



TRANSFER & ADULT FINANCIAL AID

A detailed, close-up photograph of a red cardinal's head and neck, showing the texture of its feathers and its sharp beak. The cardinal is facing left.


**NO BETTER
TIME TO DO
THE MATH.**

TRANSFER & ADULT FINANCIAL AID

**IF YOU'RE READY
TO WEAR RED,
WE CAN HELP YOU
WITH THE GREEN.**

A college education isn't cheap. However statistics show college graduates, on average, earn roughly \$1 million more over their lifetimes than those without degrees.

This brochure offers you a quick overview of financial aid programs, eligibility, and application procedures. Let this be a guide to helping you make the best choices for financing your education and realizing your dreams.



Admissions and Financial Aid Timeline



January 1

New academic year FAFSA available: fafsa.gov

Early June

Fall financial aid award notifications e-mailed/mailed. Viewable in ULink.

July 1

Priority admission application deadline for Fall and UofL priority deadline to complete financial aid file.

Early July

Fall bill statements e-mailed/mailed. Viewable in ULink.

Late July

Fall bill payments due. (Payment plans available through Bursar's Office)

October 1

Spring priority deadline to complete financial aid file: fafsa.gov

November 1

Priority admissions application deadline for spring.

Late November

Spring financial aid award notification and spring bill statement e-mailed/mailed.

Early December

Spring bill payments due. (Payment plans available through Bursar's Office)

Applying for Financial Aid

- 1** All students who wish to apply for federal and state aid must file or update the Free Application for Federal Student Aid (FAFSA) **as soon as possible after January 1**. UofL's school code is 001999. Visit fafsa.gov for more information.

Students are encouraged to submit estimated income and tax information. Once students have filed official taxes, they can update their information using the IRS Data Retrieval tool. We recommend students file taxes electronically.
- 2** Students must be degree-seeking to apply for financial aid. Post-baccalaureate and Continuing Studies students are not eligible for financial aid. Students seeking their second-degree are eligible for the Direct Stafford Loans.
- 3** Check your UofL e-mail account and your ULink "To Do List" to monitor financial aid communications. To view your "To Do List", visit ulink.louisville.edu and select the Student Services tab. For complete instructions on how to access your online services, visit louisville.edu/admissions/activate.
- 4** Students may be selected for verification. If you were selected for verification at your last school, you will be selected for verification at UofL. You must complete verification to be eligible for federal financial aid. If you are selected for verification, you will find the necessary forms and instructions on ULink.
- 5** Once the Student Financial Aid Office receives your FAFSA results, we will assemble a financial aid package that may include a combination of federal grants, loans, and work-study programs.

Questions about financial aid?

Online: louisville.edu/financialaid

E-mail: finaid@louisville.edu

Call: 502.852.5511

Federal and State Programs 2015-2016

Need-based Aid

money that doesn't have to be re-paid

NAME	AMOUNT / YEAR	ADDITIONAL INFO
Federal Pell Grant	\$626 to \$5,775	
Federal Supplemental Educational Opportunity Grant (FSEOG)	\$200 to \$400	Priority given to Pell Grant-eligible students
Federal Work-Study (FWS)	\$4,454	Applicants must mark interested in FWS on the FAFSA, be Pell Grant-eligible, and file FAFSA by Jan. 15
Kentucky Educational Excellence Scholarship (KEES)	Various Amounts For more information: kheaa.com	Based on high school GPA and ACT scores
Kentucky College Access Program (CAP) Grant	\$1,900	Applicants must be Pell Grant-eligible and meet the state eligibility requirements

Loans

money to be re-paid

Federal Direct subsidized and unsubsidized Loans	\$5,500 to \$12,500	Amount varies depending on year in school
Federal Parent Loan for Undergraduate Students (PLUS)	Various Amounts	Can borrow up to cost of attendance less other aid awarded

Tips for Success

- ▶ To be awarded in a timely manner, you must complete the financial aid process, enroll at UofL, and cancel any pending financial aid at other institutions **30-45 days** prior to UofL's first disbursement date of the semester.
- ▶ Report additional aid, including third party payments—additional aid may result in an adjustment in your federal, state, or institutional aid. Veteran's benefits do not need to be reported. Report aid online at louisville.edu/financialaid > Our Services > Forms > Report Other Aid
- ▶ Most financial aid awards are projected for full-time enrollment. Students who enroll fewer than 12 hours, may have adjusted financial aid. Students must be enrolled in at least six hours to be eligible for aid such as the FSEOG, federal work study, and the Stafford Loans.
- ▶ It is important to maintain a 3.0 GPA when transferring to UofL in order to maintain eligibility for KEES funds and qualify for continuing student scholarships. KEES funds must be used within five years of high school graduation and are only available to students who graduated in 2000 or after. Transfer work is not calculated in your UofL GPA, but it is used to determine initial scholarship eligibility.

Scholarships for Adult/Transfer Students

\$ *KCTCS Academic Transfer Scholarship:*

- ▶ Deadline: April 15
- ▶ louisville.edu/admissions/aid/scholarships/KCTCS

UofL offers an academic scholarship for students transferring from any KCTCS institution or from Ivy Tech Community College, Sellersburg. Students must have 40 or more transferable hours and a 3.25 GPA.

\$ *Transfer National Scholars Program:*

- ▶ Deadline: July 1
- ▶ louisville.edu/admissions/apply/transfer/cost-of-attendance/nsp

UofL offers an academic scholarship for non-resident, transfer students. Students must have a minimum of 24 transferable hours and a 3.0 gpa. Available for Spring & Fall entry.

\$ *Bernard Osher Reentry Scholarship:*

For non-traditional students

- ▶ Deadline: June 1
- ▶ louisville.edu/admissions/aid/scholarships/osher

This program provides funds to students working on their first undergraduate degree and who experienced a hiatus in their education of five or more years.

\$ *New Beginnings Scholarship:*

For non-traditional students

- ▶ Deadline: March 15
- ▶ louisville.edu/financialaid/scholarships

This scholarship is awarded to Kentucky residents who demonstrate financial need. Recipients must no longer be supported by parents and must return to college after a break in their education of at least one year.

\$ *Beth K. Fields Scholarship:*

For non-traditional students

- ▶ Deadline: March 15
- ▶ louisville.edu/alumni/scholarships/alumni.html

This program provides funds to students at least 25 years old, who provide support for at least one dependent and have 12 credit hours of college work with a 3.0 GPA.

\$ *Go Higher Grant:*

A need-based grant program for adults 24 or older

- ▶ Deadline: Students are encouraged to apply as soon as possible.
- ▶ www.kheaa.com

The Go Higher Grant awards students up to \$1,000 for one academic year when they enroll at UofL part-time. The award covers tuition and a book allowance of \$50 per credit hour.

To be eligible, students must be Kentucky residents, at least 24 years old, and demonstrate financial need. May be awarded fall or spring.

\$ *Departmental Scholarships*

- ▶ louisville.edu/admissions/aid/department

UofL offers a number of scholarship opportunities through various departments.

\$ *Outside scholarships*

- ▶ louisville.edu/financialaid/scholarships/outside-scholarships.html

The Student Financial Aid Office has compiled outside scholarship opportunities for students.

Questions about scholarships?

louisville.edu/admissions/aid

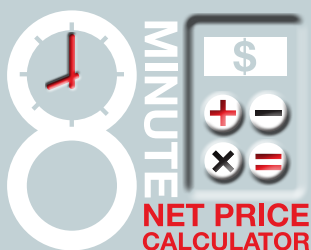
E-mail: transfer@louisville.edu

Call: 502.852.0166

Online Tools

- ▶ Net Price Calculator

Get an early estimate of your UofL, state, and federal financial aid before you file the FAFSA. You can get a quick cost and aid estimate in about eight minutes, including a calculation of veterans' benefits. All estimates are based on full-time enrollment. louisville.studentaidcalculator.com



- ▶ Start to Finish

Learn the financial aid process at UofL in seven easy steps. louisville.edu/financialaid/how-to-apply/start-to-finish

- ▶ The Guide to Federal Student Aid

Learn more about grants, loans, and work-study offered through the Department of Education. This site explains each program in detail and how to apply for them. studentaid.ed.gov

Paying Your Bills

Student Payment Options

The Bursar's Office provides resources to assist University of Louisville students who have questions regarding policies and procedures related to billing, tuition assessment, bursar account charges, financial aid refunds, payment options, and third party billing. louisville.edu/bursar

Tuition Reimbursement Payment Plans

If your employer will reimburse you for tuition charges upon receipt of your grades for the semester, you may wish to apply for participation in this program. To activate this option, you must complete the TRPP promissory note plus all non-tuition related fees (tech fee, meal plan, rec fee and any other fees due) and return to the Bursar's Office with the appropriate pre-paid application fee (non-refundable).

Veterans Education Benefits

For more information and questions about using veteran education benefits, please visit louisville.edu/veterans

Student Employment

If you are not eligible for Federal Work Study, you can contact the Career Development Center for additional student employment opportunities. Find out more about career opportunities at louisville.edu/career.

UPS Employment Tuition Reimbursement Program

Tuition benefits are also offered through our Metropolitan College partnership with UPS. Participants can work part-time at UPS in the next day air operation, and receive wages with full benefits. Please visit metro-college.com for more information.

Questions about paying your bill?

Online: louisville.edu/bursar

E-mail: bursar@louisville.edu

Call: 502.852.6503

Annual Tuition & Fees 2015-2016

In-State Students

Tuition (KY and So. Indiana Residents*)	\$10,542
Meal Plan**	\$400
Student Rec Fee	\$196

Total: \$11,138

Out-Of-State Students

Tuition	\$24,848
Meal Plan**	\$400
Books (Average Cost)	\$196

Total: \$25,444

See page 7 for scholarships.

All figures are for Fall 2015 and Spring 2016 Semesters.

Undergraduate residents taking fewer than 12 hours will be charged \$440 per credit hour. Online courses are \$497 per credit hour.

*A reciprocal agreement between Kentucky and Indiana allows residents of Clark, Crawford, Floyd, Harrison, Perry, Scott, and Washington counties to pay in-state tuition rates.

If the initial determination of residency status is non-resident, a student may request a residency determination review. For more information, visit louisville.edu/residency.

For students interested in living on campus, a complete list of residence hall rates are available at louisville.edu/housing.

**Meals plan rates are \$400 for full-time commuter students and \$1,860 or \$3,010 for resident students. The residential rates vary based on kitchen facilities in residence halls.

University fees are subject to the approval of the Board of Trustees and the Council for Post Secondary Education and may be changed without prior notice.



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TO UoFL.**