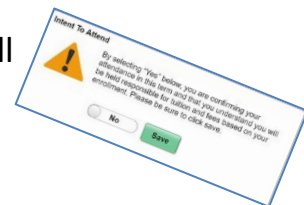


Graduate Orientation

Fall 2023

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 > Statements
 - a. Fall billed early July due August 4th
 - b. Spring billed around Thanksgiving due January 4th
3. **Check your KU email** often – 2nd or 3rd 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 (often longer)
 - a. Plan accordingly so payment arrives BY the due date
7. **529's** can be used for Graduate school – ask us how to notify us
8. **[Employer Reimbursement Deferment](#)** available until your due date arrives
 - a. Requires a request form, proof, payment per class (\$400) and any inclusive access fees
 - i. All 3 items are due every semester
 - b. Defers the balance of the 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> (23/24 academic year uses 2021 tax info)
 - i. Complete Entrance Counseling and Master Promissory Note.
 - b. **Alternative Loans** – some are ok with just 3 credits – 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
13. The Office of Student Accounts is eager to help you!
 - a. Email studentaccounts@kutztown.edu



Still confused – feel free to ask Student Accounts for guidance!