADVISOR.

CONTACT US AT: FINAID.UMKC.EDU

FREE APPLICATION FAFSA.GOV = FOR FEDERAL STUDENT AID

TYPES OF FINANCIAL AID

STUDENT EMPLOYMENT

Loans

Grants

Scholarships

Apply with FAFSA

Apply through private donors

Apply through academic units and the UMKC Scholarship Application

Apply through private lenders
UMKC FAFSA CODE: 002518

93% of first-year UMKC students receive some type of financial aid.
Source: U.S. Department of Education

CONNECT

<table>
<thead>
<tr>
<th>finaid.umkc.edu</th>
<th><a href="mailto:finaid@umkc.edu">finaid@umkc.edu</a></th>
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<tbody>
<tr>
<td>SPEAK WITH A FINANCIAL AID ADVISOR</td>
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<tr>
<td>816-235-1154</td>
<td>800-775-8652</td>
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<td>Fax: 816-235-5511</td>
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<td>OFFICE ADDRESS</td>
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<td>Financial Aid and Scholarships Office</td>
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<td>101 Administrative Center</td>
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PLANNING AHEAD

01 Submit a FAFSA each year at fafsa.gov. File by Feb. 1 for priority consideration.

02 Next year’s scholarship application will be available Oct. 1, 2019, and due March 1, 2020.

03 Explore student aid:

- [fafsa.gov](http://www.fafsa.gov)
  Access your FAFSA to make corrections, view your Student Aid Report.

- [nslds.ed.gov](http://www.nslds.ed.gov)
  View federal student aid history.

- [studentloans.gov](http://www.studentloans.gov)
  Complete loan entrance counseling, make online loan payments, apply for Parent PLUS loan, sign MPN, etc.
STUDENT EMPLOYMENT

Studies have shown that part-time campus employment boosts academic achievement.

UMKC spends more than $9 million annually on student employment.

Federal work-study awards require financial need. If you have accepted work-study, you can apply for jobs on the Roo Career Network at career.umkc.edu.

You must work to earn this award, which is paid to you biweekly. Begin applying for jobs by August. If you do not begin employment by October 2019, your award will be canceled.

GRANTS

Federal, state and UMKC grants do not need to be repaid. This includes the federal Pell Grant, which is available to students from lower-income families. Most grants require financial need as an eligibility factor.

Access Missouri Grant eligibility is determined for students who file a FAFSA by Feb. 1.

SCHOLARSHIPS

Scholarships do not need to be repaid. Eligibility criteria can include merit, financial need or special characteristics. This includes Bright Flight, which is awarded to select Missouri residents and requires full-time enrollment.

BILLING

Billing information is in Pathway.

Pay any remaining balance by the deadline provided to avoid late fees or other penalties.

CONTINUED ELIGIBILITY

Review continued eligibility requirements for all financial aid programs, including scholarships, grants, work-study and loans, at finaid.umkc.edu.

RECEIVING YOUR FINANCIAL AID

All funds except federal work-study are credited to your UMKC student account about 10 days prior to the first day of classes.

Typically, half of your aid is credited to the Fall Semester and half to the Spring Semester.

The Cashiers Office starts processing financial aid refunds shortly before classes begin.

Financial aid will automatically apply to current tuition, fees and housing charges, and you must consent for it to apply to other charges in Pathway. Financial aid will not pay outstanding charges from a prior academic year.

LOANS

Loans must be repaid with interest (even if you do not graduate). This includes Federal Direct Loans, Parent PLUS Loans (requires creditworthy parent application) and university or private loans.

Additional information regarding loan terms and conditions are available to review at finaid.umkc.edu.

FINANCIAL AID CAN CHANGE

Your award package can change for various reasons. If your award amounts are adjusted after your financial aid package has been accepted, you will be notified by our office. Please contact the Financial Aid and Scholarships office if you have any questions.

ADDITIONAL FINANCIAL ASSISTANCE

Notify us if you receive additional aid, such as private scholarships, fee waivers, employee educational benefits and vocational rehabilitation not listed in Pathway. Send private scholarship checks to: Financial Aid and Scholarships Office, 101 Administrative Center, 5115 Oak St., Kansas City, MO 64112 (ensure student ID number is on the check).

VERIFICATION

We are required to verify the accuracy of FAFSA data and might ask you to submit various documents, such as IRS tax information. This could result in changes to your FAFSA information and changes to your financial aid.

COURSE ENROLLMENT

Enrolling in fewer than 12 credit hours in a UMKC semester may reduce your financial aid. Most scholarships require you to be enrolled in at least 12 credit hours.

SPECIAL CIRCUMSTANCES

Let your financial aid advisor know if you experience a sudden change in income or expenses by filing our Special Circumstances Appeal Form. We might be able to reassess your family’s aid eligibility in the event of loss of income, divorce, death in the family or layoff.
COST ANALYSIS

COA (Cost of Attendance)
EFC (Expected Family Contribution)

YOUR FINANCIAL NEED

COA is determined by UMKC  |  EFC is determined by FAFA

Some financial aid programs require financial need, and financial aid cannot exceed COA.

ESTIMATED CHARGES

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When actual charges exceed actual aid, the student or parent will need to fund the difference. When actual aid exceeds actual charges, the student or parent/guardian (with PLUS Loan) will receive a refund.

ADDITIONAL FEES

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<td>Orientation guest fees</td>
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Per federal regulations, fees listed above are not covered by financial aid.

NEXT STEPS

- Check your UMKC email frequently.
- Check your to-do list in Pathway regularly.
- Turn in all information requested by the Financial Aid and Scholarships Office.
- Complete Entrance Loan Counseling and sign a Master Promissory Note (MPN) at studentloans.gov if accepting Direct Loans.
- Apply for a Parent PLUS Loan and sign an MPN at studentloans.gov under the “Parent Borrowers” tab. (Note: PLUS Loans may be declined by the federal lender.)
- Check your account summary in Pathway to ensure your awards have disbursed to your student account. (Disbursements begin the week before the semester starts.)
- Call UMKC Central at 816-235-6000 or Financial Aid at 816-235-1154 with questions.

BORROW WISELY

Educational loans are a useful tool to pay for college, but you are encouraged to borrow only enough to cover your necessary education-related expenses.

Don’t borrow more than you can reasonably afford to repay each month based on your expected income. For more information, view the Occupational Outlook Handbook at bls.gov/ooh.

Direct loan repayment calculator: go.umkc.edu/loancalculator

UMKC is an equal opportunity/affirmative action institution. Relay Missouri TTY: 800-735-2966