

# Paying for College

## Frequently Asked Questions



Fort Hays State University  
Financial Assistance Office & Student Fiscal Services

### How much money do I need to pay for college?

We recommend completing the Cost of Attendance Worksheet, available at [www.fhsu.edu/finaid/forms/](http://www.fhsu.edu/finaid/forms/), to help estimate how much total financial aid you will need for the academic year. You should include tuition and fees, room and board, books and supplies, transportation, and personal expenses.

### How much is tuition?

Tuition and fees are approved by the Kansas Board of Regents in late June for the upcoming academic year. The current Tuition and Fee Schedule is available at [www.fhsu.edu/sfs/students\\_parents/tuition/](http://www.fhsu.edu/sfs/students_parents/tuition/).

### When will I know about scholarships?

Incoming students are automatically considered for some scholarships prior to enrollment. Recipients are notified if they are awarded one of these scholarships. Scholarships awarded from the annual scholarship application and based on specific criteria are selected by academic departments or the University Scholarship Committee during the Spring. Most notifications are sent to selected recipients by late May.

### What do I do with my community (non-FHSU or private) scholarships?

Community scholarships are scholarships that a student may receive from outside donors as a result of the student's participation, activities, or qualities shown within their school and/or community. Community scholarships should be sent to FHSU Student Fiscal Services to be posted to your student account. If you or your donor have questions, more information is available at [www.fhsu.edu/sfs/community-scholarships/](http://www.fhsu.edu/sfs/community-scholarships/). Please note that community scholarships must be included in your total financial aid package and may require that other financial aid awards be adjusted.

### What costs will be billed directly to me?

Your tuition/fees and room/board (if you live on-campus) expenses are considered direct expenses and will be included on your student account. You'll want to make sure you have enough funds to cover those expenses, as well as books, supplies, and fees for certain courses, collected by the department, at the beginning of the semester. Other expenses, like transportation and personal expenses, are considered indirect expenses and vary by individual student. These costs are not billed directly to you by FHSU, but you'll want to make sure you have enough funds to cover them as well.

### I have received my financial aid offer; should I accept the full amount of my student loans? How much financial aid do I actually need to pay for college?

Completing the Cost of Attendance Worksheet, available at [www.fhsu.edu/finaid/forms/](http://www.fhsu.edu/finaid/forms/), will give you a good estimate of how much money you will need for educational expenses. When we generate your financial aid offer, we first determine your estimated Cost of Attendance or "budget," and then offer your full financial aid offer. *Please note that the total of ALL of your financial aid offers, including FHSU and outside scholarships, cannot exceed your budget amount.* You don't have to accept all or the full amount of your offer. First, you will want to make sure that you have sufficient funds to cover your tuition/fees, room/board (if you live on campus), and books/supplies at the beginning of the semester. Other indirect expenses, such as transportation and personal expenses, should also be considered when selecting your Financial Aid. If you have not identified another way to pay for those expenses, such

as a part-time job or savings, you'll also want to consider those costs when determining how much financial aid you need.

Knowing how loans work may help you decide whether you want to accept, decline, or reduce your student loan offers. For Direct Subsidized and Unsubsidized Loans, you can do one of two things:

- 1) **Accept the full amount of the loan.** If you decide later that you do not need the full amount, you can reduce or cancel your Spring disbursement. You can also contact Student Fiscal Services to exercise your Right to Cancel all or a portion of your disbursement within 14 days after the loan has been disbursed.
- 2) **Accept a reduced amount or decline the loan.** If you decide later that you need some or all of the loan funds, you can submit an Aid Change Sheet ([www.fhsu.edu/finaid/Forms/](http://www.fhsu.edu/finaid/Forms/)) to request that we reinstate all or a portion of the loan.

### **Can I make payments?**

FHSU Student Fiscal Services offers a four-installment payment plan to pay tuition, fees, and room/board. There is a nonrefundable \$25 administrative fee to use the plan. More information is available at [www.fhsu.edu/sfs/students\\_parents/enrollment/](http://www.fhsu.edu/sfs/students_parents/enrollment/) under Valid Payment Options for Enrollment.

### **How can my parent or grandparent use a 529 plan to pay for my educational expenses?**

FHSU accepts 529 Plan payments, as well as other college savings funds, for tuition, fees, and housing charges. If possible, funds should be sent directly to FHSU Student Fiscal Services prior to the start of each semester. Funds received from a 529 Plan may not exceed the total amount of tuition, fees, and housing charges for the given semester. Payments received for more than the total amount of charges may be refused, or the excess funds may be returned to the 529 Plan financial institution.

### **How do I receive my financial aid disbursement?**

FHSU Student Fiscal Services disburses financial assistance and processes available refunds to you on a semester basis. When financial assistance is available for release, current semester charges (tuition/fees and housing), which are reflected on your student account, are paid first. Books, supplies, and other fees collected by the department are not part of your FHSU bill. You may use your excess financial assistance that is refunded to you to pay for your books and supplies. Excess financial assistance after payment of FHSU charges is sent to you using the Student Refund Payment Election you select in Workday. Selecting direct deposit (for direct deposit into your bank account) as your payment election is recommended. Federal Parent PLUS loans and Parent Alternative loans are applied to FHSU charges similar to other financial assistance; however, excess loan funds are mailed directly to the parent via check, not to the student. *Please note that you must respond to the Confirmation of Attendance questionnaire prior to each semester, in order for your financial aid to show as Anticipated Payments and be disbursed.*

### **Can my parent have access to my financial aid and student account information?**

The financial and non-directory information on your student file is confidential and protected by the Family Educational Rights & Privacy Act 1974 (FERPA), as amended, "Buckley Amendment," and the Gramm-Leach Bliley Act (GLB Act, Sec 16CFR Part 314). The Financial Assistance Office and Student Fiscal Services office cannot release information about your financial aid file and student account details to another person, including parents, without your authorization. To grant access to a parent or third party person, login to Workday and review your Friends and Family. This is where you can designate third party permissions to individuals, allowing them to view your student financial information and/or make payments on your behalf.

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