

# Graduate Orientation

## Fall 2020

### Financial Quick Facts

1. **FERPA** – Complete this each academic year if you want us to discuss anything on your account with anyone including billing, aid or payments.
2. **Bills are only online:** [MyKU](#) > KU Financial Account tile > Payment Dashboard
  - a. Fall billed late June due August 6th
  - b. Spring billed at Thanksgiving due January 2nd
3. **Check your KU email** often – 2<sup>nd</sup> or 3<sup>rd</sup> job
4. **Pay bills on time** – we do drop classes for non-payment and assess late fees
5. **Payments online** - [MyKU](#) are easy and post immediately; same place as the bills
  - a. E-checks free unless returned (use bank account and routing #)
  - b. Credit cards have a non-refundable fee (currently 2.75% domestic, 4.50% international – always subject to change)
6. **Payments by mail** take at least 1 week to arrive and post
  - a. Current COVID crisis has lengthened this time due to office closure.
7. **529's** can be used for Graduate school – ask us how to notify us
8. **Employer Reimbursement Deferment** available until your due date
  - a. Requires a request form, proof and payment per class (currently \$350)
    - i. All 3 items are due every semester
  - b. Defers balance of bill until a later date pre-defined by KU
9. **Financial Aid** is indeed available to graduate students
  - a. **FAFSA** - Stafford Unsubsidized loans – min 6 grad credits in semester – <https://studentaid.gov> (20/21 academic year uses 2018 taxes)
    - i. Complete Entrance Counseling and Master Promissory Note.
  - b. **Alternative Loans** – some are ok with 3 credits – [www.elmselect.com](http://www.elmselect.com)
  - c. **Additional aid** if you run out of Stafford loans for summers:
    - i. Graduate PLUS Loans –min 6 credits – <https://studentaid.gov>
    - ii. Must have FAFSA on file
10. **Intent to Attend** is required every Fall and Spring in MyKU after we bill
11. Check your **Holds & Indicators** – **KU Tasks** tile
12. Financial Aid Services is your place for aid & loan questions!
  - a. Call them at 610-683-4077 or email [financialaid@kutztown.edu](mailto:financialaid@kutztown.edu)
13. The Office of Student Accounts is eager to help you!
  - a. Email [studentaccounts@kutztown.edu](mailto:studentaccounts@kutztown.edu)

**Still confused – feel free to ask Wendy Pursell for guidance!**

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