

Applying for Federal Aid at KCU 2019-2020

Priority Deadline: Friday March 15, 2019

KCU awards federal financial aid to new incoming students who have been admitted to KCU and current continuing students.

1. Complete your FAFSA at <http://fafsa.ed.gov>. You can apply after October 1, 2018 for the upcoming award year. Aid awarded with the 2018-2019 FAFSA will cover tuition charges and living expenses for Fall 2019 and Spring 2020.
 - In order to complete the FAFSA you will need to have a FSA ID. If you do not have a FSA ID, you can apply for a FSA ID at <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>.
 - KCU's school code for FAFSA: **G02474**
 - You will receive results of the FAFSA in the form of a Student Aid Report (SAR).
 - You must list KCU as a school on your FAFSA, in order for KCU to receive the results of your FAFSA
2. Log into **Net Partner** (<https://netpartner.kcumb.edu/student>) to complete the KCU financial aid application ('Apply Online' tab) for 2019-2020.
 - Net Partner is typically available for a new award year by mid-February
 - This application must be completed before we can award your financial aid.
 - *New students* are sent an email with their student id shortly after being admitted. This id is your "Student ID" used to log in to Net Partner.
 - The first time a new student accesses Net Partner, choose "First Time User" and walk through the steps to set up your password and security questions.
 - The next time you log in, simply use your student id and the password you created.
 - *Returning students* log in with your student id and the password you created in the prior year.
3. Once your completed file has been reviewed, financial aid awards are offered. The award notification process should begin by email in mid to late April.
 - KCU may email you about missing information required to complete the award application process.
 - Once all requested information is received, your file will be reviewed for accuracy and completeness.
 - You will **ONLY** be contacted by email if additional information is required.
4. You will be notified by KCU by e-mail that awards are offered and ready to be accepted or declined at Net Partner.
 - Log into Net Partner and accept or decline each loan on the "Accept Awards" tab.
 - Prior to accepting your awards please review your prior federal loan balances at NSLDS <https://nslds.ed.gov>.
 - If you are a first time Federal Direct Student Loan borrower at KCU, you are required to complete
 - Loan **Entrance Counseling** and Quiz. You can complete this requirement at <https://studentloans.gov>.
 - Electronic **Master Promissory Notes** (eMPN) online at <https://studentloans.gov>.
 - Complete an MPN for Direct Loans AND an MPN for GRAD PLUS loans if you plan to borrow both.
5. Financial Aid funds will be applied to your KCU student account and any outstanding tuition and fee charges will be deducted from the aid applied before a refund of living expenses is issued.
 - The student account at KCU includes educational tuition and fee charges.
 - One half of your aid is credited to your student account for the fall term and the other half is credited for spring term.
 - Sign up for **Direct Deposit** if you want to receive your refund electronically after all outstanding charges have been paid.
 - New students can complete the direct deposit information online in Net Partner during the financial aid application process.
 - Current students can email studentaccounts@kcumb.edu to make any changes or updates to their accounts.

Questions please email finaid@kcumb.edu or call 816-654-7175