

PAYING FOR SCHOOL

Employer Reimbursement

Financial Aid

Scholarships

Benefits for Military
Personnel, Spouses,
and Veterans

A different school of thought.™



The cost of pursuing an online degree at Kaplan University is much less than the cost of postponing your dreams and deferring your career goals. Kaplan University offers you college education at a competitive price and will assist you in securing the financial support* you need to further your education and career goals. Several options are available to students interested in financing their education. Kaplan University can help you find the financial solution that is right for you.

EMPLOYER REIMBURSEMENT

Whether you are beginning a new career or making your way up the corporate ladder, a Kaplan University education could increase your value in the workplace. Many employers will reimburse, in full or in part, working students who acquire advanced knowledge and training. For more information on employer reimbursement, check with your human resources department.

FINANCIAL AID

Applying for financial aid should not be a complicated and worrisome process. To that end, Kaplan University offers detailed information to guide you through the financial aid process. You deserve the simplest and best possible plan to finance your education. As an accredited learning institution, Kaplan University helps qualified students apply for and receive Title IV federal financial aid, including grants and loans, for any of our degree programs.† In addition, we can help determine if you are eligible for state grants or scholarships.

Students have the right and ability to choose any lender they wish, and the University does not require that any loans be obtained from any particular lender or source.

*Financial aid is available to those who qualify.

†Eligibility is based on U.S. Department of Education criteria and is determined from data submitted on the Free Application for Federal Student Aid (FAFSA).

LOANS AND GRANTS

The University is approved for the following loans and grants:

Federal Grants

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant Program
- Academic Competitiveness Grant (ACG)
- National SMART Grant (specifically identified degree programs only)

State Grants

- State of Iowa Scholarship Program (Iowa residents)
- Iowa Tuition Grant (Iowa residents)
- Iowa Grant (Iowa residents)
- Rhode Island State Grant (Rhode Island residents)
- Vermont State Grant (Vermont residents)
- Nebraska State Grant (NSG; Nebraska residents)
- Iowa National Guard (Iowa residents)

Loans (subject to eligibility requirements)

- Subsidized Federal Stafford Loan
- Unsubsidized Federal Stafford Loan
- Federal PLUS Loan
- Alternative Loans

Work Study

- Federal Work Study Program
- State Work Study Program

Other Agencies or Programs

- Promise Jobs*
- Veterans Administration Benefits
- Workforce Development Center*
- Workforce Investment Act*
- Division of Vocational Rehabilitation*
- Defense Activity for Non-Traditional Education Support (DANTES)

*Agency or program validates student and program eligibility. Eligibility can vary by state.

Applicants have the right and ability to choose any lender they wish, and the University does not require that any loans be obtained from any particular lender or source.

Students who receive loans to pay for their course of instruction must realize that it is their responsibility to repay the full amount of the loan, plus interest, less the amount of any refund. Defaulting on loans guaranteed or reinsured by the state or federal government could result in damage to credit ratings, loss of eligibility for future student loans and other forms of financial aid, loss of deferment and monthly payment options, withholding of state and federal income tax refunds, initiation of court action, and garnishment of wages.

Additional information on eligibility requirements, alternate financing, amounts available, interest rates, scholarships, and repayment schedules is available from the Financial Aid Office.

Call us at 866.583.6765 (Toll Free) for more information.

APPLYING FOR FINANCIAL AID

Kaplan University has provided a guide to help you through the financial aid process. Our checklist contains instructions so you can track your progress through each of the five steps.

Step 1: Your PIN

Your U.S. Department of Education PIN is your electronic signature. It allows you to electronically sign your Free Application for Federal Student Aid (FAFSA), check its status online, and access your account information. Getting your PIN is the first must-do step in applying for financial aid.

Getting your PIN is an important part of the financial aid process because it will have a variety of financial aid uses throughout your schooling. Once you have your PIN, it is a good idea to keep it handy.

Go to the Department of Education PIN Registration website (www.pin.ed.gov) and click "Apply for a PIN." You should receive an email with a link to your PIN within 3 business days. A PIN requested by mail will take 7 to 10 business days to arrive. Once you receive it, write down your PIN and keep it in a secure place.

Step 2: Your FAFSA

1. Use your PIN to electronically sign your FAFSA.
2. Go to www.fafsa.ed.gov and follow the instructions. Then, click on “Submit My FAFSA Now.” This is step 10 of 10 on the online FAFSA site.
3. Write down your confirmation number and estimated Expected Family Contribution (EFC).
4. You will receive your Student Aid Report, which is an acknowledgment of your submitted information, in about 2 weeks.

Step 3: Your Estimated Award Letter

After you have obtained your PIN and submitted your FAFSA, your financial aid award letter will be emailed to you from Kaplan University’s Financial Aid Office. It is an estimation of what you will receive in federal, state, and Kaplan University aid, or scholarships.

You should review and approve the letter with one of the Financial Aid Officers at Kaplan University over the phone or via email. We will help you get your final estimate approved quickly, so you can continue with the financial aid process.

Step 4: Loan Entrance Counseling Quiz

To be eligible for federal subsidized and unsubsidized loans, you must complete the Entrance Counseling tutorial and quiz. This quiz is located in Kaplan University’s Online Enrollment Center, and can be taken when you are completing your enrollment documentation.

Please Note: The Entrance Counseling tutorial and quiz are required by the federal government. They must be completed for you to be eligible for loans.

Step 5: Master Promissory Note

Now you are ready to obtain and sign the Master Promissory Note (MPN). All financial aid-seeking students must complete a MPN with the lender they chose while reviewing their estimated award. You must do this before you can receive your loan.

The MPN should be completed electronically with the lender of your choice via their dedicated website.

FINANCIAL AID FOR NON-U.S. CITIZENS

Aid From Your Home Country

Contact the cultural section of your country's embassy or ministry of education to inquire about financial aid options and their requirements.

Aid From the U.S. Government

The majority of U.S. government financial assistance is not offered to international students. The U.S. government does provide aid to students from specific countries—you can get more information from your embassy or the U.S. State Department.

Bank Loans

Kaplan University works with a variety of lenders to offer alternative credit-based loans to international students. Applicants are required to apply with a U.S. citizen or permanent resident co-signer who meets the lender's criteria.

SCHOLARSHIPS

We do all we can to help you achieve your goals. Take a look at each of our four scholarship programs below that can help you pay for your education here at Kaplan University. You can even apply for outside scholarships to help fund the pursuit of your dream.

KAPLAN UNIVERSITY SCHOLARSHIPS

Kaplan University Success Scholarship

Award

\$200 per course per quarter, with total amount of award not to exceed \$3,000.

Application Information

Students must fill out a scholarship application form as part of the University application process. Students are responsible for requesting that all official college transcripts be submitted to Kaplan University.

Requirements

- Must be a first-time enrollee in a bachelor's degree program at Kaplan University; continuing students are not eligible.
- Must meet all current admissions requirements.
- Must be a transfer student having earned a minimum of 45 quarter credit hours (30 semester hours) of college credit at a regionally or nationally accredited institution other than Kaplan University.
- Must have attended college within the last 3 years.
- Must have a minimum 2.75 cumulative college GPA.
- Must take a minimum of two courses per term and maintain a cumulative GPA of 2.5.
- Must be continuously enrolled; withdrawing from school will result in ineligibility.

Specific Guidelines

If approved, the scholarship will be granted at the time of initial enrollment and credited at the rate of \$200 per course until the funds awarded have been depleted or the student loses eligibility. If a student fails and retakes a course, scholarship money will not be re-awarded for that course. This scholarship may be combined with the Kaplan University Accelerated Scholars Award.

Kaplan University Criminal Justice Scholarship Award

- Criminal Justice Certificate Programs: \$200 per course per quarter, with total amount of award not to exceed \$1,200
- Associate of Applied Science or Advanced Start Bachelor of Science in Criminal Justice Programs: \$200 per course per quarter, with total amount of award not to exceed \$3,600
- Bachelor of Science in Criminal Justice Program: \$200 per course per quarter, with total amount of award not to exceed \$5,400

Application Information

Students must fill out a scholarship application form as part of the University application process. In addition, students must submit two letters of recommendation and a letter from an employer confirming one year of full-time criminal justice experience.

Requirements

- Must be a first-time enrollee in a certificate or degree program offered through Kaplan University.*
- Must meet all current Kaplan University admissions requirements.
- Must have at least one year of full-time experience working in the criminal justice field.
- Must take a minimum of two courses per term and maintain a cumulative GPA of 2.5.
- Must be continuously enrolled; withdrawing from school will result in ineligibility.

Specific Guidelines

If approved, the scholarship will be granted at the time of initial enrollment and credited at the rate of \$200 per course until the funds awarded have been depleted or the student loses eligibility. If a student fails and retakes a course, scholarship money will not be re-awarded for that course. This scholarship may be combined with the Kaplan University Accelerated Scholars Award.

Phi Theta Kappa Scholarship

Award

\$200 per course per quarter, with total amount of award not to exceed \$3,000.

Application Information

To be considered for the Phi Theta Kappa Scholarship, an applicant must identify him/herself as a PTK member to his/her Kaplan University Admissions Advisor during the application process. No application form is required; however, membership in Phi Theta Kappa will be verified by Kaplan University prior to a scholarship award.

Requirements

- Must be a first-time enrollee in a bachelor's degree program at Kaplan University; continuing students are not eligible.
- Must meet all current Kaplan University admissions requirements.

*Students who have graduated from one Kaplan University program (for example a certificate or associate's degree program) and who subsequently enroll in a Bachelor of Science in Criminal Justice, Advanced Start Bachelor of Science in Criminal Justice, or Associate of Applied Science in Criminal Justice program are eligible to apply or reapply for the Kaplan University Criminal Justice Scholarship.

- Must be a verifiable member of Phi Theta Kappa International Honor Society of the Two-Year College at a previously attended institution of higher education.
- Must take a minimum of two courses per term and maintain a cumulative GPA of 2.5.
- Must be continuously enrolled; withdrawing from school will result in ineligibility.

Specific Guidelines

If approved, the scholarship will be granted at the time of initial enrollment and credited at the rate of \$200 per course until the funds awarded have been depleted or the student loses eligibility. If a student fails and retakes a course, scholarship money will not be re-awarded for that course. This scholarship may be combined with the Kaplan University Accelerated Scholars Award.

Kaplan University Accelerated Scholars Award Awards

This award was created to encourage students who wish to increase course load each quarter by providing a tuition credit equal to 25 percent off one 5- or 6-credit course.

Application Information

Students must fill out a scholarship application form. The Accelerated Scholars Award application can be found on KU Campus. For further information, please contact your Academic Advisor.

Requirements

- Must have completed a minimum of one term of study at Kaplan University and attained a cumulative GPA of 3.0.
- Must take 15 or more credits per term and maintain a GPA of 3.0.
- Must be continuously enrolled; withdrawing will result in ineligibility.

Specific Guidelines

Students will be notified of a scholarship award upon receipt and verification of all official application materials at the start of the new term. The scholarship can only be used for tuition and will not provide any direct cash benefit to a student.

PRIVATE SCHOLARSHIPS

Did you know that millions of dollars in private scholarship funds are available to qualified students? Kaplan University encourages you to seek out private sources for scholarship aid. Use the resources below to research private scholarship sources.

- **FastWeb**(www.fastweb.com): Offers a free scholarship search service; registration required.
- **Colleges, College Scholarships, and Financial Aid** (www.college-scholarships.com): Provides links to a variety of scholarship databases.
- **FinAid!** (www.finaid.org): Supplies general information about scholarships and links to different types of listings.
- **Mach 25** (www.collegenet.com/mach25/app): Provides a searchable database with 600,000 awards totaling over \$1.6 billion.
- **College Answer** (www.collegeanswer.com/index.jsp): Offers a database of 2.4 million scholarships; registration required.
- **Scholarships: On the Net (1500) Links** (<http://advocacy-net.com/scholarms.htm>): Contains an extensive list of scholarship links.
- **Guaranteed Scholarship** (www.guaranteed-scholarships.com): Supplies information about scholarships that are unlimited or do not require an interview, essay, portfolio, audition, or other competition.

BENEFITS FOR MILITARY PERSONNEL, SPOUSES, AND VETERANS

At Kaplan University we believe in the potential of our military in the classroom and in their careers; we are committed to helping them achieve that potential. Undergraduate tuition rates are reduced by more than 50% for active-duty military, including the Reserve and Guard, and by more than 30% for veterans. These rates are designed so that military benefits, such as tuition assistance and the Montgomery GI Bill, will cover much, if not all, of the cost of a Kaplan University education. A 10% reduction in tuition on undergraduate programs is also provided to the spouses of our active-duty military. Active-duty members will also save 15% on master's programs.

ADDITIONAL MILITARY BENEFITS

In addition to the reduced tuition rate, the technology fee due each term is waived for active-duty servicemembers and veterans for undergraduate programs.

MILITARY EDUCATIONAL BENEFITS INFORMATION

Active-Duty Students

Many servicemembers are eligible for Tuition Assistance (TA). Once approved, you will also need to complete a new TA authorization each term. Contact your Financial Aid Officer as soon as your new classes are selected to begin this process.

Veterans

Many veterans are also eligible for educational benefits, typically from the Montgomery GI Bill. Please remember to verify your enrollment each month with the VA by visiting the WAVE website or by dialing the automated service at 877.823.2378 (Toll Free).

“TOP Up” Students

For active-duty students who exceed the amount of benefits provided by TA, their veterans benefits can sometimes be tapped into through a program called Top Up. This allows students to draw from Montgomery GI Bill benefits to pay qualified educational benefits after they exceed the tuition assistance limit. If you are participating in Top Up, remember the VA Regional Office in Decatur, GA, needs new TA authorization forms each term.

Kaplan University’s Military Student Support Center can help answer your questions regarding military educational benefits. Please contact your Financial Aid Advisor or call 866.583.6765 for new students.

Go to cc.kaplan.edu or call
866.397.9456 (Toll Free)
for more information



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