Kettering University

Financial Aid Office
1700 University Ave
Flint, MI 48504
Fax: 810-762-9807

2025-2026 Application for Graduate Financial Aid On-Campus

Name: ____ ID# ____________________

ANTICIPATED ENROLLMENT and EMPLOYER REIMBURSEMENT

Indicate the **actual** number of credit hours you will take each term (**do not indicate "max")**. You must submit a copy of your employer's reimbursement policy **OR** if your company does not have a reimbursement program (or you are not eligible for reimbursement), you must provide a letter from your employer's Human Resource (HR) Department stating this to the Financial Aid Office.

	Anticipated Enrollment (indicate # of credits)
Summer 2025 Term (July 2025 – Sept 2025)	
Fall 2025 Term (Oct 2025 – Dec 2025)	
Winter 2026 Term (Jan 2026 – March 2026)	
Spring 2026 Term (April 2026 – June 2026)	

Name of Employer: ______________________________________

Annual Amount of Reimbursement: ___________________________
(attach a copy of your employer's reimbursement policy or a letter from your company's HR Department)

If you are currently unemployed, please check here: _____ Last Date of Employment: _____/_____/_____

PLEASE NOTE: you must submit a copy of either (a) your most recent unemployment benefits statement or (b) your termination letter from your employer.

IMPORTANT NOTES:

1. If you receive tuition reimbursement from your employer, it will be counted as a resource for the term it is intended, even if you will not receive the reimbursement until after the term has ended.
2. It is your responsibility to contact the Financial Aid Office if your enrollment plans change in any way. If you do not enroll for the number of credit hours you indicate, or you drop a course after it has started, your financial aid will be adjusted to match your enrollment status.

By signing this application, I certify that (1) I have read and understand the accompanying policy and (2) all the information reported on it is complete and correct.

Signature: ____ Date: _____________________

Graduate Student Policy
Kettering University On-Campus

Graduate students are eligible to receive a loan for the amount of their cost of attendance less employer reimbursement.

Types of Loans (Financial Aid) Available

As a graduate student, you may be eligible to receive:

Federal Direct Unsubsidized Loan   This loan is limited to a maximum of $20,500 per academic year (July – June). This loan may not cover your tuition cost for the year. Additional borrowing options for your remaining tuition costs are listed below.

Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. Repayment begins 6-months after graduation or if/when you cease to be enrolled at least half-time. All federal eligibility requirements must be met.

Non-Federal Private Student Loan   A credit-based loan offered by a third-party lender. Interest on a private loan accrues from the date of disbursement and continues throughout the life of the loan. Repayment on most loans begins 6-months after graduation or if/when you cease to be enrolled at least half-time but may vary depending on the lender. It is your responsibility to know your lender's repayment terms and policies. Non-federal private loans can have variable or fixed interest rates depending on the lender.

Federal Direct Graduate PLUS   A credit-based loan offered by the federal government. Interest on a Graduate PLUS loan accrues from the date of disbursement and continues throughout the life of the loan. Repayment begins 6-months after graduation or if/when you cease to be enrolled at least half-time. All federal eligibility requirements must be met.

How Eligibility is Determined

The Financial Aid Office must have the following information in order to determine your loan eligibility:
- Free Application for Federal Student Aid (FAFSA) for the correct aid year
- Application for Graduate Financial Aid for the correct year
- Copy of employer's reimbursement policy or letter from HR department stating you are ineligible

Your cost of attendance and loan eligibility is based on your actual tuition charges (determined by the number of credit hours you're enrolled in per term) and an allowance for books, miscellaneous expenses, and room and board. On-campus students also receive an allowance for transportation.

Employer Reimbursement

If you receive reimbursement from your employer for tuition and/or books, it will be counted as a resource for the term it is intended, even if you will not receive the reimbursement until after the term has ended (source: Federal Student Aid Handbook; May 2015; Chapter 7; 3-139).

Unemployment

If you are currently unemployed, you must provide the Financial Aid Office with your last date of employment and provide a copy of either your most recent unemployment benefits statement or a copy of your termination letter from your employer.

Adjustments to Aid

It is your responsibility to contact the Financial Aid Office if your enrollment plans change. If you do not enroll for the number of credit hours you indicate, or you drop a course after it has started, your financial aid will be adjusted to match your enrollment status.