

# OFFICE OF FINANCIAL AID

Whitlock Building 210  
Phone: (859) 622-2361  
[www.eku.edu/bigecentral](http://www.eku.edu/bigecentral)

## Big E Central

Hours of Operation: Monday – Friday, 8 a.m. – 4:30 p.m.  
Walk-In Availability: Monday – Friday, 8 a.m. – 4:00 p.m.  
Phone Hours: Monday – Friday, 9 a.m. – 4:00 p.m.  
Email: [bigecentral@eku.edu](mailto:bigecentral@eku.edu) ([BigECentral@eku.edu](mailto:BigECentral@eku.edu)) – *Please include EKU Student ID number.*

Request a Virtual (Zoom) Appointment (<https://success.eku.edu/register/becapptrequest/>)  
Phone: 859-622-2361

**Federal School Code: 001963**

Address: 521 Lancaster Ave | Whitlock Room 210 CPO 63 | Richmond, KY 40475

### Resources

- Check your EKU email account and myEKU (<https://it.eku.edu/myEKU/>) for regular messages regarding your financial aid and awards.
- FAFSA confirmation will be sent to students' EKU email account.
- Scholarship award notifications are mailed to new students' permanent addresses and available in myEKU (<https://it.eku.edu/myEKU/>).
- Many questions can be answered by visiting the Self-Service Portal (<https://success.eku.edu/portal/BigECentral/?tab=home>)

Financial assistance is available to help students offset the cost of their college education. There are five types of financial aid: grants, loans, employment, entitlements, and scholarships. The grants, loans, and federal work study programs are need-based. To determine how much money and for which programs the student qualifies, he/she must complete the Free Application for Federal Student Aid (FAFSA) each year.

Entitlements include but are not limited to resources from the Veterans Administration and Vocational Rehabilitation. Scholarships are awarded from the University as well as outside sources. For information regarding entitlements or scholarships, students should contact Big E Central at (859) 622-2361. This office can guide the student to the proper source depending on the type of entitlement or scholarship the student is interested in pursuing.

## Financial Aid Requirements

All applicants for financial aid are required to:

1. Apply for admission and be accepted to the University;
2. Be a degree seeking student enrolled or accepted for enrollment in an eligible degree or certificate program. Student auditors, dually enrolled high school students and special non-degree students are not eligible for federal financial aid; and
3. Complete, electronically sign, and submit a Free Application for Federal Student Aid (FAFSA) with the U.S. Department of Education (ED). Every student, and parent as applicable, must have a Federal Student Aid ID (FSA ID) to start and sign the FAFSA. Students are urged to apply early for optimum financial aid benefits. Students should complete the FAFSA at ([FAFSA® Application | Federal Student](#)

Aid (<https://studentaid.gov/h/apply-for-aid/fafsa/>)) and add EKU on the school selection page, so we receive the student's FAFSA record.

Applicants are strongly encouraged to use the I.R.S. Data Retrieval Tool to transfer the requested tax information onto the FAFSA to ensure information on the FAFSA is accurate and to save time when completing the FAFSA. If unavailable, the applicant's I.R.S. Tax Return or Tax Return Transcript can be used to manually input the requested income information. If needed, a copy of the Tax Return Transcript can be obtained by going to the I.R.S.'s website at Get Transcript | Internal Revenue Service (<https://www.irs.gov/individuals/get-transcript/>) and selecting "Get a Tax Transcript" under Tools.

- For new students entering in the Spring semester, the EKU institutional deadline date to file the FAFSA is by **October 1**.

4. Complete FAFSA verification or any other aid reviews when required.

Once the completed FAFSA is received by the Department of Education, information provided by the student on the FAFSA is used to generate a Student Aid Report (SAR). The SAR indicates the amount of money the student and/or the student's family is expected to contribute towards the student's education. This is called the Expected Family Contribution (EFC) and is used to determine the student's financial need.

The student's financial 'need' is the difference between the Cost of Attendance and the EFC. The Cost of Attendance, regardless of the student's dependency status, includes the educational expenses of:

- Tuition and Fees;
- Living Expenses (food and housing for students living on and off campus);
- Loan Fees;
- Transportation; and
- Personal/Miscellaneous expenses.

The amounts for these five educational expenses are the student's estimated **Cost of Attendance at Eastern Kentucky University**, and they become the student's budget for financial aid purposes. Only the actual tuition, fees, and food and housing (for resident students living in campus housing) costs are charged on the student's University bill.

Financial aid recipients are selected based on demonstrated financial need, academic success, and other merits. Most EKU financial aid awards are based on full time enrollment in aid eligible courses, which is a minimum of 12 credit hours for an undergraduate student per semester. Federal student loans and federal grants usually require a minimum of half-time enrollment. Each financial aid recipient is issued an official Financial Aid Offer, which is the University's official estimate of a student's financial aid and costs to attend for the academic year. Financial Aid Offers are emailed to the student's EKU email account. It is the student's responsibility to review the Financial Aid Offer and notify BEC of any additional aid being received and of any desired reduction or cancellation of the aid offered.

To continue to receive institutional or federal student aid, an EKU student must maintain Financial Aid Satisfactory Academic Progress (SAP).

## Renewal Requirement

The Free Application for Federal Student Aid (FAFSA®) form applies to a single academic year. That means you need to submit a FAFSA form each year—and make sure you meet the FAFSA deadlines for state and college aid to maximize the amount and types of aid you could receive.

## FAFSA Priority Deadlines

Fall Semester - As soon after October 1 as possible.  
 Spring Semester - October 25  
 Summer Term - March 20

## Academic Eligibility and Financial Aid

In the event Satisfactory Academic Progress (SAP) is not maintained, financial aid may be withheld. Eastern Kentucky University's SAP policy can be reviewed at: [www.eku.edu/bigecentral/sap/](http://www.eku.edu/bigecentral/sap/) (<https://www.eku.edu/bigecentral/sap/>).

## Grants and Loans

Type of Aid	Qualifications	Required Forms
<b>Grants</b>		
Federal Pell Grant	U.S. Citizen or an eligible noncitizen, 1st Undergraduate degree; eligibility and amounts are determined by a standard financial needs analysis formula.	Free Application for Federal Student Aid (FAFSA)
College Access Program (CAP)	U.S. Citizen, Kentucky Resident, Minimum of 6 Hrs., 1st Undergraduate Degree, Financial Need	Free Application for Federal Student Aid (FAFSA)
Federal Supplemental Educational Opportunity Grant (SEOG)	U.S. Citizen, Pell Grant, High Need, Minimum of 6 Hrs., Priority given to F/T students	Free Application for Federal Student Aid (FAFSA)
Federal Teacher Assistance for College and Higher Education Grant (TEACH)	U.S. Citizen, eligible for admission to ECU Teacher Education Program, minimum GPA of 3.25, sophomore, minimum of 1 hour	Free Application for Federal Student Aid (FAFSA)
Loans: For detailed loan amounts, please visit: <a href="https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized">https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized</a> ( <a href="https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized/">https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized/</a> )		
Federal Direct Stafford Loan (subsidized)	U.S. Citizen, Minimum of 6 Hrs., Need based	Free Application for Federal Student Aid (FAFSA)
Federal Direct Stafford Loan (unsubsidized)	U.S. Citizen, Minimum of 6 Hrs., Non-need based	Free Application for Federal Student Aid (FAFSA)

Federal Direct Parent Loan for undergraduate Students (PLUS)	U.S. Citizen, Non-need based	Free Application for Federal Student Aid (FAFSA)
Federal Direct Grad and Grad Plus	U.S. Citizen, Non-need Based	Free Application for Federal Student Aid (FAFSA). Separate Application.

## Satisfactory Academic Progress

To continue to receive institutional or federal student aid, an ECU student must maintain Satisfactory Academic Progress (SAP). In the event Satisfactory Academic Progress (SAP) is not maintained, financial aid may be withheld. Eastern Kentucky University's SAP policy can be reviewed at: <https://www.eku.edu/bigecentral/sap/>.

## Other Assistance Programs

**Scholarships:** Eastern Kentucky University offers a range of academic scholarships designed to reward scholastic achievement and enhance the university community through the attraction of academically talented students.

Unless noted otherwise in the specific description, each of these scholarships is awarded for eight consecutive regular semesters of full-time undergraduate work to students earning their first undergraduate Bachelor degree, provided a satisfactory grade point average is maintained. More information about scholarships can be found at [www.eku.edu/scholarships/](http://www.eku.edu/scholarships/) (<https://www.eku.edu/scholarships/>)

**Kentucky Educational Excellence Scholarship (KEES):** KEES is a program administered by the Kentucky Higher Education Assistance Authority. Kentucky high school students who earn 2.5 or better while in high school can qualify for KEES scholarship while enrolled in an institution of higher education. Students can retain this scholarship for 8 semesters while in college by maintaining the required GPA and remaining on track to graduate.

**SAFE Award:** The Student Assistance Fund for Eastern (SAFE) provides short-term financial assistance to Eastern Kentucky University students who are unable to meet immediate, essential expenses due to an unexpected emergency or crisis situation. More information can be found here: <https://retentiongraduation.eku.edu/student-assistance-fund-eastern/> (<https://retentiongraduation.eku.edu/student-assistance-fund-eastern/>)

**Retention Grants:** Retention Grants are to help current and continuing full-time undergraduate ECU students in good standing remain in school and make progress toward graduation. Retention Grant awards are based on students' need and will be primarily used to help pay down outstanding balances so students can register for classes. Retention Grants are conditional: recipients must register for and remain in classes for the following semester. Retention Grants cannot be used to pay down balances without registering for courses. Students who are graduating in the current term are not eligible for Retention Grants. Because Retention Grant funds are limited, not all students who apply can receive an award. For more information, please visit [www.retentiongraduation.eku.edu/retention-grants/](http://www.retentiongraduation.eku.edu/retention-grants/) (<https://retentiongraduation.eku.edu/retention-grants/>)

**Veterans Affairs:** The Veterans Program at Eastern Kentucky University is approved by the Kentucky Approving Agency for Veterans Education

for the education of veterans and their eligible dependents. Students concerned with veterans training should have, at the time of registration, a certificate of eligibility. This is secured from the regional office of the Veterans Administration. The University is responsible for the completion of certain Veterans Administration forms and the other necessary information about students who receive this aid.

- Educational benefits for eligible students including Montgomery GI Bill, Chapter 30 (active duty), Chapter 33 (Post 9/11), Chapter 1606 (reserve/national guard), Chapter 35 (Dependents Educational Assistance Program), and Chapter 31 (Veteran Readiness and Employment VR&E).
- If you have completed courses while in the armed forces, ask the Office of Military and Veterans Affairs about the possibility of receiving credit for such courses.

**Veterans Administration Benefits:** War orphans, widows, children and wives of deceased and disabled veterans should contact the Veterans Administration, 600 Federal Place, Louisville, Kentucky (phone: 1-800-827-1000). Application forms are available in the EKU Office of Veterans Affairs. For information concerning tutorial assistance or refresher courses, contact the Office of Veterans Affairs at Eastern Kentucky University in the Whitlock Building, Room 442. The telephone number is (859) 622-7838.

**National Guard Tuition Assistance:** Tuition Assistance is available by inquiring with your unit to obtain the necessary application materials. For more information, please visit [https://www.eku.edu/scholarships/wp-content/uploads/sites/11/2022/05/national\\_guard\\_waiver.pdf](https://www.eku.edu/scholarships/wp-content/uploads/sites/11/2022/05/national_guard_waiver.pdf)

**J.W. Thurman Alumni Scholarship:** Applicants must be a dependent child of an EKU graduate. Applicants must score at least an 18 composite on the ACT exam and have a minimum high school grade point average of 3.0. Applicants may use the University's foundation scholarship form and check the block indicating the application is for the J. W. Thurman Alumni Scholarship, and mail the application to the EKU Scholarship Office.

**Alumni Fund Scholarship:** Applicants must be incoming freshmen with an ACT score of at least an 18 and a high school GPA of 3.0. Students that demonstrate financial need to the University through the FAFSA application shall be given priority. Applicants must be involved in at least three extracurricular activities.

**Dr. Rodney Gross Scholarship:** The Dr. Rodney Gross Diversity Scholarship is a selective scholarship that requires a blind review process, essay regarding equity and inclusion, and two letters of recommendation.

**Vocational Rehabilitation (OVR):** EKU supports the efforts of OVR to serve eligible individuals with disabilities. The Kentucky Office of Vocational Rehabilitation provides vocational rehabilitation services to eligible individuals with disabilities. Individuals receiving OVR services may also contact the EKU Center For Student Accessibility for academic accommodation. For more information about eligibility criteria call the Office of Vocational Rehabilitation toll free at 1-800-372-7172 or (502) 564-7172, or visit the website at <https://kcc.ky.gov/>.

**O'Donnell Scholars:** The O'Donnell Scholarship provides an opportunity for persons aged 65 and older to become students at Eastern Kentucky University by enrolling in any courses listed available via myEKU. O'Donnell Scholars are responsible for the cost of any required materials, parking permits and applicable income taxes. Tuition and fees are paid through funds authorized by the Commonwealth of Kentucky.

For further information, please visit <https://www.eku.edu/scholarships/current-students/>

**Foster/Adoption Care Waiver:** This tuition/Fees Waiver is available for Foster Children or Adopted Children who are or were a ward of the court. Foster and Adopted students may apply for the tuition waiver up to four years after graduating from high school. For more information, please visit <https://www.eku.edu/scholarships/tuition-waiver-forms/>

**Tuition Waiver for Kentucky Fallen Heroes:** The Children of Fallen Heroes Scholarship Act amends Title IV (Student Assistance) of the Higher Education Act of 1965 to eliminate the expected family contribution (EFC) used to determine financial need in the case of a Pell Grant-eligible student whose parent or guardian died in the line of duty as a police officer, firefighter, or other public safety officer. The student is eligible to receive an automatic zero EFC and qualify for the maximum Pell Grant award if the student was less than 24 years old or enrolled at an institution of higher education at the time of the parent or guardian's death. For more information, please contact Big E Central.

Students can contact Big E Central to learn more about other forms of financial assistance.

## Student Employment

Eastern Kentucky University offers its students two employment programs. One is the federal work study program which provides part-time jobs to students who have financial need as determined by the Application for Federal Student Aid. This program is federally funded. The other is the EKU institutional work program. Eastern Kentucky University provides funds to employ students who want to work on-campus, but do not qualify for the federal work study.

Both of these programs employ students on a part-time basis, and students are paid every two weeks for the hours they have worked. Their job schedule is built around their class schedule. A variety of jobs are available including typing, filing, farm work, food service, resident hall assistants, tutorial work, as well as community service jobs. Student employment opportunities can be reviewed using the EKU human resources job search engine (<https://careers.eku.edu/jobs/search/>). Student employment processes and procedures can be reviewed here: <https://hr.eku.edu/student-employment-services> (<https://hr.eku.edu/student-employment-services/>)

## Payments of Awards

Financial aid awards are normally made on an academic year basis conditional with fulfilling academic and registration requirements. Financial aid is disbursed after the Last day to ADD or DROP a class (receiving a 100% refund for that course) for each semester and is applied directly to tuition and fees, housing, meal plans and any other applicable charges. Awarded amounts in excess of institutional charges are refunded electronically or by paper check sent by USPS to the student's primary mailing address. Student employment wages are distributed every two weeks.. Disbursement is different from refunds. All first-time Stafford Loan recipients are required to complete an entrance counseling session and Master Promissory Note (MPN) prior to their loan funds being disbursed and an exit counseling session prior to graduation or withdrawing from the University. This can be done online at <http://studentaid.gov/> under Complete Aid Process.

## **Personal Financial Liability - Withdrawing or All Failing Grades**

Students who withdraw from ECU before attending over 60 percent of the semester or who stop attending and therefore receive all failing grades may be financially liable to repay the student aid received. Persons desiring to withdraw from ECU must do so according to the university's withdrawal policy which can be found on the school's website (<https://registrar.ecu.edu/reg-withdrawal-information> (<https://registrar.ecu.edu/reg-withdrawal-information/>))

Return to Title IV policy- <https://www.ecu.edu/bigcentral/return-title-iv-funds/>