Introduction

This publication is designed to help you understand how to apply for federal and state financial aid at UMKC. It also outlines the various federal and state financial aid programs and the general qualifications for each. If you have further questions after reading this guide, check the Financial Aid and Scholarships website or contact us in person by phone or e-mail (contact information is on page 5).

Why You Should File a FAFSA

Incoming students should file a FAFSA if they want to be eligible for:

- Federal Grants, Loans and Work-Study
- State of Missouri Grants (deadline April 1)
- UMKC need-based grants and scholarships

Filing a FAFSA is free. If you're being asked to pay to submit a FAFSA, make sure you're at the correct website (www.fafsa.ed.gov). Filing this form may be easier than you think. When you fill it out online, help is available as you go. You can also call 1-800-4-FED-AID for help.
Steps to Filing the FAFSA

1. Get a Personal Identification Number (PIN) so you can sign the FAFSA and Federal loan promissory notes online (if you're dependent, your parent needs a PIN too). Go to www.pin.ed.gov and receive a PIN instantly. If you would rather print and mail a signature page, you have that option after filing.

2. Collect your (and your parents, if dependent) 2012 Federal taxes, Social Security Numbers, bank statements, and investment records.

3. Print a FAFSA on the Web Worksheet if you’d like to read and complete the questions before entering the information online. Or, if you’d rather, you can skip this step and go to step four.

4. Go to www.fafsa.ed.gov and click on “Start Here”.

Do I Need Parental information on the FAFSA?

Generally, if you can answer ‘yes’ to one of the questions below you do not need to include parental information on the FAFSA. However, if you want to be considered for aid programs funded by the US Department of Health and Human Services, you will want to include parental data even if you are an independent student.

- Were you born before January 1, 1990?
- As of today, are you married?
- At the beginning of the 2013-2014 school year, will you be working on a master’s or doctorate program?
- Are you currently serving on active duty in the US Armed Forces for purposes other than training?
- Are you a veteran of the US Armed Forces?
- Do you have children/dependents that receive at least half of their support from you?
- Are you an orphan, ward of the court, emancipated minor, in legal guardianship, or homeless?
- Were you in foster care since turning age 13?

Special Circumstances

If, after filling out the FAFSA, you or your family experience circumstances which impact your financial situation, you may be able to file a Special Circumstances Form. The UMKC Financial Aid and Scholarships Office will consider the following situations for possible changes to a student’s Cost of Attendance or Expected Family Contribution:

- Reduction of Income
- Separation/Divorce after the FAFSA was filed
- Death of a parent/spouse after the FAFSA was filed
- Unusual Medical or Dental expenses
- Child Care Expenses for dependent children
- Elementary or Secondary School Tuition for dependent children
- Repairs to a Student’s Vehicle
- Required books/supplies not already accounted for in student’s Cost of Attendance
- Personal Computer Purchase
- Dependency Exceptions – if there are extenuating circumstances preventing you from obtaining parental data required on the FAFSA

The application can be found on our website at www.sfa.umkc.edu under Forms.

Federal, State, and UMKC Deadlines for Federal Aid

The FAFSA can be filed at any time during the term to receive aid for that term. Keep in mind, as you are applying for aid, there is processing time that needs to be considered. For example, applying for aid the week before the end of the term may not allow enough time to receive funds.

Some federal funds are limited. To be considered for these limited funds, your FAFSA must be received by UMKC by March 1st preceding the academic year. Adhering to UMKC’s March 1st priority deadline guarantees consideration, but does not guarantee you will receive these limited funds.

The Missouri deadline for filing the FAFSA to receive the Access Missouri Grant is April 1st preceding the academic year.
Federal Grants

Federal Pell Grant – available for undergraduate students pursuing their first bachelor’s degree. This grant is portable, meaning it’s available in the same amount no matter what school a student chooses to attend. Maximum grant for 2013-14 is $5645.

Federal Supplemental Educational Opportunity Grant (SEOG) – available to Pell Grant recipients with exceptional financial need. Maximum grant at UMKC for 2013-14 is $1500. Funds are limited, apply early.

Federal Teacher Education Assistance for College and Higher Education Grant (TEACH) – available to undergraduate, post-baccalaureate, and graduate students that are enrolled in course work that is necessary to begin a career in teaching. The eligible student has to meet certain academic requirements and has to agree to serve as a full-time teacher in a public or private elementary or secondary school that serves low-income students for at least four years. If a student receives this grant, and then does not fulfill the teaching obligation, the grant will be converted to a Federal Direct Unsubsidized Stafford Loan, which must be repaid. Further details are available at the Department of Education’s website, studentaid.ed.gov.

State Grants and Scholarships

Access Missouri Program – available to full-time undergraduate students pursuing their first bachelor’s degree who have an EFC of $12,000 or less, are not pursuing a degree or certificate in theology or divinity, have filed a FAFSA by April 1, and are Missouri residents. Students must maintain at least a 2.5 cumulative GPA to remain eligible.

Marguerite Ross Barnett Memorial – available to part-time undergraduate students pursuing their first bachelor’s degree who are also working at least 20 hours a week (not in the work-study program). Eligible students must have a FAFSA on file by August 1 and have financial need, not pursuing a degree or certificate in theology or divinity, and be a Missouri resident. Students must maintain at least a 2.5 cumulative GPA to remain eligible.

Bright Flight Program – available to full-time undergraduate students who received their high school diploma or equivalence the previous year and achieved a composite score on the ACT or SAT in the top 5 percent of all Missouri students taking those tests. Eligible students must not be pursuing a degree or certificate in theology or divinity and be a Missouri resident. Students must maintain a 2.5 cumulative GPA to remain eligible.

For more information on state grants and scholarships, see the Department of Higher Education’s website at www.dhe.mo.gov.
Federal Loans and Private Loans

**Federal Perkins Loan** – available to a limited number of undergraduate and graduate students with exceptional financial need. The FAFSA is the application for a Perkins Loan. The student must complete a Promissory Note before money will be disbursed. After the student drops below half-time enrollment or graduates, there is a nine-month grace period before repayment begins.

**Federal Direct Stafford Loan** – available to students who are enrolled at least half-time. Stafford loans do not require a credit check. Student must complete a Master Promissory Note (MPN) with Direct Loans before money will be disbursed. The MPN can be filled out online with a student's PIN or a student can sign a paper copy and mail it in.

The Stafford Loan can be subsidized or unsubsidized, based on a student's need. The subsidized loan doesn't accrue interest until the student’s six-month grace period is over (before repayment), while the unsubsidized loan accrues interest from disbursement. The grace period begins after the student graduates or drops below half-time enrollment.

**Federal Direct PLUS Loan** – available to parents of dependent undergraduate students who are enrolled at least half time. The parent must pass a basic credit check and sign an MPN with Direct Loans. The MPN can be filled out online with the parent's federal PIN or the parent can sign a paper copy and mail it in. The parent will also need to complete a PLUS Loan Information Sheet with the UMKC Financial Aid Office before disbursement. The form can be found at www.sfa.umkc.edu, click on Forms, and Appeals and Other Forms.

Repayment on a Parent PLUS loan is due within 60 days after the loan is fully disbursed, however the parent can postpone payments while the student is enrolled at least half time. Interest accrues from the date the loan is fully disbursed.

**Federal Direct Grad PLUS Loan** – available to graduate and professional students who are enrolled at least half time. The student must pass a basic credit check and sign an MPN with Direct Loans. The MPN can be filled out online with the student’s federal PIN or the student can sign and mail a paper copy.

Repayment on a Grad PLUS loan is due within 60 days after the loan is fully disbursed. There is no grace period for PLUS loans. However, the student can postpone payments while in school on at least a half-time basis. Interest accrues from the date the loan is fully disbursed.

**Private Loans** – UMKC's Financial Aid and Scholarships Office encourages students to take advantage of all sources of federal aid before turning to private loans (also called alternative loans). Private loans do not require students to fill out the Free Application for Federal Student Aid (FAFSA), are based on credit-worthiness and have variable interest. Private loans must be repaid separately from federal loans once students are no longer enrolled at least part-time.

**Federal Work-Study**

Federal Work Study provides need-based funding for part-time jobs for undergraduate and graduate students, allowing students to earn money to help pay education expenses. Jobs are available on- and off-campus. Students receive a paycheck every two weeks. Awards are generally $4600 for Fall/Spring. Students are not guaranteed to earn the full amount of their award. Receiving a work-study award does not guarantee the student will be hired. Funds are limited, apply early.
How to Communicate with FASO

The Financial Aid and Scholarships Office is available to students by phone, mail, fax, e-mail, and in-person.

Office hours are: 8:00 am to 5:00 pm Monday, Thursday, and Friday
8:00 am to 6:00 pm Tuesday and Wednesday

Mailing address: University of Missouri – Kansas City
Financial Aid and Scholarships Office
101 Administrative Center
5100 Rockhill Road
Kansas City, MO 64110-2499

Email address: finaid@umkc.edu.

Phone number: 816-235-1154

Fax number: 816-235-5511

Physical Location: 5115 Oak Street, in the Administrative Center, Room 101.

Affordable UMKC

EFC – After the FAFSA is filed, the student receives their EFC (Expected Family Contribution) number. The EFC is not the amount the family will have to pay; it is what is used to determine the student’s eligibility for federal and state aid. A simplified EFC calculator is available at www.finaid.org to estimate a student’s EFC.

Cost of Attendance - UMKC’s Financial Aid and Scholarships Office establishes a budget for each student that represents the total amount it should cost to go to school, including allowances for tuition and fees, room and board, books and supplies, transportation, and personal expenses. This budget is often referred to as the Cost of Attendance. A student cannot receive more financial assistance than their total Cost of Attendance budget allows in one academic term. Students are required to report any grant, loan, scholarship or waiver assistance they are receiving to help pay for school, if it is not already listed on the financial aid award package. Your personal COA can be found in Pathway by visiting Self Service>Campus Finances>View Financial Aid>2014>Financial Aid Summary>Estimated Financial Aid Budget. Below is a sample budget – keep in mind budgets vary according to many factors.

Estimated Financial Aid Budget

Financial Aid Year 2013-2014

Listed below is an estimate of items used to determine your costs.

Estimated Financial Aid Budget Breakdown

**2014 Spring Semester**

<table>
<thead>
<tr>
<th>Category Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books</td>
<td>590.00</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>63.00</td>
</tr>
<tr>
<td>Living Expenses</td>
<td>6,220.00</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>3,813.00</td>
</tr>
<tr>
<td><strong>Term Total</strong></td>
<td><strong>12,686.00</strong></td>
</tr>
</tbody>
</table>

**2013 Fall Semester**

<table>
<thead>
<tr>
<th>Category Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books</td>
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<td>6,220.00</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>3,813.00</td>
</tr>
<tr>
<td><strong>Term Total</strong></td>
<td><strong>12,680.00</strong></td>
</tr>
<tr>
<td><strong>Total Cost of Attendance</strong></td>
<td><strong>25,372.00</strong></td>
</tr>
</tbody>
</table>
UMKC Tuition Calculator - The UMKC Cashier's website has a tool to estimate tuition and fees. A student can enter which academic program they are in, how many hours they intend to take, and whether they are a Missouri resident and this tool will provide an estimated semester total.

Fee Estimator

School: College of Arts and Sciences  
Program: Undergraduate  
Resident Status: Resident  
Credit Hours: 12

Education Fees: $3,241.20  
Information Tech Fee: $160.80  
University Center Fee: $60.40  
Student Union Fee: $175.44  
Athletic Fee: $56.40  
Student Activity Fee: $55.68  
Physical Facilities: $8.76  
Student Association Fee: $1.54  
Student Health Fees: $46.96  
Collegiate Readership Fee: $2.72  
Swinney Recreation Facility Fee: $31.21  
Transportation Fee: $14.24

Estimated Semester Total: $3,877.35

Re-Estimate

*Disclaimer: This estimate is based on the current information to the best of our knowledge. Current fees for the semester, as shown on the tuition and fees page, are subject to change. This tool is for general information purposes only. It in no way provides a contractual agreement for tuition and fees.

Housing costs - On-campus housing is offered at UMKC, but is not required. There are three choices, Johnson Hall, Oak Street Hall, and Oak Place Apartments. Prices vary depending on the meal plan chosen, whether a student has roommates or not, and in which housing they choose to live. See the Housing Rates website for more specific information.