

KENNESAW STATE UNIVERSITY

FINANCIAL AID.

Basics



**YOUR GUIDE TO UNDERSTANDING FINANCIAL AID TYPES
AND APPLICATION PROCESSES**

HOOTY HOO!

WELCOME TO KENNESAW STATE UNIVERSITY!

We're so glad you've chosen Kennesaw State University! In Owl Nation, we believe all students should have the opportunity to attend KSU.

Need financial assistance? You're not alone.

34,267

students enrolled at KSU in Fall 2023 received financial aid.

Our goal is to make college affordable so you can graduate and go on to achieve greatness. Whether you attend our Kennesaw or Marietta campus, you're in the right place to explore the many scholarship, grant, loan, and work-study opportunities available that make paying for your college education a reality.

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FILING YOUR FAFSA

Get started today!

Visit studentaid.gov/h/apply-for-aid/fafsa to file your FAFSA.

WHAT ON EARTH IS A FAFSA?

You may have heard this term before; it's not as scary as it sounds! FAFSA stands for the Free Application for Federal Student Aid. It's an application that uses your tax information (and if you are a dependent student, tax information from your parent(s)) to determine your eligibility for various federal and state financial aid, including grants, loans, federal work-study programs, and more.

WHY SHOULD I FILE A FAFSA?

If you know you're going to need financial aid to afford college – or if you think there's a chance you will need it – you should file a FAFSA. To make sure you have the opportunity to obtain grants (such as the Pell Grant or TEACH Grant) or federally-funded student loans, make sure to file your FAFSA!

It's important to note that filing a FAFSA does not guarantee your eligibility for financial aid funds, or automatically award you any financial aid packages. Once you are offered an award package, you'll be asked to accept the aid that best fits your needs and decline anything that does not. [Learn more about accepting your aid on page 9.](#)

WHAT IS THE DEADLINE TO FILE?

The FAFSA officially opens on October 1 of each year for the following upcoming academic year.

For example, on October 1, 2024, the FAFSA application will be officially open for the 2025-2026 academic year. If you're looking for financial aid for the Fall 2025, Spring 2026, and Summer 2026 terms, you will need to file a FAFSA application on or after October 1, 2024.

If you file a FAFSA before the application opens on October 1, 2024, it will only be valid for the 2024-2025 academic year. (Fall 2024, Spring 2025, Summer 2025.)

The next FAFSA application for the 2025-2026 academic year is scheduled to open on October 1, 2024.

Kennesaw State University highly encourages students to complete their FAFSA by the KSU Priority FAFSA Deadline of March 1 each year.

Between October 1, 2024 and March 1, 2025 is the BEST time to file to make sure you have the financial aid you need for the 2025-2026 school year.

The sooner you file, the better! KSU cannot process your financial aid until the FAFSA is complete, so the sooner you file, the sooner you find out what sort of financial aid awaits you to help you pursue your degree at Kennesaw State University!

DO I HAVE TO FILE A NEW FAFSA YEARLY?

Yes! It may seem like a lot of trouble, but the federal government requires that you file a new FAFSA every year to remain eligible for continued financial aid.

In addition, if you filed a FAFSA and used federal financial aid in the previous year, KSU will strongly enforce the March 1 Priority FAFSA Deadline.

If you have previously received federal aid, you are required to file again by March 1 to avoid a registration hold for Fall 2025.

I'VE FILED MY FAFSA. WHAT HAPPENS NEXT?

Congratulations, and thank you! Now, keep an eye out for one of two things:

- KSU will determine your financial aid offerings and notify you via your KSU email of your options for paying for college.

OR

- In some cases, before any aid can be awarded, you may be notified via your KSU email that you've been selected for a process called Verification. Verification is common – it happens to about 30% of all FAFSA filers. [Learn more about Verification on page 3.](#)

FAFSA VERIFICATION

WHAT DOES FAFSA VERIFICATION MEAN?

About 30% of all students who fill out the FAFSA will be selected for something called Verification.

It's important to remember that being selected doesn't mean you did anything wrong!

Verification just means that the government needs more information from you to make an accurate decision about your eligibility for federal student financial aid.

WHAT HAPPENS NEXT?

If you've been selected for Verification, detailed instructions will be provided to you via your KSU email on how to complete the Verification process. Make sure to follow the instructions provided in the email to do the following:

- Determine which documents the government needs from you and upload those documents to your **Owl Express portal (ksuhub.com/OwlExpress)**. Owl Express is KSU's student information system portal where you can access advisement tools, manage financial aid, register for classes, view your student records, and access essential services like orientation and payments.
- Submit your documents for Verification immediately. If you are a returning student, you are strongly encouraged to complete Verification by May 1. Not supplying the needed documentation to complete Verification will prevent the consideration and disbursement of any financial aid, and you may be required to pay out of pocket for the upcoming academic year.
- Keep in mind that Verification may require you to locate and upload one or more of the following types of documents:
 - Federal IRS Tax Return Transcript for either yourself or your parent(s)
 - Your Federal W-2 Forms
 - Proof of High School Completion
 - Statement of Education Purpose

(Please note, this is not an exhaustive list.)

WHAT WILL HAPPEN ONCE VERIFICATION IS COMPLETE?

Once you've submitted the required documents, KSU will review your files and will make any updates needed to your FAFSA.

When your financial aid package is finished, KSU will send you information via your KSU email about all grants, loans, and scholarships available to you based on your individual eligibility.

WHAT IF I WASN'T SELECTED FOR VERIFICATION?

If you haven't been selected for Verification, you do not need to submit any additional documents.

Keep in mind Verification doesn't always happen as soon as you file your FAFSA. The notification can come at a later date, so always check your KSU email for any communications about your FAFSA status.

Please remember that each year can be different! You may not be selected for Verification the first year you file the FAFSA, but it could happen in a subsequent year — or vice versa.

WHEN WILL I RECEIVE MY FINANCIAL AID?

Flip to page 9 to learn more about how to accept your financial aid offering and disbursement dates.

Questions?

If you have any questions or concerns about Verification, please contact the Office of Scholarships and Financial Aid by calling 470-KSU-INFO (578-4636) or by emailing finaid@kennesaw.edu. You can also contact your financial aid counselor directly at ksuhub.com/ContactFinancialAid.

KSU FINANCIAL AID GLOSSARY

For more in-depth information on the types of financial aid offered at KSU, visit ksuhub.com/FinancialAidTypes.

LOANS

MUST BE REPAID

Many types of loans are available to you. Student loans can come from the federal government or from private sources like a bank or financial institution. Loans offered by the federal government, called federal student loans, usually provide borrowers with lower interest rates and have more flexible repayment options than other loans.

If you decide to take out a loan, make sure you understand who is offering the loan and the terms and conditions of the loan.

Most loans borrowed from the federal government have a six-month grace period before you need to begin making payments. This means you will need to start repayments six months after you are either no longer enrolled in classes or have graduated.

Keep in mind, Direct Subsidized Loans are interest-free until after the six-month grace period, and Direct Unsubsidized Loans begin accruing interest the moment they are disbursed into your account.

GRANTS

DO NOT HAVE TO BE REPAID

Unlike loans, grants are financial aid awards that do not have to be repaid. Grants typically come from either federal or state sources and are awarded based on financial need. Some of the most common grants awarded to KSU students are the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), and the Federal TEACH Grant.

HOPE & ZELL MILLER SCHOLARSHIPS

DO NOT HAVE TO BE REPAID

Both the HOPE and Zell Miller Scholarship Programs are merit-based scholarships available to students who are residents in the state of Georgia and are enrolled in an undergraduate degree-seeking program. [Learn more about the HOPE Scholarship on page 6](#) and the [Zell Miller Scholarship on page 7](#).

SCHOLARSHIPS

DO NOT HAVE TO BE REPAID

Whether you are a first-year student, incoming transfer, or currently enrolled student, you may be eligible for a scholarship.

The Kennesaw State University Foundation offers merit- and need-based scholarships from a variety of endowment funds and trusts. Students only need to complete one application to be considered for scholarships that may fit their needs and/or academic and extracurricular pursuits.

To make things easier, KSU uses ScholarshipUniverse, a one-stop-shop resource for students to not only apply for Kennesaw State University Foundation scholarships, but to also browse available non-KSU scholarships as well. [Find out more about ScholarshipUniverse on page 5](#).

There is no cookie-cutter solution to financial aid. That's why we encourage you to speak with a financial aid counselor to discuss your options.

Please contact the Office of Scholarships and Financial Aid by calling 470-KSU-INFO (578-4636) or by emailing finaid@kennesaw.edu. You can also contact your financial aid counselor directly at ksuhub.com/ContactFinancialAid.

SCHOLARSHIPUNIVERSE

WHAT IS SCHOLARSHIPUNIVERSE?

ScholarshipUniverse is a one-stop-shop website that not only allows you to apply for the Kennesaw State University Foundation scholarships, but also lets you search and apply for a variety of external scholarships.

ScholarshipUniverse actually functions like a matching service: you create a profile outlining your academic achievements and goals, plus any organization you belong to and your desired course of study, and the website matches you with potential scholarships that might be a good fit for you! It will even give you a rating informing you how likely you might be to get that particular scholarship!

WHAT STEPS DO I NEED TO TAKE TO SUBMIT?

Creating your ScholarshipUniverse profile is the first and longest step. Make sure you include as much information as possible so the website can match you with all scholarships that might be a fit for you. Once you've found a scholarship that sounds good, you can apply directly from the site.

DO I NEED TO SUPPLY ANY DOCUMENTS?

Each scholarship will have different requirements. Some may require you to write an essay or submit letters of recommendation; other scholarships may not.

HOW LONG DOES IT TAKE TO HEAR BACK?

Kennesaw State University scholarship applications close March 1. Award notifications will begin to go out to students in mid-April.

Non-Kennesaw State University Foundation (or "external") scholarships vary in their application dates and approval processes. Your scholarship search can even happen year-round since more scholarships are added to ScholarshipUniverse regularly. Be sure to read all dates and details closely and check in on your ScholarshipUniverse profile regularly.

For external scholarships, the deadlines and award dates vary, so please read very carefully before applying. You want to make sure that if you are awarded the scholarship, you'll receive the funds before the KSU payment deadline.

HOW OFTEN ARE NEW SCHOLARSHIPS ADDED TO SCHOLARSHIPUNIVERSE?

New scholarships are added all the time! We recommend you check on a regular basis to see what's new. You can also edit your profile settings to be notified whenever a new scholarship is added that is a match for you.

Get started today!

Visit kennesaw.scholarshipuniverse.com to create your ScholarshipUniverse profile.

Note: You must have a KSU NetID to access the DUO-authenticated website.

HOPE SCHOLARSHIP

WHAT IS THE HOPE SCHOLARSHIP?

The HOPE Scholarship Program is a merit-based scholarship available to students who are residents in the state of Georgia and are enrolled in an undergraduate degree-seeking program. Additionally, recipients must demonstrate positive academic achievement to be considered for the HOPE Scholarship.

WHAT ARE THE REQUIREMENTS?

To be eligible for the HOPE Scholarship, you must fill out the Georgia State Financial Application (GSFAPP) or FAFSA. You must graduate high school with a minimum 3.0 HOPE GPA calculation, which includes all college-level coursework attempted since high school and from any institution attended. To maintain eligibility in college, you must have a minimum 3.0 HOPE GPA calculation at 30, 60, and 90 attempted hours checkpoints.

The above requirements are not exhaustive and are subject to change. For the complete list of current requirements for the HOPE Scholarship, please visit GAfutures.org.

HOW MUCH MONEY IS AWARDED?

Award amounts are determined annually by the Georgia Student Finance Commission. It is important to note that funds awarded from the HOPE Scholarship will only apply towards your tuition. Fees, books, and other expenses (e.g., housing and meal plans) must be paid by other means. To view the current award amounts, please visit gsfc.georgia.gov.

HOW LONG WILL I BE ELIGIBLE TO RECEIVE THE SCHOLARSHIP?

Your first HOPE scholarship payment will determine your eligibility limit. To learn more about Length of Eligibility limits, please visit GAfutures.org.

All students who have received the HOPE Scholarship must maintain a 3.0 HOPE GPA at their 30, 60, and 90 attempted hours checkpoints.

To receive your HOPE Scholarship payments, you must be making Satisfactory Academic Progress (SAP) for each school term, even if you have not reached the HOPE Scholarship checkpoints.

HOW DO I LEARN MORE ABOUT HOPE GPA?

If you want to learn more about your HOPE GPA calculation, please visit GAfutures.org. The GAfutures website provides a guide and FAQ for tracking your HOPE academic eligibility.



Get started today!

If you think you may be eligible, you will need to complete the Georgia State Financial Application (GSFAPP) by visiting GAfutures.org.

ZELL MILLER SCHOLARSHIP

WHAT IS THE ZELL MILLER SCHOLARSHIP?

If you are a Georgia resident enrolling in a degree program, you may be eligible for the Zell Miller Scholarship.

The Zell Miller Scholarship was created for Georgia's highest performing students. Students are determined initially to be eligible for the Zell Miller Scholarship by the Georgia Student Finance Commission (GSFC). Students can check their status for the Zell Miller Scholarship by checking their HOPE GPA through their My GAFutures account.

WHAT ARE THE REQUIREMENTS?

To be eligible for the Zell Miller Scholarship, you must fill out the GSFAPP or FAFSA application and must have at least a 3.7 HOPE GPA and a minimum score of 1200 on the math and reading portions of the SAT, or the equivalent score on the ACT in a single test administration. You may also be considered for the scholarship as a graduate from an eligible high school or accredited high school program with Valedictorian or Salutatorian honors.

The above requirements are not exhaustive and are subject to change. For the complete list of current requirements for the Zell Miller Scholarship, please visit [GAFutures.org](https://www.gafutures.org).

HOW MUCH MONEY IS AWARDED?

Award amounts are determined annually by the Georgia Student Finance Commission. To view the current award amounts, please visit [gsfc.georgia.gov](https://www.gsfc.georgia.gov).

HOW LONG WILL I BE ELIGIBLE TO RECEIVE THE SCHOLARSHIP?

Your first Zell Miller scholarship payment will determine your eligibility limit. To learn more about Length of Eligibility limits, please visit [GAFutures.org](https://www.gafutures.org).

All students who have received the Zell Miller Scholarship must maintain a 3.3 HOPE GPA at their 30, 60, and 90 attempted hours checkpoints.

To receive your Zell Miller Scholarship payments, you must be making Satisfactory Academic Progress (SAP) for each school term, even if you have not reached the HOPE Scholarship checkpoints.

If you want to learn more about your Zell Miller GPA calculation, please visit [GAFutures.org](https://www.gafutures.org). The GAFutures website provides a guide and FAQ for tracking your Zell Miller academic eligibility.



Get started today!

If you think you may be eligible, you will need to complete the Georgia State Financial Application (GSFAPP) by visiting [GAFutures.org](https://www.gafutures.org).

SATISFACTORY ACADEMIC PROGRESS

WHAT IS SAP?

Satisfactory Academic Progress (SAP) is a set of federal conditions that must be met for students to remain eligible for federal financial aid and the HOPE and Zell Miller Scholarships.

Every student's SAP is evaluated at the end of each semester. Students who fail to meet SAP standards for one semester are given until the end of their next semester of enrollment to meet SAP, or they will lose all financial aid eligibility.

WHAT ARE THE STANDARDS THAT MUST BE MET?

The three SAP requirements that must be met each semester are:

1. **A cumulative GPA of at least 2.0 (undergraduate) or 3.0 (graduate).**

2. **Course completion rate of at least 67% of all attempted courses.**

The course completion rate is calculated by dividing the cumulative number of credit hours you have completed by the cumulative number of credit hours you have been registered for after drop/add. The number of total hours you've been registered for is also known as "credit hours attempted." For example, 120 credit hours completed/125 credit hours attempted = 96% completion rate.

Note: Classes dropped before or during drop/add do not count as attempted.

3. **Remaining within the maximum time frame of 150% of your degree credit hour requirements.**

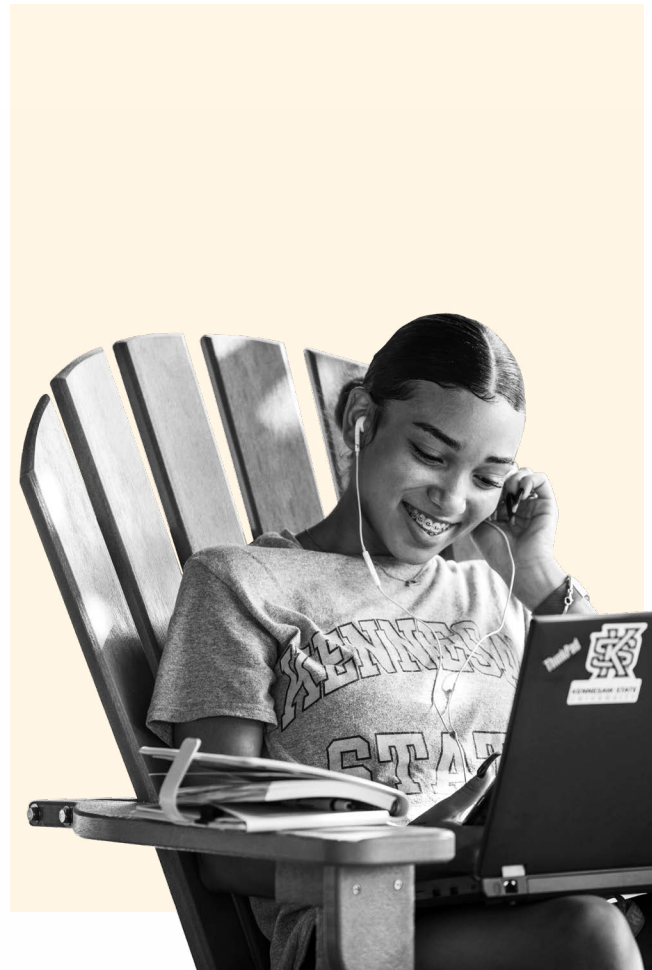
The maximum time frame allowance is calculated by multiplying the number of credit hours your degree requires by 150%. For example, a degree requires 120 hours of study. The maximum time frame allowance is $120 \times 150\% = 180$. This allowance includes credits attempted at any school before and while being enrolled at KSU. You meet this requirement if your total attempted credit hours at any school, including KSU, is less than your total maximum allowed hours.

HOW DO I KNOW MY CURRENT STANDING?

Students may view their current SAP status by following these steps:

1. Log in to Owl Express
2. Select the Financial Aid tab
3. Select the Financial Aid Dashboard link
4. Select the Aid Year in the drop-down menu

For a complete review of the Financial Aid Satisfactory Academic Progress regulations, visit our website at ksuhub.com/SAP.



GETTING YOUR FUNDS

ACCEPT YOUR FINANCIAL AID

FEDERAL STUDENT LOAN ACCEPTANCE

Financial aid notifications are sent via Owl Express beginning in March. To accept student loans for the upcoming academic year, you must do so on your Owl Express profile.

If this is your first time receiving federal student loans, carefully consider your options to make an informed decision before accepting or declining. As a first-time recipient, you must follow the acceptance process outlined below on your studentaid.gov profile before the payment deadline for your upcoming term:

1. Complete your entrance loan counseling
2. Sign your promissory note

For more information on the types of aid you may be offered and how to complete the financial aid process, read the steps outlined on studentaid.gov/h/complete-aid-process.

SCHOLARSHIP ACCEPTANCE

If you are awarded a KSU scholarship and have completed all the requirements, the scholarship will be automatically posted to your account no later than July 1.

Funds from all your financial aid sources will be disbursed into your student account on scheduled disbursement days in time for the payment deadline.

WHAT IS DISBURSEMENT?

Disbursement is the process of moving financial aid award money into individual student accounts. Disbursement takes place on specific days each academic year to ensure that students have financial aid funds in their account to apply towards tuition, fees, housing, and meals. [Learn more about what your financial aid will cover on page 10.](#)

WHEN ARE PAYMENT DATES AND DEADLINES?

To view the upcoming financial dates and deadlines, complete with disbursement dates, see our academic calendar at ksuhub.com/calendar.



ESTIMATING COST OF ATTENDANCE FOR FIRST-YEAR GEORGIA RESIDENTS

WILL MY FINANCIAL AID COVER THE ENTIRE COST OF ATTENDANCE?

Financial aid rarely covers your entire cost of attendance (COA), which is an estimate of the total amount of money you will pay out-of-pocket to attend school before any financial aid is awarded. If you have submitted a Free Application for Federal Student Aid (FAFSA) as a first-year student and you meet the minimum eligibility requirements, you can borrow a maximum of \$5,500 in federal direct student loans. Unless you qualify for a Pell Grant (based on your FAFSA), federal direct loans will likely be the only federal financial aid awarded.

Federal direct student loans (\$5,500) will cover about 60% of your tuition, fees, and books. The remaining tuition, fees, books, and other expenses (e.g., housing and meal plans) must be paid by other means.

WHAT SHOULD I DO IF I NEED ADDITIONAL FUNDING TO COVER MY COA?

If you need additional supplemental aid to cover the remainder of your COA, your parent can apply for a Federal Direct Parent Loan for Undergraduate Students (PLUS Loan) on your behalf. If their application for the PLUS Loan is declined, you can request up to \$4,000 in additional direct unsubsidized loans borrowed in your name.



Ready to estimate how much it will cost to attend KSU?

Use our helpful [Cost of Attendance Table](#) on page 11 to calculate your COA.

ESTIMATING COST OF ATTENDANCE FOR FIRST-YEAR GEORGIA RESIDENTS *(CONTINUED)*

The following table shows the estimated COA at Kennesaw State University based on the current charges for the '24-'25 academic year, including financial aid funds, and how much additional funding you may need. This COA is based on a typical full-time enrollment, or 15 credit hours, which typically equates to five classes.

Note: For undergraduate students, 12 credit hours is considered a full-time load for determining financial aid. To view current tuition and fees, visit ksuhub.com/TuitionAndFees.

GEORGIA RESIDENTS' COST OF ATTENDANCE TABLE FOR '24-'25 ACADEMIC YEAR

	Fall Semester Estimated Cost of Attendance (15 Hours)	Spring Semester Estimated Cost of Attendance (15 Hours)	Annual Total Estimated Cost of Attendance
Tuition	\$2,850	\$2,850	\$5,700
Fees	\$668	\$668	\$1,336
Books <i>(estimated)</i>	\$750	\$750	\$1,500
Subtotal	\$4,268	\$4,268	\$8,536
Meal Plan*	\$	\$	\$
Housing**	\$	\$	\$
Estimated Total Cost	\$	\$	\$
Possible Sources of Payment			
Less Direct Loans <i>(after loan fee)</i>	\$	\$	\$
Less HOPE or Zell Miller***	\$	\$	\$
Less Pell Grant <i>(if eligible)</i>	\$	\$	\$
Additional Funds Needed	\$	\$	\$

* **Meal Plan:** If you are a first-year student living in on-campus housing, you are required to purchase a meal plan for \$2,125 each semester. Meal plans for off-campus first-year students are voluntary. For more information, please visit ksuhub.com/MealPlans.

** **Housing:** KSU has a Marietta campus live-on requirement for first-year students with a full-time class load who are enrolling in a major that is based on the Marietta campus. To see which majors are based at Marietta, please visit ksuhub.com/BachelorDegrees. View housing options and rates at ksuhub.com/HousingRates.

*** **HOPE or Zell Miller:** The amounts awarded from the HOPE and Zell Miller Scholarships are based on your anticipated enrollment credit hours, up to a maximum of 15 hours. It will be reduced if you enroll in fewer than 15 credit hours. The award amount cannot exceed your total tuition charges for the semester. To view specific award amounts for fewer than 15 credit hours, visit apps.gsfc.org/SecureNextGen/dsp_award_amounts.cfm and select "Kennesaw State University" from the University System of Georgia Institutions drop-down menu.

DO YOU HAVE QUESTIONS?

There is no cookie cutter solution to financial aid. That's why we encourage you to speak with a financial aid counselor to discuss your options.

Please contact the Office of Scholarships and Financial Aid by calling 470-KSU-INFO (578-4636) or by emailing finaid@kennesaw.edu. You can also contact your financial aid counselor directly at ksuhub.com/ContactFinancialAid.



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