



Congratulations on your acceptance to Kutztown University! Whether your family is new to college or familiar with the environment, every institution is different, and we KNOW this information will help you be successful for the next few years! We explain various requirements and terminology below. You can also refer to our webpage called the [Financial First-Time Students Guide](#). We are responsible for billing, collecting payments, issuing refunds and much more! Financial Aid will work with you on Financial Aid opportunities and requirements (timely action on requests is needed).

Billing: [MyKU](#) > [Student Accounts card](#) > [Payment Dashboard](#) > [View Statements \(On Demand Statement has details\)](#)

ONLINE only in **MyKU** – Notifications are only sent through KU email when bills are ready, and to authorized users.

Fall billing is mid-July (if registered) –Spring billing is mid-Dec.

- **Late Registrants** are assigned a due date of 2 weeks later – Look on MyKU for assigned due dates (on demand statement).

Directions on how to navigate, view, & print bills is included on the [Viewing Your Bills webpage](#)

Terms and Conditions / Financial Responsibility Agreement (required):

Will be required to be accepted each semester. *This will appear in the Payment Dashboard once a semester!*

FERPA Authorization to Access Student Records:

The Office of Student Accounts & Financial Aid Services will NOT release any info to a third party, *even a parent*, without written authorization from the student. Protected information includes amount due, aid information, refunds and even if the student is enrolled. This form can be found on the [Registrars' Office website](#).

Authorized Users: [MyKU](#) > [Student Accounts card](#) > [Payment Dashboard](#) > [Authorized Users](#)

Students can add Authorized Users to their Payment Dashboard at any time, even now! The Authorized User will be able to receive information on finances; set up payment plans and view statements. We encourage new students to do this today!

TIP! Students can set themselves up as an Authorized User using their non-KU email account to ensure receipt of notices.

Payments: [MyKU](#) > [Student Accounts card](#) > [Payment Dashboard](#) > [Make Payment](#)

Payment Options include:

- **Mail: Check** payments, made payable to Kutztown University for the full outstanding balance due, do not mail payment plan payments and allow *at least* 1 week for receipt and posting. Mail delays have been significant.
 - Kutztown University, Office of Student Accounts - P.O. Box 730, Kutztown, PA 19530
- **Office: Cash** or **checks** for the full balance due can be brought to the Office of Student Accounts as well.
- **Online in MyKU** – E-Check or Credit Card – see details below – posts immediately.
 - **E-Check:** Use your bank's routing and account numbers for no cost (checking or savings accounts)
 - ****Please be careful processing payment-** if returned for any reason (transposing the account #'s, missing a digit, choosing the wrong type of account, and more) your account will be assessed a Returned Deposited Item Fee of \$25 and account sealed until all funds are repaid successfully. Classes may be removed. Home equity / lines of credit check with your bank first please on type of account.
 - **Credit Card:** Visa, MasterCard, American Express or Discover cards ONLINE only. There is a non-refundable service fee (3.0% domestic 4.5% international). This **can be** substantial so please review the totals before processing this type of payment. We cannot accept credit cards via phone/in person, only online. (rate subject to change)

529/TAP Plans (College Savings Plans):

These requests may require a copy of the bill with your request for funds. Log into your provider, make your request, upload the bill if needed, and request the funds be sent to KU. Students will be notified by KU Email when bills are ready online. Since students and families can't control how fast providers will cut checks and mail them to us (yes, they are paper checks), we highly encourage students [email](#) or fax us a **copy** of the 529 **transaction confirmation page** showing the amount requested, beneficiary name and that it is being mailed to KU. This will allow us to memo the students account for those anticipated funds, if there is a balance still due that must be paid to avoid late fees, holds or drops. We need this confirmation page by the due date!

Payment Plans – see our [website](#) for details [MyKU > Student Accounts card > Payment Dashboard > Payment Plans](#)

Enter the amount you want the plan for (Payment Plan Balance), Update Schedule twice and proceed with payment!

Fall plans start as early as April. Spring plans start in October.

There is a \$35.00 setup fee each semester / session you join. It is possible to set up a plan with estimated costs, then after billing occurs, go back into the plan and increase, or decrease, the plan amount as needed. No fee to adjust the plan!

Scholarships (non-KU awards):

If the student is awarded an outside scholarship (not KU awarded) and it is being sent to KU, please be sure that that he/she shares the award letter, paperwork, or check, with the [Office of Student Accounts](#) as quickly as possible (checks may be mailed to our office with urgency). Notify Student Accounts EVERY semester. We do not carryover items from semester to semester. If we have this documentation, we can add a **courtesy credit (memo)** to the account so the conditional balance due is less! We can't consider any aid that isn't shown on the account. Scholarships of \$1,000 or more will be split, unless documentation states differently. Remember loans are always split evenly between fall and spring!

Refunds from overpayment:

[Refunds](#) will be issued no sooner than after the add/drop period has closed and after final eligibility has been processed, generally around the end of the 4th week of the semester. In addition, a refund **cannot be issued until an actual overpayment has occurred** on the student account. Memos are not payments; the funds must have arrived and posted. Parent PLUS refunds (overpayments directly from a parent plus loan) are refunded to the parents via paper check to the loan address unless the parent specified differently on the loan application, or on the FAFSA, that they wanted any overpayments to go to the student. Remember, students have direct deposit as a refund choice, parents do not. There is a release form a parent can complete if they change their mind after stating they wanted the refund to go to them. Remember, we cannot control what aid comes in and in what order to cause refunds.

Refunds with our partner BankMobile Disbursements:

All refunds are issued to students through the **refund program** run by our partner BankMobile Disbursements. Please visit www.bankmobiledisbursements.com/refundchoices, to learn more about the program and choices. Students will be mailed a personal code to their home in July. It will arrive at home in a BRIGHT green envelope. Please **DO NOT THROW** this mail away. Students should make a choice even if they don't expect a refund as many things can change over the course of their enrollment. Once you have a preference set up – the site to use to make changes to that preference OR to update address information is www.bankmobilevibe.com.

FAFSA (the 2026/2027 covers Fall 26, Winter 27, Spring 27 and Summer 27 and uses 2023 taxes) FAFSA 27/28 is open NOW!

This application should be filed as early as possible each year. The FAFSA traditionally opens on Oct 1st each year. We recommend PA residents process the FAFSA, so it is processed by May 1st each year for PA State Grant consideration; <https://studentaid.gov>!

Aid Federal Tasks / Verification: MyKU – See [Financial Aid Services for more information!](#)

1. Students must accept or decline their loans.
 2. Students taking loans have three requirements below to complete and can be done in the summer!
 3. Verification – Federal Tasks - Students are randomly selected to have their FAFSA information verified. Being selected for [verification](#) doesn't mean you did anything wrong. We are required to verify for accuracy. Students will see these requests online with Financial Aid.
- Reply with **URGENCY** – aid amounts cannot be calculated until the aid is verified, if selected. Only Pending Aid is considered as a courtesy credit against the charges due – if aid is not showing as Pending Aid, you will need to pay your bill
 - Verification can take 2-3 weeks after you hand in the required documents – do not delay.
 - PA State Grant – PHEAA may require verification documents as well –directly between the student and PHEAA – not KU.
 - Review after submission can take 6-8 weeks – do not delay. We cannot consider any grants under review as payment.

Loan Requirements:

- **FINAL HIGH SCHOOL TRANSCRIPT** – Federal law requires we have this before we can show federal aid or accept it. Request right after you finish school – send to the Admissions department. Must show graduation full date. If you have an associate’s degree this is not needed, the transcript from the associate’s degree would be needed.
- **Stafford Loans** require students to complete Entrance Counseling **AND** an MPN (Master Promissory Note). See below.
- **Parent PLUS Loans** also require a parent MPN – under Parent Borrowers if they were approved. Some Parent PLUS loans require PLUS loan counseling as well.

Origination Fees:

Some loans have origination fees that range 1%-4.5%. These reduce the gross loan amount to a net amount that we receive to disburse to the student’s account. These fees should be considered when calculating the amount you need to apply for with loans. Stafford Loans are about 1%, Parent PLUS Loans are about 4%. These are subject to change. Ask Financial Aid for help today!

Additional Funding needed ([details available online](#)):

- **Parent PLUS Loans** – Parents log into <https://studentaid.gov> with their own FSA ID and password (not the students).
 - Apply for a Loan tab > Apply for a Parent PLUS loan – takes about 5-10 minutes.
 - If parent is **approved**, Complete Aid process tab > Parent PLUS MPN
 - If parent is **denied**, the student *may* get additional Stafford Unsub Loans in their name (*about \$2,000 per sem.*)
- **Alternative Loans** – Students take these loans but need credit worthy co-borrowers in most cases. www.elmselect.com
- **NJ Residents** – www.hesaa.org – *NJ Class Loans are only available to NJ residents* and a great option! Min. GPA req.
- **Origination Fees** – See above –NJ Class Loans have about a 4% origination fee like federal PLUS loans.

Stafford Loan Requirements:

1. First Time recipients of Stafford Loans: <https://studentaid.gov> > Complete Aid Process
 - a. Complete Entrance Counseling (if transferring to KU and used loans at prior school this item is still required)
 - b. Complete Subsidized/Unsubsidized Loan MPN

Loan Changes:

Awarded aid is not an “all or nothing” award! We encourage students to be smart borrowers and consider only taking enough aid to pay the bill and their required expenses. Please [email Financial Aid](#) for assistance with any changes.

Military Education Benefits:

If you are using a military education benefit that is either from your service, a parent’s, or a spouse’s, you **must** complete a [Veteran Student Enrollment Certification Form](#) in the Registrar’s Office **every** semester before the due date. You will also want to speak to the Office of Student Accounts to see if your benefit allows for a deferment of any kind. Benefits paid directly to the student or soldier are considered at home benefits and are not deferment eligible (1606, 35). Benefits paid to KU may be deferment eligible (31, 33). Tuition Assistance will only be applied if a signed Tuition Assistance Request form is shared. Contact us today!

Contact Us

Please feel free to contact us with any questions!! (Summer has limited hours)

Open M-F 8am-4:30pm/Stratton Admin. Bldg. 2nd FL

Office of Student Accounts

Phone: #610-683-4133

E-mail: StudentAccounts@Kutztown.edu

Webpage: www.kutztown.edu/studentaccounts

Financial Aid Services

#610-683-4077

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