



# Financial Information



270-809-4227 or 800-272-4678 ext. 5  
msu.bursar@murraystate.edu

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fees, room and board in accordance with the of cial

- Federal Supplemental Educational Opportunity Grant
- Federal Work-Study (part-time employment)
- Kentucky Educational Excellence Scholarship (KEES)
- KHEAA Scholarships
- Nursing Student Loan
- Scholarship
- TEACH Grant
- University Student Employment (part-time employment)

A student should begin by completing the **Free Application for Federal Student Aid (FAFSA)** at [fafsa.gov](http://fafsa.gov). Application forms and information concerning loans, grants, student employment, and scholarships may be obtained from the Financial Aid Office, 500 Sparks Hall or from [www.murraystate.edu/students/undergraduate/payingforcollege/fas/financialaid/financialaidforms](http://www.murraystate.edu/students/undergraduate/payingforcollege/fas/financialaid/financialaidforms).

### Financial Aid Satisfactory Academic Progress (SAP)

**This policy applies to all students even if you are not receiving financial aid for the period currently being monitored.**

The Department of Education and the Commonwealth of Kentucky each require you to meet Satisfactory Academic Progress (SAP) requirements in order to maintain eligibility for federal and state loans and grants. Failure to meet the standards as discussed below could lead to loss of eligibility for both federal and state financial assistance.

Students who are not meeting the Financial Aid Policy will be notified via Murray State University email and can review their status in the Financial Aid tab within their myGate account.

### How SAP is Determined

Qualitative and Quantitative requirements for SAP include:

- A minimum cumulative grade point average (GPA) (earned at Murray State University and all transferred credits)
- A maximum amount of time allowed to complete all degree requirements
- A minimum percentage of completed hours earned

### Qualitative Standard - Minimum GPA

The minimum cumulative GPA requirements for Murray State University (as shown in the chart below) are determined by the number of credit hours you have attempted. Once the academic probationary period leads to academic suspension, you will also be suspended for financial aid.

GPA Hours Attempted	Cumulative GPA
1 - 32	1.50
33 - 64	1.70
65 - 79	1.90
80 or more	2.00

### Quantitative Standard - Maximum Timeframe

The longest time you can take to complete your degree is 1½ times the length of the published program length as shown below.

Degree Type	Published Program Length (Hours)	Maximum At Attempted Hours
Associate	60	90
Baccalaureate	120	180
Post-Baccalaureate seeking an Associate <sup>1</sup>	180	270
Post-Baccalaureate seeking a Baccalaureate <sup>1</sup>	240	360
Graduate/Master's	36	54
Doctoral	79	119

<sup>1</sup>These hours reflect first baccalaureate attempted hours.

### Completion Rate

You must earn a minimum of 67% of the total number of hours you have attempted during your respective undergraduate and/or graduate career. To determine if you are meeting this requirement, multiply the total cumulative hours you have attempted times .67 (.665 or above will be rounded up to .67.)

#### Example:

95 cumulative hours x .67 = requirement of 64 hours earned

Actions impacting course completion when calculating attempted and earned hours:

Act on	Counts Toward Attempted	Counts Toward Earned
Audited, Withdrawn or Incomplete course	Yes	No
Transfer or Remedial course	Yes	Yes
Repeat or Non-degree related course	Yes	Yes <sup>1</sup>

<sup>1</sup>Only the last time attempted

### Semester Withdrawal

More than two (2) official academic and/or administrative withdrawals from a semester while attending Murray State University will prevent you from meeting SAP.

### Additional Information

- Complete requirements remain the same if major is changed.
- Financial Aid reviews SAP at the end of each spring semester and covers the preceding summer, fall, and spring terms.
- Financial Aid SAP requirements are not the same as the Academic Suspension rules – each requires a separate appeal process. Refer to the *Registration and Academic Records* chapter or the Office of the Registrar website for the Academic Suspension Appeal Policy.
- You may review your SAP status in the Financial Aid tab within myGate account.

### Impact of Not Meeting SAP

**Failure to meet any of the SAP requirements will result in a Financial Aid Suspension and make you ineligible to receive any additional federal or state financial aid.**

Official notice of suspension will be sent to you via your Murray State University email address.

### What to Do if You are Suspended

-If this is a recurring illness or other health issue, provide a statement explaining what has changed to enable you to perform better going forward.

-Additional documentation if there is a change in medication for recurring illness which addresses your ability to improve performance.

#### **Severe Personal or Family Problems**

- Death of immediate family member (parent/guardian, sibling, child, spouse)
- Divorce
- Accident
- Incarceration

#### **Documentation Needed**

-Death certificate or copy of obituary and documentation reflecting family connection.

-Divorce decree or letter confirming separation from an objective third party (representative of the court, pastor, counselor, social worker, etc.).

-Copy of police report.

-If accident resulting in injury, official documentation from medical provider reflecting confirmed diagnosis and dates of illness or injury.

-Court documentation reflecting period of incarceration for self or immediate family member and documentation reflecting family connection.

-If court documentation is unavailable, must provide other documentation substantiating arrest and/or period of incarceration.

#### **Academically Related**

- Seeking additional degree
- Change of major

#### **Documentation Needed**

-Completed SAP Academic Plan form signed by academic advisor.

#### **Extenuating Circumstances**

- Work conflict
- Military obligations

#### **Documentation Needed**

-Written statement explaining what has changed to enable you to perform better going forward.

-Other supporting documentation depending on situation.

***NOTE: Additional supporting documentation may be requested after initial review.***

#### **Next Steps**

Once a completed appeal and all supporting documentation is received by the Office of Financial Aid, a review of your individual circumstance will be conducted and a determination will be made.

Decisions will fall into one of four potential categories.

- 1) Approved without Academic Plan
- 2) Approved with Academic Plan
- 3) Denied
- 4) Administratively Denied

***Decisions will be communicated to you via your Murray State University email. All decisions are final.***

If your appeal is approved, you will be placed on probation for a minimum of one (1) semester or for the length of the academic



(14) "Residence" means the place of abode of a person and the place where the person is physically present most of the time for a noneducational purpose in accordance with Section 3 of this administrative regulation.

(15) "Student financial aid" means all forms of payments to a student if one (1) condition of receiving the payment is the enrollment of the student at an institution, and includes student employment





tional purpose or by an act performed as a matter of convenience.

(d) Mere physical presence in Kentucky, including living with a relative or friend, shall not be sufficient evidence of domicile and residency.

(e) A student or prospective student shall respond to all requests for information regarding domicile or residency requested by an institution.

(2) The following facts, although not conclusive, shall have probative value in their entirety and shall be individually weighted, appropriate to the facts and circumstances in each determination of residency:

(a) Acceptance of an offer of full-time employment or transfer to an employer in Kentucky or contiguous area while maintaining residence and domicile in Kentucky;

(b) Continuous physical presence in Kentucky while in a nonstudent status for the twelve (12) months immediately preceding the start of the academic term for which a classification of Kentucky residency is sought;

(c) 1. Filing a Kentucky resident income tax return for the calendar year preceding the date of application for a change in residency status; or

2. Payment of Kentucky withholding taxes while employed during the calendar year for which a change in classification is sought;

(d) Full-time employment of at least one (1) year while living in Kentucky;

(e) Attendance as a full-time, nonresident student at an out-of-state institution based on a determination by that school that the person is a resident of Kentucky;

(f) Abandonment of a former domicile or residence and establishing domicile and residency in Kentucky with application to or attendance at an institution following and incidental to the change in domicile and residency;

(g) Obtaining licensing or certification for a professional and occupational purpose in Kentucky;

(h) Payment of real property taxes in Kentucky;

(i) Ownership of real property in Kentucky, if the property was used by the student as a residence preceding the date of application for a determination of residency status;

(j) Marriage of an independent student to a person who was domiciled in and a resident of Kentucky prior to the marriage; and

(k) The extent to which a student is dependent on student financial aid in order to provide basic sustenance.

(3) Except as provided in subsection (4) of this section, the following facts, because of the ease and convenience in completing them, shall have limited probative value in a determination that a person is domiciled in and is a resident of Kentucky:

(a) Kentucky automobile registration;

(b) Kentucky driver's license;

(c) Registration as a Kentucky voter;

(d) Long-term lease of at least twelve (12) consecutive months of noncollegiate housing; and

(e) Continued presence in Kentucky during academic breaks.

(4) The absence of a fact contained in subsection (3) of this section shall have significant probative value in determining that a student is not domiciled in or is not a resident of Kentucky.

**Sect on 11. Effect of a Change in Circumstances on Residency Status.**(1) If a person becomes independent or if the residency status of a parent or parents of a dependent person changes, an institution shall reassess residency either upon a request by the student or a review initiated by the institution.

(2) Upon transfer to a Kentucky institution, a student's residency status shall be assessed by the receiving institution.

(3) A reconsideration of a determination of residency status for a dependent person shall be subject to the provisions for continuous enrollment, if applicable.

**Sect on 12. Student Responsibilities.** (1) A student shall report under the proper residency classification, which includes the following actions:

(a) Raising a question concerning residency classification;

(b) Making application for change of residency classification with the designated office or person at the institution; and

(c) Notifying the designated office or person at the institution immediately upon a change in residency.

(2) If a student fails to notify an institutional official of a change in residency, an institutional official may investigate and evaluate the student's residency status.

(3)(a) If a student fails to provide, by the date specified by the institution, information required by an institution in a determination of residency status, the student shall be notified by the institution that the review has been canceled and that a determination has been made.

(b) Notification shall be made by registered mail, return receipt requested.

(c) Notification shall be made within ten (10) calendar days after the deadline for receipt of materials has passed.

(4)(a) The formal hearing conducted by an institution and the final recommended order shall be a final administrative action with no appeal.

(b) Not be an employee in the same organizational unit as the residency appeals officer.

(3) An institution shall have written procedures for the conduct of a formal hearing that have been adopted by the board of trustees or regents, as appropriate, and that provide for:

(a) A hearing officer to make a recommendation on a residency appeal;

(b) Guarantees of due process to a student that include:

1. The right of a student to be represented by legal counsel; and
2. The right of a student to present information and to present testimony and information in support of a claim of Kentucky residency; and

(c) A recommendation to be issued by the hearing officer.

(4) An institution's formal hearing procedures shall be filed with the Council on Postsecondary Education and shall be available to a student requesting a formal hearing.

**Sect on 15. Cost of Formal Hearings.** (1) An institution shall pay the cost for all residency determinations including the cost of a formal hearing.

(2) A student shall pay for the cost of all legal representation in support of the student's claim of residency.

(17 Ky.R. 2557; ef. 4-5-1991; Am. 22 Ky.R. 1656; 1988; ef. 5-16-1996; 23 Ky.R. 3380; 3797; 4099; ef. 6-16-1997; 24 Ky.R. 2136; 2705; 25 Ky.R. 51; ef. 7-13-1998; 25 Ky.R. 2177; 2577; 2827; ef. 6-7-1999; 749; 1238; ef. 11-12-2002; 36 Ky.R. 1083; 1951; 2033-M; ef. 4-2-2010; TAm ef. 11-20-2014; 41 Ky.R. 2108; 42 Ky.R. 9; ef. 7-13-2015; TAm 7-13-2015).

For additional information, write or call the Office of the Registrar, Murray State University, 113 Sparks Hall, Murray KY 42071-3312; 270-809-5630.

## Veterans Affairs

The mission of Murray State's Office of Veterans Affairs is to assist the student veteran with the successful transition from military to university campus life. The Office of Veterans Affairs and the School Certifying Official (SCO) are located at 107 Sparks Hall. To contact the SCO, please call 270-809-3754 or email [msu.va@murraystate.edu](mailto:msu.va@murraystate.edu). VA education benefit-eligible candidates should contact the SCO immediately concerning general procedures and documents required to complete enrollment certification with the VA regional office. This will help ensure prompt payment of education benefits.

The primary means of communication between the Office of Veterans Affairs and students receiving VA education benefits is via MSU Racemail.

For more information pertaining to requirements and eligibility of various VA education benefits and chapters of benefits can be found on the U.S. Department of Veterans Affairs GI Bill® website at <http://www.benefits.va.gov/gibill/>. The U.S. Department of Veterans Affairs and/or the U.S. Department of Defense determine all eligibility for Veteran education benefits.

A Veteran Student Organization is available to all service members and veterans, as well as a Veterans Lounge located in Room 300 of Alexander Hall. Contact the Office of Veterans Affairs for more information.

## Military Federal Tuition Assistance

### Post 9/11, (Chap. 33) Yellow Ribbon Program

Murray State University participates in the U. S. Department of Veterans Affairs Post 9/11, Chap. 33 Yellow Ribbon Program.

If tuition and fee charges exceed the in-state tuition and fee amounts payable under the Post-9/11 GI Bill while the student is enrolled at Murray State University, additional funds may be available

through the Yellow Ribbon Program. Institutions of higher learning that enter into a Yellow Ribbon Program Agreement with VA will choose the amount of funds they will contribute toward tuition and fees. VA will match that amount and issue payment directly to the institution on the student's behalf.

Only veterans, or their designated transferees, entitled to the maximum benefit rate may receive this funding. Active duty service members and their spouses are not eligible for this program. However, some child transferees of active duty service members may be eligible if the service member is qualified at the 100% rate. Therefore the student may be eligible if:

- Service member served an aggregate period of active duty after September 10, 2001 of at least 36 months
- Service member was honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001.
- Student is a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veterans service under the eligibility criteria listed above.

## In-State Tuition

Kentucky Administrative Regulation 13 KAR 2:045 allows eligible Veterans of the U.S. Armed Forces and their dependents to receive in-state tuition rates. Section 7 of this KAR specifically states: "... A person eligible for benefits under the federal Post-9/11 Veterans Educational Assistance Act of 2008 (38 U.S.C. 3301 et seq.) or any other federal law authorizing educational benefits for veterans shall be entitled to Kentucky resident status." For more information concerning this KAR and for verification of eligibility, please contact Murray State's Office of Veterans Affairs at 270-809-3754, or email at [msu.va@murraystate.edu](mailto:msu.va@murraystate.edu).

## Kentucky National Guard State Tuition Assistance

Members of the Kentucky Army and Air National Guard may be eligible to receive tuition assistance (TA) up to in-state tuition for full or part-time study at any Kentucky public college or university while funds are available. In order to be eligible, the student must be an active member of the Kentucky Army or Air National Guard, must maintain all minimum standards, be eligible for all positive personnel actions, and have completed Initial Entry Training (IET), or its equivalent. For application availability and registration, please visit <http://ky.ngb.army.mil/tuitionstudent/firmlogin.aspx> or contact the Boone National Guard Center State TA Manager at 502-607-1039. The deadlines for National Guard TA requests are October 1st (winter/spring terms) and April 1st (Summer/Fall Terms). **NOTE:** TA will NOT pay the additional amount charged for online courses.

## Federal Tuition Assistance

Active members of the Armed Services may be eligible for federal tuition assistance (TA). In order to be eligible, active members must maintain all minimum standards, be eligible for all positive personnel actions, and must have completed a minimum of one year of creditable service from the date of Initial Entry Training (IET) completion. Service members can take up to 16 semester hours per fiscal year. Federal TA can be used for a post-baccalaureate degree after completing 10 years of military service. Federal TA is capped at \$250 per credit hour up to 130 semester hours for baccalaureate degree completion and 39 semester hours for a master's degree. The method by which the student will apply will be determined by the branch of service. For more information and to to

### **Kentucky Department of Veterans Affairs Tuition Waiver**

Tuition may be waived at any state-supported institution of higher education in Kentucky for those children, spouses and widow(er)s of Kentucky residents who, while serving in the armed forces or the Kentucky National Guard, were killed on active duty, who have died as a result of a service-connected disability, who are permanently and totally disabled, who were prisoners-of-war, or who have been declared missing-in-action. Dependents of living qualifying veterans must be between the ages of 17 and 26. Tuition fees are waived for up to 45 months, or until age 26, whichever comes first. Neither the age restriction nor the 45 month limitation applies to dependents of deceased veterans. For more information and to apply for this benefit, please visit the Kentucky Department of Veterans Affairs at: <http://veterans.ky.gov/Benefits/Pages/education.aspx>.

