

# PAYING FOR SCHOOL



Employer Reimbursement

Financial Aid

Scholarships

Benefits for Military  
Personnel, Their Spouses,  
and Veterans



A different school of thought.®

**KAPLAN**  
**UNIVERSITY**

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# THE PATH TO YOUR DEGREE BEGINS WITH OUR COMMITMENT.

## Introducing the Kaplan Commitment.<sup>SM</sup>

At Kaplan University, we're a different kind of school for a different kind of student. And, as part of our pledge to help you succeed, we're introducing a new way to try a Kaplan University degree program for yourself with no tuition obligation.

It's simple. You'll attend real classes for real credits. After an introductory period, if you decide we're right for you, and you meet our academic standards and other requirements, you'll continue on. If not, your obligation ends there. There's no tuition cost or other financial obligation beyond the \$45 application fee.\*

## We Believe in Your Success.

With personalized support provided by Academic Advisors, mentor programs, alumni, faculty, and career services, we're dedicated to helping you pursue your goals. Our commitment to your success doesn't end when you enroll, it stays with you through graduation, and beyond.



\*Classes will count toward a student's degree if satisfactorily completed. No credits are earned if the student withdraws during the introductory period. The introductory period is five weeks, and begins on day one of the student's first academic term. If at any point during the introductory period a student chooses to opt out, he or she will have no other obligation to the University except for the application fee. Only available to new students; continuing students are not eligible.

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 qualified students in securing the financial support\* they need to further their 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. Some 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

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). Students may also be required to submit supporting documentation as part of a verification process to determine eligibility for financial aid.

## **LOANS AND GRANTS**

The University is approved for the following loans and grants:

### **Federal Grants (undergraduate only)**

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

### **State Grants (undergraduate only)**

- Arizona Early Graduation Scholarship Grant Program (Arizona residents)
- Florida Scholarship for Children and Spouses of Deceased or Disabled Veterans and Servicemembers (Florida residents)
- Florida Bright Futures Scholarship Program (Florida residents)
- Florida Post-Secondary Student Assistance Grant (Florida residents)
- Florida José Martí Scholarship Challenge Grant Fund (Florida residents)
- State of Iowa Scholarship Program (Iowa residents)
- Iowa Tuition Grant (Iowa residents)
- Iowa Grant (Iowa residents)
- Iowa National Guard (Iowa residents)
- Maine State Grant (Maine residents; onsite only)
- Nebraska State Grant (Nebraska residents; onsite only)
- Rhode Island State Grant (Rhode Island residents)
- Vermont State Grant (Vermont residents)

### **Loans (available to undergraduate and graduate students; subject to eligibility requirements)**

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

## Work Study (undergraduate only)

- Federal Work Study Program
- State Work Study Program

## Other Agencies or Programs (undergraduate or graduate)

- Promise Jobs
- Veterans Administration Benefits
- Workforce Development Center
- Workforce Investment Act\*
- Division of Vocational Rehabilitation
- Defense Activity for Non-Traditional Education Support (DANTES)
- Canadian financial assistance may be available for those who qualify

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.

\*Kaplan University may be eligible to be an approved training provider for Workforce Investment Act (WIA) student aid. Students must contact their local WIA One-Stop Centers or their Local Workforce Investment Boards to determine training program eligibility.

## 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 and secure.

If you decide to apply for financial aid, visit the U.S. Department of Education PIN Registration website ([www.pin.ed.gov](http://www.pin.ed.gov)) and click “Apply for a PIN.” You can select your own PIN and instantly review your PIN online or via email. 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

Once you have your PIN, go to the FAFSA website ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to fill out your Free Application for Federal Student Aid (FAFSA). Once it is completed:

1. Use your PIN to electronically sign your FAFSA.
2. 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 should 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 estimate approved quickly, so you can continue with the financial

aid process. Please note that this estimation is subject to change based on student information contained in the Institutional Student Information Record (ISIR), which is sent to Kaplan University by the federal government.

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.

#### **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.

#### **Next Steps**

Once you submit your financial aid information, the Financial Aid Office will review your information and will be in touch to let you know if there are any additional forms that you will need to fill out to complete the financial aid process or that might qualify you for additional aid.

#### **Financial Aid Verification**

The verification process is used to verify information included on a student's FAFSA to ensure it is accurate. There are several reasons why a student's FAFSA may be selected for verification, including contradictory or incomplete data. Applications are also selected at random.

If your FAFSA is selected for verification, the federal government may require the Kaplan University Financial Aid Office to collect a number of additional documents from you. If this occurs, the Financial Aid Office will notify you of which forms to send and their associated due dates. If your start date is near, you may be required to complete the process quickly.

Students who apply for financial aid are responsible for completing all the necessary steps and submitting any required documentation in a timely manner.

## 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 request 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 cosigner who is a U.S. citizen or permanent resident and meets the lender's criteria.

## SCHOLARSHIPS

Kaplan University is committed to helping you achieve your educational goals. Each of the below scholarship programs, if awarded, 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

### General Guidelines

Students selected for scholarship awards will be notified of their award upon receipt and verification of all official application materials. Unless otherwise noted, scholarships may be combined with financial aid and outside scholarships not funded by Kaplan University, but cannot be used in conjunction with other awards, scholarships, or discounts provided by Kaplan University. Kaplan University reserves the right to amend scholarship policies or awards, or discontinue granting scholarships to additional students at any time. Scholarships granted shall be honored in their entirety according to the guidelines specified herein. Except as expressly provided, scholarships are limited to a maximum of one per student. Please see the specific requirements noted below.

## 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

A student must:

- Be a first-time enrollee in a bachelor's degree program at Kaplan University; continuing students are not eligible
- Meet all current admissions requirements
- 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
- Have attended college within the last 3 years
- Have a minimum 2.75 cumulative college GPA (on a 4.0 scale)
- Take a minimum of two courses per term and maintain a cumulative GPA of 2.5
- 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, Fire Science, and Emergency Services Scholarship Award

### Award

- Criminal Justice Certificate Programs: \$200 per course per quarter, with total amount of award not to exceed \$1,200
- Associate of Applied Science in Criminal Justice Program and Associate of Applied Science in Fire Science Program: \$200 per course per quarter, with total amount of award not to exceed \$3,600
- Bachelor of Science in Criminal Justice Program, Bachelor of Science in Fire Science Program, and Bachelor of Science in Fire and Emergency Management 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, fire science, or emergency management experience.

## Requirements

A student must:

- Be a first-time enrollee in a certificate or degree program offered through Kaplan University\*
- Meet all current Kaplan University admissions requirements
- Have at least 1 year of full-time experience working in the criminal justice, fire science, or emergency management field
- Take a minimum of two courses per term and maintain a cumulative GPA of 2.5 (on a 4.0 scale)
- 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 Phi Theta Kappa 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

A student must:

- Be a first-time enrollee in a bachelor's degree program at Kaplan University; continuing students are not eligible

\*Students who have graduated from one Kaplan University program (for example a certificate or associate's degree program) and who subsequently enroll in an associate's or bachelor's degree program in criminal justice, fire science, or emergency management are eligible to apply or reapply for the Kaplan University Criminal Justice, Fire Science, and Emergency Services Scholarship.

- Meet all current Kaplan University admissions requirements
- Be a verifiable member of Phi Theta Kappa International Honor Society of the Two-Year College at a previously attended institution of higher education
- Take a minimum of two courses per term and maintain a cumulative GPA of 2.5 (on a 4.0 scale)
- 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**

### **Award**

This award was created to encourage students who wish to increase their 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**

A student must:

- Have completed a minimum of one term of study at Kaplan University and attained a cumulative GPA of 3.0 (on a 4.0 scale)
- Take 15 or more credits per term and maintain a GPA of 3.0
- 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.

# Academic Achievement Scholarship

## Award

Kaplan University has established the Academic Achievement Scholarship for new students who enroll in Kaplan University undergraduate degree programs starting with the May 2011 academic term.\* The scholarship award is equal to a 20 percent reduction in the program's tuition.†

## Application Information

To be eligible for the scholarship, candidates who fulfill the requirements outlined below must provide an official transcript that confirms at least 20 quarter credits of prior college coursework or that the candidate has earned an associate's degree in nursing or nursing diploma. The cumulative grade point average (CGPA) on all prior coursework or the student's associate's degree in nursing/nursing diploma must have been at least 3.0 out of 4.0.‡

Eligible students who submit their official transcript at least 5 business days prior to the start date of the first term will be awarded the scholarship in the first term. Students who submit their transcript by the end of the first term will be awarded the scholarship in the second term.

## Requirements

A student must:

- Be a first-time enrollee in an undergraduate degree program at Kaplan University; continuing and certificate program students are not eligible
- Have completed a minimum of 20 quarter credits or have earned an associate's degree in nursing or nursing diploma at a regionally or nationally accredited institution other than Kaplan University
- Have a CGPA of at least 3.0 out of 4.0 from all prior coursework or the student's associate's degree in nursing/nursing diploma
- Provide an official transcript at least 5 business days prior to the start date of the first term to be awarded the scholarship in the first term, or by the end of the first term to be awarded the scholarship in the second term (if the official transcript is not provided in the time frames noted, the student is not eligible for the Academic Achievement Scholarship)
- Meet all Kaplan University admissions requirements for online programs, including GED or high school equivalent, and be accepted into one of the Kaplan University undergraduate programs

\*The Academic Achievement Scholarship cannot be used in conjunction with any other Kaplan University discount, voucher, or scholarship. Employees of Kaplan, Inc., and its subsidiaries, and their spouses or children are not eligible.

†Tuition reduction is subject to change in the event of a decrease in the credit hour price for undergraduate programs.

‡Defined as a degree earned or courses taken at a college or university accredited by a regionally or nationally accredited agency recognized by the U.S. Department of Education other than Kaplan University, as evidenced by the student's official transcript(s) submitted to Kaplan University.

- Take a minimum of two courses per term (for Bachelor of Science in Nursing students, one course in the term in which NU 300 is taken)
- Maintain the following CGPA requirements for the duration of his or her program at Kaplan University to remain eligible for future terms:
  - Bachelor of Science in Nursing program: CGPA of 3.7 out of 4.0
  - All other undergraduate degree programs: CGPA of 3.0 out of 4.0

If the student was awarded the scholarship in the first term and does not achieve a 3.0 CGPA (3.7 for Bachelor of Science in Nursing students) at the end of the first term at Kaplan University, he/she will not be eligible to receive the scholarship in future terms. If the student was awarded the scholarship in the second term and does not achieve a 3.0 CGPA (3.7 for Bachelor of Science in Nursing students) at the end of the second term, he/she will not be eligible to receive the scholarship in future terms.

- Must be continually enrolled at Kaplan University; students who withdraw or take a leave of absence will no longer be eligible for the Academic Achievement Scholarship
- Must be in good financial standing with Kaplan University
- Have all required documents on file at Kaplan University

## 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.

## BENEFITS FOR MILITARY PERSONNEL, THEIR 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. Active-duty servicemembers and veterans are eligible for special tuition rates for undergraduate and graduate programs. Reduced tuition for spouses of active-duty servicemembers is also available.

# MILITARY EDUCATIONAL BENEFITS INFORMATION

## Military Tuition Assistance

Military tuition assistance may pay up to \$166 per quarter credit hour for a maximum of \$4,500 per year. If you wish to take more than four to five courses per year, eligible servicemembers may use Top-Up benefits from the GI Bill to cover the balance.\*

## Montgomery GI Bill

Montgomery GI Bill benefits provide up to \$1,368 per month depending on how many courses are taken. Kaplan University undergraduate tuition rates are structured so that if a veteran is entitled to this full amount, these benefits cover most, if not all, university tuition and fees.\*

## The Post-9/11 GI Bill

The Post-9/11 GI Bill's tuition and fee benefits are derived from the highest in-state tuition and fee rates for a public institution in a given state. For online schools, the rate is based on the state in which the school is located, not your state of residence. For students attending Kaplan University (which falls under Florida maximums), the top tuition rate identified by the Veterans' Administration (VA) is \$295 per credit. Kaplan University waives all technology fees for undergraduate military students, and textbooks for undergraduate programs are provided at no additional cost. Not all courses require textbooks; some use electronic instructional materials.

## The Yellow Ribbon Program

Kaplan University (Online) participates in the Yellow Ribbon Program for all its graduate programs. In order to fund tuition expenses that exceed in-state maximums, Kaplan University has agreed to waive a percentage of those expenses and the VA will match the same amount as the University. This could result in 100 percent coverage of tuition and fee costs for eligible veterans.

## Federal Student Aid

Federal student aid for military students not eligible for military tuition assistance or GI Bill benefits may be available to those who qualify. Kaplan University can help determine if you are eligible for federal financial aid, including grants and loan programs.

\*Some programs have additional associated fees that are not included in the price of tuition. Check with an Admissions Advisor.

Go to [www.ku-enroll.com](http://www.ku-enroll.com) or  
call 866.583.6765 (Toll Free)  
for more information.

*Reduced tuition benefits may not be combined with scholarships,  
military discounts, tuition vouchers, and other discounts.*

