

## Student Financial Aid

### **Fall 2017, Spring 2018, Summer 2018**

#### 2017-2018 Financial Aid Consumer Information

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#### **(1) Student Responsibilities**

This publication regards all students attending Simmons College of Kentucky (SCKY) for the 2017-2018 academic school year.

You are responsible for familiarizing yourself with the information contained in this Policy and Procedure publication.

- Monitoring your mail for official Simmons correspondence, particularly from our office, the Finance Aid Office, The Finance Office, Admission Office, and Registrar Office.
- Responding to our request for additional information in a timely matter via mail or email.
- Notifying the Financial Aid Office of the following:  
All estimate and actual financial assistance from both institutional and non-institutional sources.
- Changes or errors in your enrollment, or academic program with the Registrar's Office or Office of Admission.
- Errors on your financial situation since filing the Free Application for Federal Student Aid (FAFSA) and unique circumstances not reflected on the FAFSA.
- If you have been awarded or disbursed federal or state aid at an institution other than Simmons College
- If you attend less than half-Time.

The Financial Aid Office is located on the 3<sup>rd</sup> Floor of Parrish Hall. The Executive Financial Aid Director can be reached at 502-776-1443 Ext. 121 Monday thru Friday 9:00 to 5:00.

Mailing Address:  
 Simmons College of Kentucky  
 1018 South 7<sup>th</sup> Street  
 Louisville, KY 40203  
 502-776-1443  
[www.simmonscollegeky.edu](http://www.simmonscollegeky.edu)

**(2) 2017-2018 Costs**

This section contains information on direct costs per semester for students attending for fall 2017 and spring 2018. Please contact the Finance Office for your actual charges.

HOURS	TUITION	FEES	TUITION AND FEES
12 Hours	2460	195	2655
9 Hours	1845	195	2040
6 Hours	1230	195	1425
3 Hours	615	195	810

Tuition Charges are based on \$205.00 per credit hour. Matriculation Fee @ \$175.00 and Student Activity Fee @ \$20.00. SCKY tuition and fees are subject to change by the Board of Director and the Kentucky Council on Postsecondary Education. Please visit our SCKY website for complete listing of all fees.

**Cost of Attendance**

The Federal Government requires that Financial Aid Offices establish a cost of attendance (COA) in calculating your eligibility for need-based aid programs. The standard components of the budget are tuition, travel, fees, room and board, books, and personal expenses, which is a combination of your direct and indirect costs.

Amounts for transportation and personal expenses are included in the established cost of attendance using College Board’s Living Expense low- budget model.

Financial Aid Budgets/ Cost of Attendance for three defined categories:

- Off-Campus students
- Independent Commuter students (Independent per Institutional Student Information Record [ISIR] but indicated would be living with parent or relative OR did not indicate Housing on ISIR)
- Dependent Commuter students (Dependent per ISIR –indicated would be living with parent or relative OR did not indicate Housing on ISIR)

2017-18 Full-Time*	Off-Campus	Independent Commuter	Dependent Commuter
Tuition & Fees*	5,310	5,310	5,310
Books & Supplies	1,000	1,000	1,000
Room & Board	6,328	4,112	3,164
Transportation	1,760	1,760	1,760
Personal/Misc	2,270	2,270	1,134
Total	16,668	14,452	12,368

\*- Full-Time is based on average of 12 credit hours per prior year enrollment data

If you have unusual circumstances not reflected in your budget, please contact the Student Financial Aid Office for professional judgment (PJ) consideration.

### **Over-award Policy**

An over-award occurs when financial aid exceeds a student's financial need and/or cost of attendance. When a student receives federal aid, Simmons College is required to adhere to all associated regulations. All aid, including scholarships and grants, must be counted as estimated financial assistance in a student's total aid package.

It is the student's responsibility to report all sources of estimated financial assistance including third party scholarship, school scholarship, and departmental scholarship to the Financial Aid Office.

### **(3) Application Process**

The Office of Financial Aid coordinates a variety of programs to help remove financial barriers to the cost of education. These programs, which include scholarship and grants, may be awarded in various combinations and amounts to help meet your individual needs.

Your need for financial aid is determined from data contained on the Free Application for Federal Student Aid (FAFSA). You can fill out an application on the web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call 1-800-433-3243 (1-800-730-8913 TDD for hearing impaired) to receive an application. We suggest that you file the FAFSA online, because it will take less time for the Central Processing Office to complete the review process. The priority FAFSA filing is on or after October 1<sup>st</sup>.

Students (and parents- if information required) will need to obtain a Federal Student Aid Username (FSA ID) and password. The U.S. Department of Education has provided a one page resource for students, parents, and borrowers. The guide explains the need for creating an FSA ID and describe how to create an FSA ID. <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>

You will need Simmons College of Kentucky school code when filling out the FAFSA.

**School Code: 041780**

### **Awarding Philosophy & Procedures**

In an effort to establish a consistent means of packaging financial aid, we have established the following minimum standards for awarding student financial aid.

You will not be awarded federal aid unless you have a completed 2017-2018 FAFSA with an official expected family contribution (EFC) on file with Student Financial Aid Office. Also necessary Verification documentation must be submitted. No ineligible or hold flags may exist on your account. All federal database match problems must be resolved.

You will not be awarded federal aid if you are determined to not be making or maintaining Satisfactory Academic Progress (SAP) as determined by Simmons College of Kentucky's SAP policy.

SAP determination is made at the end of the spring semester. Each student who does not meet the SAP standards are notified by email or mail.

### **Renewal Procedures for Federal Programs**

You must renew your FAFSA each year for consideration of Federal Aid. You can renew your FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Submit your FAFSA no later than April 15<sup>th</sup> for priority consideration for the upcoming fall semester.

In addition to renewing the FAFSA, the student must meet all academic requirements such as enrolling in an eligible program and maintaining satisfactory academic progress. Academic progress is monitoring by institutional standards as well as Federal Student Aid Satisfactory Academic Progress (SAP) policy.

### **Professional Judgment**

If you have any unusual family or financial circumstances that you do not feel have been reflected properly in the determination of your financial need, you are encouraged to contact the Financial Aid Office. These unusual circumstances may include one or more of the following: loss of job, change in income, divorce, death.

## **(4) Verification**

Federal regulations require each institution to verify FAFSA data for a percentage of its applicants. If you are selected for verification, you must verify certain items you reported on your application (i.e. adjusted gross income, sources and amounts of nontaxable income, taxes paid, household size, number in college, etc.) You will receive a correspondence outlining additional information needed to complete the verification process.

**The student cannot receive any federal financial aid funds until the verification process has been completed.**

- All applicants selected for verification through the computer edits used by the U. S. Department of Education's central processor are verified by DJA regardless of any limit reached. In addition to applicants selected by the system, DJA will verify any non-selected applicant, when the institution becomes aware of conflicting information.
- Letters requesting information will contain a clear explanations of the documents needed to satisfy the verification requirements. The applicants' responsibilities in regard to the completion of verification will be clearly stated in the request letter.
- Upon completion of verification, the institution will notify the selected applicant of any award changes through a corrected Student Aid Report Acknowledgement which has been reprocessed through the Department of Education's Central Processor. Applicants are encouraged to contact the Director of Financial Aid for explanation of corrections and amended awards.
- The institution will correct inaccurate data and calculate a new Expected Family Contribution (EFC) through the Federal Methodology formula. If corrections are necessary, they will be made electronically through DJA and the Department of Education's Central Processor. The corrected Student Aid Acknowledgement will then be sent to the student by the central processor in order to notify them of any change.
- Simmons College Financial Aid office will also send a verification review status letter and award letter.

## (5) Federal and State Aid

### **Federal Pell Grant**

This grant is awarded to eligible students who are working on their first bachelor's degree or associate's degree. The amount of this grant is determined by the payment chart published by the U. S. Department of Education according to your official expected family contribution (EFC) calculated from your FAFSA information. The EFC must be between 0 and \$5,234. The maximum Federal Pell Grant for the 2017-2018 year is \$5,920. We award this grant assuming you will be attending full-time (12 credit hours or more). If you do not enroll as a full-time student, your grant will be adjusted according to the payment chart.

### **Federal Supplemental Educational Opportunity Grant (SEOG)**

This grant is awarded to undergraduate students with exceptional financial need. Federal Pell Grant recipients are given priority. At Simmons the initial maximum award amount is \$500.00 a year. You must enroll at least half-time (6 hours per semester) to be eligible for this grant. Summer SEOG is determined by availability of funds. Less than half-time enrollment may be considered for SEOG during the summer term.

### **Kentucky College Access Program (CAP) Grant**

- CAP Grants help Kentucky's financially needy undergraduate students attend eligible public and private colleges and universities, proprietary schools, and technical colleges.
- Student must: Be a Kentucky resident, have financial need, attend an eligible college, have no past due financial obligations to KHEAA or to any Title IV program, be enrolled at least half-time in a program at least two years in length. (Religious Studies programs are not eligible)
- Award: Up to \$1,900.
- Application: FAFSA, which should be completed as soon as possible on or after October 1st. *Funds are awarded on a first-come, first-served basis.*

### **KHEAA Go Higher Grant**

- Student must: Be a Kentucky resident, be a U.S. citizen/national or permanent resident, be age 24 or older, have a financial need, enroll in a participating Kentucky school less than half-time, have no past due financial obligations to KHEAA or to any Title IV program, be seeking first undergraduate degree.
- Award: Up to \$1,000 for one academic year
- Application: Complete both the [FAFSA](#) and the [Go Higher Grant](#) application.

### **Kentucky Educational Excellence Scholarship (KEES)**

The KEES program provides scholarships to students who earn at least a 2.5 GPA each year they attend a certified Kentucky high school. To find out if you have any KEES please visit [www.kheaa.com](http://www.kheaa.com) (You will have to create an account).

## (6) Satisfactory Academic Progress Policy

### PURPOSE AND SCOPE

Federal regulations mandate that a student receiving financial aid under Title IV programs must maintain Satisfactory Academic Progress (SAP) in his/her course of study regardless of whether or not financial aid is awarded each semester. Students are responsible for understanding and adhering to the satisfactory academic progress policy.

Satisfactory Academic Progress (SAP) will be measured at the end of the spring semester for all students.

Satisfactory Academic Progress is measured with the following standards:

- Qualitative (cumulative Grade Point Average)
- Quantitative Pace (66.67% Rule- Hours earned divided by Hours Attempted)
- Maximum Time Frame (150% of required hours for program completion)

### QUALITATIVE STANDARD- Grade Point Average (GPA)

**Qualitative Component** - Refers to Grade Point Average (GPA) - a student's **cumulative GPA must be a 2.0 or higher** by the end of his/ her academic year in order to meet the qualitative component.

Simmons uses a 4-point scale for GPA. Students earning a cumulative grade point average below the required standard will not be eligible for federal (and some state) financial aid.

### QUANTITATIVE PERCENTAGE STANDARD- (QPS or 66.67% RULE)

**Quantitative Component** - Refers to the pace that a student completes their credit hours. A student must complete 2/3 or 66.67% of all courses attempted. Withdrawals count as attempted. For example: if you have been in school for three semesters, have attempted 27 credit hours, then you must successfully earn (or pass) at least 18 credit hours.

**Maximum Timeframe** - 150% of published degree requirements. If a program requires 120 credit hours for a degree, the maximum timeframe is 180 credit hours

- $120 \text{ hours} \times 150\% = 180 \text{ credit hour maximum}$
- $66 \text{ hours} \times 150\% = 99 \text{ credit hour maximum}$

Students must be evaluated to determine if they are able to graduate from their stated degree by attempting no more than 150% of the hours required to obtain the degree. This is referred to as Maximum Time Frame (MTF). For example as student enrolled in a 66 hour associate degree program cannot receive financial aid beyond their 99<sup>th</sup> credit hour attempted. Students not "on pace" to obtain a degree within this 150% time frame will no longer be eligible.

**All students receiving federal financial aid must satisfy SAP requirements to continue to remain eligible for aid.**

**Evaluation and Notification**

SAP will be reviewed annually at the end of the spring semester for all students who are eligible to enroll in future semesters within the next award year. Students who are at least applicants for an upcoming term within the next award year will also be reviewed. Students who become eligible to enroll or apply after the annual SAP process is run for the award year will have their SAP eligibility evaluated prior to their federal aid eligibility being determined. In order to be eligible for federal and state need-based grant financial aid, students are required to meet certain SAP standards, regardless of whether or not financial aid was received in prior semesters. If it is determined that a student does not meet SAP standards, he or she will be ineligible for any federal aid and need-based state grant financial aid programs. Any federal financial aid offered for the summer term prior to SAP being evaluated will be canceled if it is determined the student does not meet SAP standards.

If it is determined a student is not meeting SAP standards, he or she will be notified if he or she has applied for summer federal financial aid or has completed the upcoming academic year's Free Application for Federal Student Aid (FAFSA). Should at any point one of these actions occur, and the student has not yet been notified, the notification will be sent as soon as possible within the next week. Students will be notified via U.S. Postal mail. The notification will include an explanation of the SAP standards evaluated and the specific standards not met by the student.

Students who lose eligibility for federal and need-based state programs due to not meeting SAP requirements may:

- earn the necessary GPA or semester hours to meet the minimum requirements while not receiving federal and need-based state financial aid, or
- submit a SAP appeal.

Unless academically dismissed, students denied federal and need-based state aid may continue attending using other aid sources or by funding their education themselves.

It is the student's responsibility to monitor his or her academic progress and to be aware of the requirements of his or her program and SAP standards.

**Appeal Process**

A student determined ineligible for financial aid for failure to meet Simmon's Satisfactory Academic Progress standards has the right to make a written appeal to the Student Financial Aid Office if he or she can demonstrate:

- failure to meet the minimum standard was caused by extreme or unusual circumstances beyond his or her control, and;
- he or she has resolved the issue(s) that caused the deficit, and;
- the issue(s) will not affect his or her performance in the future.

If an appeal is approved, the student will be placed on probation. His or her SAP will be evaluated the following semester he or she is enrolled to ensure the student is still meeting the appropriate requirements. If at that time the standards are not being met, a SAP hold will be placed back on the student's account and any federal aid and need-based state grant aid in future semesters will be canceled.

### **Self-Correction**

If it is determined a student is not meeting SAP standards and he or she self-corrects his or her issue(s) in a future semester and still meets all other SAP requirements, he or she will become eligible for federal financial aid the following summer semester. If a student corrects his or her issue during a summer or fall term and wants to be considered for federal financial aid prior to the next award year's annual SAP evaluation, he or she must file an appeal. If a student corrects his or her deficit during a summer session and submits an appeal, and the appeal is approved, the student will not be eligible for federal financial aid and need-based state aid for any summer session. The student would be eligible beginning the fall semester.

### **Late Grade Posted or Grade Change**

If a student is held for SAP and a grade is posted late or a professor changes a student grade and the student wants his or her SAP re-evaluated, the student must file an appeal. There is no automatic process to clear SAP holds for students who have a late grade post or a grade changed. It is the student's responsibility to submit an appeal. If no appeal is submitted, SAP will be re-evaluated during the next award year's annual SAP evaluation process.

### **Multiple and Dual Degrees**

For students who are pursuing a second undergraduate or graduate degree or are working on dual degrees, hours from both degrees are counted when evaluating SAP. If determined not to meet the maximum time frame component of SAP, the student has the option to submit an appeal documenting their situation. If an appeal is approved, the student will be placed on SAP plan which will generally allow the student to attempt up to 150% of the additional credit hours required to earn his or her second or dual degree.

### **Instructions for Submitting an Appeal**

- Complete the SAP appeal coversheet.
- Attach a typed and signed letter. The appeal letter must explain the following:
  - a description of the unforeseen circumstance which may have prevented the student from meeting the SAP standards,
  - how the situation has been resolved, how the student will prevent reoccurrence, and how the student has improved academically.
- Attach supporting documentation.
  - Documentation of circumstances described in your letter must be included with the written appeal.  
Note: the inability to attend classes due to lack of funds is not an extenuating circumstance. Additional documentation may be requested after your appeal is reviewed.



- Submit the appeal coversheet, letter, and documentation to the Student Financial Aid Office. Please retain a copy of all documents submitted for your records. No documents will be returned to the student.

### **Monitoring the Status of Your Appeal**

Your appeal will be reviewed by the SAP committee. All decisions are final. A second review can only be requested if you can provide new information and documentation that may have been omitted from the initial appeal. If a decision has not been made by the time your bill is due, it is your responsibility to pay your balance in full or discuss your payment options with the Finance Office.

You will receive written notification of the decision made on your appeal.

### **Limit of Appeals**

There is no limit on the number of appeals a student can submit; however, a student may not appeal using the same extraordinary and extenuating circumstance twice.

### **Other SAP Information**

*Additional information regarding grades, credits, academic polices and study abroad*

- Earned Hours: A,B,C,D, Pass and Transfer Hours accepted by Simmons College
- Attempted Hours: All earned hours, plus W, F, I (with exceptions listed below)
- Accepted Transfer and Test Credits: Count as earned and attempted hours; are not factored into the student's GPA calculation
- Repeat Courses: Courses count as attempted hours each time taken, regardless of whether federal financial aid is received. If the class is passed, it is also counted as earned hours.
  - If a student is using any of his or her repeat options offered through the Registrar's Office, the initial enrollment in the course (the class which is being replaced) will be included as attempted hours and excluded from earned hours if previously passed (which impacts pace), and it will be excluded in the GPA calculation.
- Incomplete and Withdrawal Grades: Count as attempted hours; do not count as earned hours
- Audited/Non-Credit Courses: Excluded from all calculations and will not be considered when determining SAP status
- Remedial/Developmental Courses: Courses are counted as attempted hours, and if the course is passed, it is also counted as earned hours. If a student receives an A, B, C, D, or F grade for the course, it is factored into their GPA calculation. However, a separate qualitative analysis will be performed at the same time as the annual SAP evaluation to evaluate the quality of the student's academic work in remedial/developmental courses.
- Study Abroad: Courses accepted by Simmons College of Kentucky will be used in determining SAP

### **Academic Program Changes**

If a student changes their academic program (changes majors), credits specific to the earlier major(s) will still be evaluated when determining a student's SAP status. Therefore, coursework taken by a student for enrollment in another major(s) will be counted during their SAP review.

### Important Dates

- Summer SAP Appeal Deadline: June 15th
- Fall SAP Appeal Deadline: August 1st
- Spring SAP Appeal Deadline: December 15th

### (7) Return of Title IV Financial Aid

If a student withdraws from Simmons College of Kentucky, the school, the student, or both, may be required to return some or all of the federal funds awarded to the student for that semester. A student who withdraws from all classes prior to completing 60% of the enrollment term is subject to having his/her eligibility adjusted based on the percentage of the term completed. ***(For example, a student withdraws from all classes after completing only 20% of the term. Therefore the student only earned 20% of aid disbursed or received on his/her account. This results in the school or student having to return 80% of the disbursed/received aid that was not earned.)***

The Student Financial Aid Office encourages all students to read this policy carefully. This policy applies to all Title IV federal aid recipients with disbursable aid from any of the following Federal programs: ***Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), and other Title IV Grants.***

The formula used in the Federal Return to Title IV (R2T4) calculation divides the aid disbursed to student accounts into "earned aid" and "unearned aid". The Student Financial Aid Office must complete the "R2T4" withdrawal calculation and return required funds to the Department of Education within 45 days from the date the college determines the student withdrew. Students contemplating withdrawal from all classes PRIOR to completing 60% of the term should please contact the Student Financial Aid Office to discuss how this will affect their financial aid.

During the first 60% of the period of enrollment (semester), students "earn" Title IV funds in direct proportion to the length of time the student remains enrolled. If a student remains enrolled beyond the 60% point, then aid is considered earned for the period. "Unearned" aid is the amount of disbursed Title IV aid that exceeds the amount of aid earned. The percentage of the period a student remains enrolled is derived by dividing the number of days you attended by the number of calendar days in the period (excluding breaks of 5 consecutive days or more). This is referred to as the percentage completed.

The number of days enrolled divided by the number of calendar days in a term/semester equals the percentage completed (% completed).

EARNED aid is calculated as follows: Total aid disbursable multiplied by % completed

- If EARNED aid equals disbursed aid, no action is required.
- If EARNED aid exceeds disbursed aid, the college must calculate a Post-Withdrawal Disbursement. We will notify the student by letter, email, or phone call regarding the aid to be disbursed to the student account and verify whether or not the student wants funds disbursed for the term. The student will be given 14 days from the offer to respond to the inquiry and our office has up to 120 days to disburse funds after the withdrawal date has been determined.
- If EARNED aid is less than disbursed aid, the college must calculate the difference to be returned by the college and by the student.

[A]UNEARNED aid: Total aid disbursed minus EARNED aid

[B]Percentage of UNEARNED aid (% UNEARNED): 100 minus % completed

The College's share of the "unearned" aid is the lesser of the total amount of "UNEARNED aid" [A] or the school charges multiplied by the "Percentage of UNEARNED aid" [B]. This amount must be returned by the College. The student's share is the difference between the total unearned amount and the College share. This amount must be returned by the student.

If the Finance Office determines a student owes as a result of returned funds, the student will be sent a new statement of account by the Finance Office. This is the student's financial obligation to the College.

The Return of Title IV funds calculation is separate from the College's Tuition/Fee Reduction schedule. Please refer to the Registrar's Office published refund/withdrawal calendar (aka: tuition/fee reduction period).

Aid will be returned to aid programs in the following priority: Federal Pell Grant, and Federal SEOG program, other Title IV or Title VII aid, other federal, state, private, or institutional student financial aid. If any funds are left on your account after all adjustments to the other aid sources, the credit will be returned to you.

The Financial Aid Office will evaluate tuition/fee reductions to non-title IV aid programs on a case-by-case basis.

The Student Financial Aid Office is required by federal regulation to evaluate students receiving all Failing or Incomplete grades for the semester. It is always in the student's best interest to talk with the Student Financial Aid Office regarding their options to see if it is best for them to go ahead and withdraw from classes early in the semester and for them to know the implications they may face if they did not and earned all 'F' grades. At the end of each semester, the Student Financial Aid Office is required to review all students' grades, but especially those that receive an 'F' grade(s) to determine if the student was an 'Unofficial Withdrawal'. Please refer to the section regarding the Students Receiving All Failing Grades (Section #8) and learn what effect failing grades has on a student's financial aid account.

Please remember all financial aid recipients will be held accountable under the school's Satisfactory Academic Progress (SAP) policy.

#### **(8) Students Receiving All Failing Grades**

Students receiving all failing grades are required to comply with the federal Title IV Refund Policy as well as Simmons College Satisfactory Academic Progress Policy. When federal financial aid either partially or fully pays educational expenses and the student receives all failing grades. The Aid office is required by federal regulation to determine if the student is an "unofficial withdrawal."

The College has up to 30 days after the last day of the semester to determine if the student “earned” the failing grades or stopped attending (stopped-out or walked-away).

If the college cannot determine the student’s last date of attendance or that the failing grades were earned, then the Financial Aid office must make the adjustments to the account, return aid to appropriate federal programs and notify the student of the required adjustments.

What is acceptable proof of attendance or participation in a class related activity?

A letter on departmental letterhead from a professor, instructor or academic advisor noting the last date of attendance in the class or involvement in a class related activity. Examples of academically related activities: an exam, a tutorial, computer-assisted instruction, turning in a class assignment, paper or project, or attending a study group that is assigned by the professor.

Why does SFAO monitor students receiving all failing grades?

The Student Financial Aid Office is obligated by federal regulation to review aid recipients receiving all failing grades. Failure to do so would result in monetary fines to Simmons College of Kentucky and jeopardize our continued participation in federally funded aid programs. The assumption behind the law is that a student receiving all failing grades probably did not complete the semester, but rather walked away from school without officially withdrawing.

**(9) Additional Consumer information:**

**Required Disclosures:**

Please refer to the Student Handbook for more information on Privacy of Student Records (FERPA), Policy on Drug and Alcohol, Campus Crime Statistics, and Student Right-to-Know Act (Completion/ Graduation and Transfer Rates)

**Student Complaints:**

Students should attempt to resolve issues through all means available at Simmons College of Kentucky (SCKY) as outlined in the Student Handbook.

If the issue cannot be resolved through these procedures, a complaint can be submitted to SCKY’s accreditor, The Association for Biblical Higher Education (ABHE):

Contact via e-mail at [coa@abhe.org](mailto:coa@abhe.org) or telephone (407-207-0808) if you wish to discuss a complaint and/or to receive a copy of ABHE complaint policy.

If the issue cannot be resolved through these procedures, a complaint can be submitted to:

Kentucky Council on Postsecondary Education  
1024 Capitol Center Drive, Suite 320  
Frankfort, KY. 40601-7512  
(or) submit your complaint via [cpeconsumercomplaint@ky.gov](mailto:cpeconsumercomplaint@ky.gov)

**Contact Information for the FSA Student Loan Ombudsman’s Office:**

Email: [fsaombudsmanoffice@ed.gov](mailto:fsaombudsmanoffice@ed.gov)  
Web Address: <http://www.ombudsman.ed.gov>  
Telephone: 877-557-2575 (Toll Free) or 202-377-3800  
Fax: 202-275-0549  
Mail: U.S. Department of Education • FSA Ombudsman • 830 First Street, N.E. •  
Washington, D.C. 20202-5144