



# Paying for School

- Employer Reimbursement
- Financial Aid
- Scholarships
- Benefits for Military Personnel, Their Spouses, and Veterans



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# The Path to Your Degree Begins With Our Commitment.

## The Kaplan Commitment®

### Experience Kaplan University With No Tuition Obligation.

We are committed to your education, your goals, and you. At Kaplan University you can take the first 3 weeks of class to try a degree program for yourself with no tuition obligation.

It's simple. You'll attend real classes for real credits. After an introductory period, if you decide we're right for you and remain in the program, you will become accepted into the University. If not, your obligation ends there. There's no tuition cost or other financial obligation beyond the nonrefundable application fee unless you remain in the program.\*

### We Believe in Your Success.

With personalized support provided by Education Advisors, mentor programs, alumni, faculty, and career services, we're dedicated to helping you pursue your goals. Our commitment to your success doesn't end when you enroll; it stays with you through graduation, and beyond.

The cost of pursuing an online degree at Kaplan University is much less than the cost of postponing your dreams and deferring your career goals. Kaplan University offers you a college education at a competitive price and will assist qualified students in securing the financial support† they need to further their education and career goals.

Several options are available to students interested in financing their education. Kaplan University can help you find the financial solution that is right for you.

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\*Classes count toward a degree if satisfactorily completed. No credits are earned if the student withdraws during the introductory period (3 weeks for undergraduate students), which begins day one of the first term. Students who choose to continue their studies at the University will need to meet specific requirements. Graduate programs not included. Additional terms may apply to international and non-U.S. citizen students. For further information, see the University Catalog and Addendum available at [catalog.kaplanuniversity.edu](http://catalog.kaplanuniversity.edu). Application fee waived for campus and learning center students through December 31, 2017.

## Employer Reimbursement

Whether you are beginning a new career or making your way up the corporate ladder, a Kaplan University education could increase your value in the workplace. Some employers will reimburse, in full or in part, working students who acquire advanced knowledge and training. For more information on employer reimbursement, check with your human resources department.

## Financial Aid

Kaplan University offers detailed information to guide you through the financial aid process. You deserve the simplest and best possible plan to finance your education. As an accredited learning institution, Kaplan University helps qualified students apply for and receive Title IV federal financial aid, including grants and loans, for the majority of our degree programs.<sup>†</sup> We encourage you to also investigate your eligibility for state grants and outside scholarships.

Federal student loan programs are available to students who qualify. Available funding options include Subsidized Stafford, Unsubsidized Stafford, and Parent PLUS loans through the Direct Loan program with the US Department of Education.

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<sup>†</sup>Eligibility is based on U.S. Department of Education criteria and is determined from data submitted on the Free Application for Federal Student Aid (FAFSA). Students may also be required to submit supporting documentation as part of a verification process to determine eligibility for financial aid.

# Loans and Grants

The University is approved for the following loans and grants:

## Federal Grants (undergraduate only)

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant Program

## State Grants (undergraduate only)

- Arizona Leveraging Educational Assistance Partnership (AzLEAP; Arizona residents)
- Florida Scholarship for Children and Spouses of Deceased or Disabled Veterans and Servicemembers (Florida residents)
- Florida Bright Futures Scholarship Program (Florida residents)
- Florida Post-Secondary Student Assistance Grant (Florida residents)
- Florida José Martí Scholarship Challenge Grant Fund (Florida residents)
- State of Iowa Scholarship Program (Iowa residents)
- Iowa Tuition Grant (Iowa residents)
- Iowa National Guard (Iowa residents)
- Maine State Grant (Maine residents; onsite only)
- Nebraska Opportunity Grant (Nebraska residents; onsite only)
- Vermont State Grant (Vermont residents)

## Loans (available to undergraduate and graduate students; subject to eligibility requirements)

- Subsidized Federal Stafford Loan
- Unsubsidized Federal Stafford Loan
- Federal PLUS Loan and Graduate Federal PLUS Loan
- Alternative Loans



## Work Study

- Federal Work Study Program
- State Work Study Program

## Other Agencies or Programs (undergraduate or graduate)

- Promise Jobs
- Veterans Administration Benefits
- Workforce Investment Act\*
- Division of Vocational Rehabilitation
- Defense Activity for Non-Traditional Education Support (DANTES)
- Canadian financial assistance may be available for those who qualify
- All other eligibility sources according to state and federal requirements

**Students who receive loans to pay for their course of instruction must realize that it is their responsibility to repay the full amount of the loan, plus interest, less the amount of any refund.** Defaulting on loans guaranteed or reinsured by the state or federal government could result in damage to credit ratings, loss of eligibility for future student loans and other forms of financial aid, loss of deferment and monthly payment options, withholding of state and federal income tax refunds, initiation of court action, and garnishment of wages.

Additional information on eligibility requirements, alternate financing, amounts available, interest rates, scholarships, and repayment schedules is available from the Financial Aid Office.

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\*Kaplan University may be eligible to be an approved training provider for Workforce Investment Act (WIA) student aid. Students must contact their local WIA One-Stop Centers or their Local Workforce Investment Boards to determine training program eligibility.

# Applying for Financial Aid

Kaplan University has provided a guide to help you through the financial aid process. Our checklist contains instructions so you can track your progress through each of the five steps.

## STEP 1: Your FSA ID

Getting your U.S. Department of Education Federal Student Account Identification (FSA ID) is the first must-do step in applying for financial aid. Your FSA ID is your electronic signature. It allows you to electronically sign your Free Application for Federal Student Aid (FAFSA), check its status online, and access your account information. Your FSA ID is an important part of your financial aid process and you will continue to use it throughout your educational career. Keep your FSA ID handy and secure.

If you decide to apply for financial aid, visit the U.S. Department of Education FSA ID Registration website (<https://fsaid.ed.gov>) and click “Create an FSA ID.”

## STEP 2: Your FAFSA

1. Once you have your FSA ID, complete the FAFSA located at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Use your FSA ID to electronically sign your FAFSA.
  2. Step 5 will ask you for a school code. Your school code is available at <https://www.kaplanuniversity.edu/tuition-financial-aid/financial-aid-process/>.
  3. Step 6 allows you to print a copy of your FAFSA for your records.
- Very Important:** If you do not print/copy the submission page at this time, you will be unable to access it for 24 to 72 hours.
4. Step 10 of 10 submits your FAFSA application to the U.S. Department of Education. Click on “Submit My FAFSA Now” to complete the process.
  5. You should receive your Student Aid Report, which is an acknowledgment of your submitted information, in about 2 weeks.

## STEP 3: Your Projected Funding Plan

After you have obtained your FSA ID and submitted your FAFSA, your projected funding plan will be provided to you by Kaplan University’s Financial Aid Office. It is an estimation of what you will receive in federal, state, and Kaplan University aid, or scholarships.

You should review and approve the plan with one of the Student Finance Advisors at Kaplan University. Please note that this funding plan estimation is subject to change based on student information contained in the Institutional Student Information Record (ISIR), which is sent to Kaplan University by the federal government.

#### **STEP 4: Master Promissory Note**

Now you are ready to obtain and sign the Master Promissory Note (MPN). All students seeking federal student loans must complete an MPN with Direct Loans. You must do this before you can receive your loan. The MPN should be completed electronically with Direct Loans via the StudentLoans.gov website (<https://studentloans.gov/myDirectLoan/index.action>).

#### **STEP 5: Entrance Counseling**

The U.S. Department of Education requires that all students wishing to borrow under the federal Stafford loan program participate in loan entrance counseling before receiving funds. To help you satisfy this requirement, visit the Direct Loans website (<https://studentloans.gov/myDirectLoan/index.action>). Please note, to complete this entrance counseling and exam you will need your FSA ID to access your loan documentation.

### **Next Steps**

Once you submit your financial aid information, the Financial Aid Office will review your information and will be in touch to let you know if there are any additional forms that you will need to fill out to complete the financial aid process.

### **Financial Aid Verification**

The verification process is used to verify information included on a student's FAFSA to ensure it is accurate. There are several reasons why a student's FAFSA may be selected for verification, including contradictory or incomplete data. Applications are also selected at random.

If your FAFSA is selected for verification, the federal government will require the Kaplan University Financial Aid Office to collect additional documents from you. If this occurs, the Financial Aid Office will notify you of which forms to send and their associated due dates.

Students who apply for financial aid are responsible for completing all the necessary steps and submitting any required documentation in a timely manner.

# Financial Aid for Non-U.S. Citizens

## Aid From Your Home Country

Contact the cultural section of your country's embassy or ministry of education to inquire about financial aid options and their requirements.

## Aid From the U.S. Government

The majority of U.S. government financial assistance is not offered to international students. The U.S. government does provide aid to students from specific countries—you can request more information from your embassy or the U.S. State Department.

## Bank Loans

Kaplan University works with a variety of lenders to offer alternative credit-based loans to international students. Applicants are encouraged to apply with a cosigner. Cosigners must be a U.S. citizen or permanent resident and meet the lender's criteria.

# Scholarships

Kaplan University is committed to helping you achieve your educational goals. Did you know that millions of dollars in private scholarship funds are available to qualified students? Kaplan University encourages you to seek out private sources for scholarship aid.

# Benefits for Military Personnel, Their Spouses, and Veterans

At Kaplan University we believe in the potential of our military in the classroom and in their careers; we are committed to helping them achieve that potential. Active-duty servicemembers and veterans are eligible for special tuition rates for undergraduate and graduate programs. Reduced tuition for spouses of active-duty servicemembers is also available.



# Department of Defense Resources for Military Students

If you are using military benefits to cover the cost of attendance, you are required to utilize the following tools to evaluate whether Kaplan University is the right institution for you.

Note: when asked to select a Kaplan University campus, online and learning center students should select Kaplan University Davenport; all other Kaplan University campuses are listed by location.

## **College Scorecard** (<https://collegescorecard.ed.gov/>)

This is a planning tool to assist prospective students and their families in the evaluation institutions during the selection process.

## **College Navigator** (<https://nces.ed.gov/collegenavigator/>)

This site provides school information including tuition and fees, retention and graduation rates, use of financial aid, and student loan default rates. It also features a cost calculator and school comparison tool.

## **Paying for College site of the Consumer Financial Protection Bureau** (<https://www.consumerfinance.gov/paying-for-college/>)

This is a comparative tool that allows students to compare the financial details of up to three schools at a time.

## **Financial Aid Shopping Sheet**

(<https://www2.ed.gov/policy/highered/guid/aid-offer/index.html>)

This tool provides a simplified model of a financial aid award letter that provides an estimate of cost and financial aid. You can use the shopping sheet as a comparative tool to aid in the decision-making process. Review the Kaplan University shopping sheet for general estimates of cost of attendance. For a more accurate cost estimate, use the Net Price Calculator, which is produced for all military students, dependents, and spouses.

# Military Educational Benefits Information

## Military Tuition Assistance

If approved by the Education Services Officer, military tuition assistance may pay up to \$166.67 per quarter credit hour for a maximum of \$4,500 per year for Air Force and Marines. The annual cap for Army and Navy is \$4,000. The annual cap for Coast Guard is \$3,375. If you exhaust these funds, which may cover up to five classes each year in a Kaplan University undergraduate program, you may be able to use Top-Up benefits from the GI Bill® to cover the balance.\*

## Montgomery GI Bill

Montgomery GI Bill benefits provide up to \$1,789 per month depending on how many courses are taken. In most cases, Kaplan University undergraduate tuition would be covered by this rate.†

## The Post-9/11 GI Bill

At the 100% entitlement level, the Post-9/11 GI Bill tuition and fee benefits are capped at \$21,970.46 each year for use at Kaplan University. In most cases this covers all tuition and fees in Kaplan University programs. However, please note that if you are not entitled to 100% benefit rate, you will be responsible for that portion of the tuition. For example, if you are entitled to 80% of the Post-9/11 GI Bill benefit, you would be responsible to pay for 20% of your tuition and fees using other funding sources.

## The Yellow Ribbon Program

Kaplan University participates in the Yellow Ribbon Program for all its undergraduate and graduate programs. The Program assists when tuition expenses exceed the Post-9/11 GI Bill cap of \$21,970.46. If you are eligible for the Yellow Ribbon Program, which is offered if you have the 100% entitlement to the Post 9/11-GI Bill benefits, Kaplan University has agreed to waive a percentage of those expenses and the VA will match the same amount as the University. This will result in 100% coverage of tuition and fee costs for eligible veterans. Note: servicemembers on active duty and spouses of active-duty servicemembers are not eligible for the Yellow Ribbon Program.

## MyCAA Spousal Assistance Program

The My Career Advancement Account (MyCAA) program provides up to \$4,000 in educational funding for an associate's degree, certificate, or licensure program for eligible military spouses. To be eligible you must be the spouse of E-1 to E-5, W-1 and W-2, or O1 and O-2. The maximum amount is \$2,000 per year and there are completion requirements.

## Financial Aid Advisors/Student Finance Advisors

Kaplan University has Financial Aid Advisors (Student Finance Advisors for campuses and learning centers) available to assist you with answering questions regarding your military benefits. We recommend you speak with an Advisor as well as the Veterans Administration and/or an Education Services Officer to determine your funding options.

## Federal Student Aid

Federal student aid for military students not eligible for military tuition assistance or GI Bill benefits may be available to those who qualify. Kaplan University can help determine if you are eligible for federal financial aid, including grants and loan programs.

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\*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).  
More information about education benefits offered by VA is available at the official U.S. government website at [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).

†Some programs have additional associated fees that are not included in the price of tuition. Check with an Admissions Advisor.  
Reduced tuition benefits may not be combined with scholarships, military discounts, tuition vouchers, grants, and other discounts.

# Financial Aid Fact Sheet

## **I. Federal Pell Grant: Gift Assistance that is not repaid.**

### **II. Federal Stafford Loan (Subsidized): Must be repaid.**

- A. Current award amounts range from \$0 to \$3,500 for first-year undergraduate students, based on eligibility.
- B. For loans first disbursed between July 1, 2017, and June 30, 2018, the interest rate is at 4.45%.
- C. Interest accrues immediately after the student leaves school or drops below half-time.
- D. Payments are not made until 6 months after the student leaves school or drops below half-time.
- E. Contact the loan servicer to inquire about repayment or forbearance options.

### **III. Federal Stafford Loan (Unsubsidized): Must be repaid.**

- A. Current award amounts range from \$0 to \$6,000 for first-year undergraduate students based on eligibility.
- B. Current award amounts range from \$0 to \$20,500 for graduate students based on eligibility.
- C. For loans first disbursed between July 1, 2017, and June 30, 2018, the interest rate for the undergraduate rate is fixed at 4.45% and the graduate rate is fixed at 6.0%.
- D. Interest begins to accrue immediately upon disbursement.
- E. Payment of principal begins 6 months after the student leaves school or drops below half-time.
- F. Contact the loan servicer to inquire about repayment or forbearance options.

### **IV. Federal PLUS Loan (PLUS): Must be repaid.**

- A. For loans first disbursed on or after July 1, 2017, the interest rate is fixed at 7.0%.
- B. Interest accrues immediately upon disbursement.
- C. Direct PLUS Loans enter repayment when they are fully disbursed (paid out). Your loan will be placed into deferment while you are in school at least half-time and for an additional 6 months after you graduate or drop below half-time.
- D. Contact the loan servicer to inquire about repayment or forbearance options.

# Appendix: Average Cost of Attendance Charts

The charts below show the average cost of attendance per school location.

Kaplan University Online Student Cost of Attendance Per Month					
Cost of Attendance Components	Undergraduate Certificate, Associate's, and Bachelor's Degree (Off-Campus)	Undergraduate Certificate, Associate's, and Bachelor's Degree (With Parent)	Master's Degree (A,B,C Track)	Master's Degree (D-Track)	Doctorate Nurse Practitioner
Average Per Credit Hour Tuition Rate	\$371	\$371	\$407	\$436	\$700
Fees	\$106	\$106	\$100	\$78	\$98
Books	*\$73	*\$73	\$50	\$75	\$50
Indirect Costs	\$794	\$400	\$794	\$642	\$794
Computer Allowance	†\$1,000	†\$1,000	†\$1,000	†\$1,000	†\$1,000
*Books are included in the cost of tuition for undergraduate certificate, associate's, and bachelor's degree programs. †The Computer Allowance is a one time allowance added to the budget during the first term of a first-time enrollee.					

## Online Cost of Attendance

## Midwest Campuses

### Student Cost of Attendance Per Month

Cost of Attendance Components	Undergraduate Certificate, Associate's, and Bachelor's Degree (Off-Campus)	Undergraduate Certificate, Associate's, and Bachelor's Degree (With Parent)	Master's Degree (A,B,C Track)	Master's Degree (D-Track)	Dental Assistant
Average Per Credit Hour Tuition Rate	\$405	\$405	\$407	\$436	\$440
Fees	\$27	\$27	\$102	\$116	\$0
Books	*\$73	*\$73	\$50	\$75	\$0
Indirect Costs	\$794	\$400	\$794	\$715	\$953
Computer Allowance	†\$1,000	†\$1,000	†\$1,000	†\$1,000	†\$1,000

\*Books are included in the cost of tuition for undergraduate certificate, associate's, and bachelor's degree programs.  
 †The Computer Allowance is a one time allowance added to the budget during the first term of a first-time enrollee.

### Midwest Region Cost of Attendance

## Augusta, Lewiston, and Portland

### Student Cost of Attendance Per Month

Cost of Attendance Components	Undergraduate Certificate, Associate's, and Bachelor's Degree (Off-Campus)	Undergraduate Certificate, Associate's, and Bachelor's Degree (With Parent)	Master's Degree (A,B,C Track)	Master's Degree (D-Track)	Doctorate Nurse Practitioner
Average Per Credit Hour Tuition Rate	\$228	\$228	\$320	\$320	\$700
Fees	\$110	\$110	\$98	\$78	\$98
Books	*\$73	*\$73	\$50	\$75	\$150
Indirect Costs	\$794	\$400	\$844	\$715	\$794
Computer Allowance	†\$1,000	†\$1,000	†\$1,000	†\$1,000	†\$1,000

\*Books are included in the cost of tuition for undergraduate certificate, associate's, and bachelor's degree programs.  
 †The Computer Allowance is a one time allowance added to the budget during the first term of a first-time enrollee.

### Maine Cost of Attendance

## Hagerstown and Rockville

### Student Cost of Attendance Per Month

Cost of Attendance Components	Undergraduate Certificate, Associate's, and Bachelor's Degree (Off-Campus)	Undergraduate Certificate, Associate's, and Bachelor's Degree (With Parent)	Master's Degree (A,B,C Track)	Master's Degree (D-Track)	Doctorate Nurse Practitioner
Average Per Credit Hour Tuition Rate	\$371	\$371	\$407	\$436	\$700
Fees	\$106	\$106	\$100	\$78	\$98
Books	*\$73	*\$73	\$50	\$75	\$50
Indirect Costs	\$794	\$400	\$794	\$642	\$794
Computer Allowance	†\$1,000	†\$1,000	†\$1,000	†\$1,000	†\$1,000

\*Books are included in the cost of tuition for undergraduate certificate, associate's, and bachelor's degree programs.  
 †The Computer Allowance is a one time allowance added to the budget during the first term of a first-time enrollee.

### Maryland Cost of Attendance

## Hagerstown and Rockville

### Military Student Cost of Attendance Per Month

Cost of Attendance Components	Undergraduate Certificate, Associate's, and Bachelor's Degree (Off-Campus)	Undergraduate Certificate, Associate's, and Bachelor's Degree (With Parent)	Master's Degree (A,B,C Track)	Master's Degree (D-Track)	Doctorate Nurse Practitioner
Average Per Credit Hour Tuition Rate	\$371	\$371	\$407	\$436	\$700
Fees	\$106	\$106	\$100	\$78	\$98
Books	*\$73	*\$73	\$50	\$75	\$50
Indirect Costs	\$794	\$400	\$794	\$642	\$794
Computer Allowance	†\$1,000	†\$1,000	†\$1,000	†\$1,000	†\$1,000

\*Books are included in the cost of tuition for undergraduate certificate, associate's, and bachelor's degree programs.  
 †The Computer Allowance is a one time allowance added to the budget during the first term of a first-time enrollee.

### Maryland Cost of Attendance

# Kaplan University Financial Aid Contact Information

## **Online Programs/Admissions**

6301 Kaplan University Avenue  
Fort Lauderdale, FL 33309  
Tel: 866.527.5268 (Toll Free)

## **Main Campus**

**Davenport**  
1801 East Kimberly Road, Suite 1  
Davenport, IA 52807  
Tel: 563.355.3500  
Tel: 800.747.1035 (Toll Free)  
Fax: 563.355.1320

## **Branch Campuses**

**Indiana**  
**Indianapolis**  
9000 Keystone Crossing, Suite 800  
Indianapolis, IN 46240  
Tel: 317.208.5311

### Iowa

**Cedar Falls**  
7009 Nordic Drive  
Cedar Falls, IA 50613  
Tel: 319.277.0220

### **Cedar Rapids**

3165 Edgewood Parkway, SW  
Cedar Rapids, IA 52404  
Tel: 319.363.0481

### **Des Moines**

4655 121st Street  
Urbandale, IA 50323  
Tel: 515.727.2100

### **Mason City**

Plaza West, 2570 4th Street, SW  
Mason City, IA 50401  
Tel: 641.423.2530

### Maine

**Augusta**  
14 Marketplace Drive  
Augusta, ME 04330  
Tel: 207.213.2500

### **South Portland**

265 Western Avenue  
South Portland, ME 04106  
Tel: 207.774.6126  
Tel: 800.639.3110 (Toll Free)  
Fax: 207.774.1715

### **Lewiston**

475 Lisbon Street  
Lewiston, ME 04240  
Tel: 207.333.3300  
Tel: 800.488.2190 (Toll Free)  
Fax: 207.333.3305

### Maryland

**Hagerstown**  
18618 Crestwood Drive  
Hagerstown, MD 21742  
Tel: 800.422.2670 (Toll Free)  
Tel: 301.766.3600

### Missouri

St. Louis  
1807 Park 270 Drive  
St. Louis, MO 63146  
Tel: 314.205.7900

### Nebraska

**Lincoln**  
1821 K Street  
Lincoln, NE 68508  
Tel: 402.474.5315

### **Omaha**

5425 North 103rd Street  
Omaha, NE 68134  
Tel: 402.431.6100

### Wisconsin

**Milwaukee**  
201 West Wisconsin Avenue  
Milwaukee, WI 53203  
Tel: 414.223.2105

## **Kaplan University Learning Center**

**Kaplan University Learning Center,  
Rockville**  
1390 Piccard Drive, Suite 100  
Rockville, MD 20850  
Tel: 301.258.3800



If you have any  
financial aid questions, please visit  
**KaplanUniversity.edu**  
or your respective campus.



Student Finance Advisor: \_\_\_\_\_

Email Address: \_\_\_\_\_

Appointment Date & Time: \_\_\_\_\_

