Kettleridge State University

Office of Student Financial Aid · Harlow Hall 120 · 1400 Kettleridge Avenue, Bellhaven, ST 49221
555-0147 (Mon–Thu 8:30a–5:00p, Fri 8:30a–3:00p) · fax 555-0149 · finaid@kettleridge.example
Student portal my.kettleridge.example · Federal school code 004912 · OPEID 00491200

AWARD OFFER GUIDE

Document
Award offer guide — revised offer
Aid year
2026–2027 · Fall 2026 + Spring 2027
Student
Devon R. Marchetti · ID K00-418-772
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Counselor
Renata Ibáñez · ext. 4412 · Harlow 120C

Reading Your 2026–2027 Award Offer

What the university bills, what the aid pays, what has to be earned, what has to be repaid, and what is left over.

THIS REVISED OFFER REPLACES THE OFFER DATED APRIL 2, 2026

Verification finished on August 6, 2026 and the Student Aid Index on the corrected record moved from 3,104 to 2,488. Pell and the state grant both changed. Work only from the figures in this guide; the April numbers are no longer accurate.

ENROLLMENT THIS OFFER IS BUILT ON **Full-time, 12 or more credits each semester, degree-seeking**	PROGRAM AND LEVEL **B.S. Environmental Science (120 credits) · Year 2 · dependent student**
TUITION RESIDENCY **In-state, verified 01/2026**	HOUSING BASIS **On campus — Ashford Hall double room with the Anchor 210 meal plan**
STUDENT AID INDEX (SAI) **2,488 on FPS transaction 03, received 08/06/2026**	VERIFICATION **Tracking group V1, cleared 08/06/2026 (see OSFA-VER-204)**
SATISFACTORY ACADEMIC PROGRESS **Meeting standards — 2.87 cumulative GPA, 54 of 60 attempted credits completed (90%)**	RESPOND BY **September 8, 2026 — fall census date**

1 · WHAT KETTLERIDGE WILL ACTUALLY BILL YOU (DIRECT CHARGES)

CHARGE POSTED TO YOUR STUDENT ACCOUNT	FALL 2026	SPRING 2027	2026–2027
Tuition — in-state full-time block rate, 12–18 credits	$4,740.00	$4,740.00	$9,480.00
Mandatory fees — technology, activity, health services, transit	$810.00	$810.00	$1,620.00
Housing — Ashford Hall, double room, academic-year contract	$3,620.00	$3,620.00	$7,240.00
Dining — Anchor 210 meal plan	$2,480.00	$2,480.00	$4,960.00
Total direct charges	**$11,650.00**	**$11,650.00**	**$23,300.00**

Direct charges are the only amounts the university bills. Credits above 18 in a semester are charged at $395 per credit and are not included above. Course-specific lab and studio fees (ENV 212 lab, $85) post at registration and are billed in addition to the totals shown.

2 · WHAT THE UNIVERSITY ESTIMATES YOU WILL SPEND ELSEWHERE (INDIRECT COSTS)

ESTIMATED COST YOU PAY TO SOMEONE OTHER THAN THE UNIVERSITY	FALL 2026	SPRING 2027	2026–2027
Books, course materials, supplies and equipment	$600	$600	$1,200
Transportation	$670	$670	$1,340
Personal and miscellaneous living costs	$1,230	$1,230	$2,460
Allowance for federal loan fees	$29	$29	$58
Total indirect costs	**$2,529**	**$2,529**	**$5,058**

Nobody bills you for these. They are standard allowances the office uses to set how much aid you may receive, and your real spending will be higher or lower. The loan-fee allowance is rounded to $58; the fees actually deducted from the loans described in section 4 total $58.13.

3 · COST OF ATTENDANCE — THE CEILING, NOT A BILL

COMPONENT	FALL 2026	SPRING 2027	YEAR
Direct charges (section 1)	$11,650	$11,650	$23,300
Indirect costs (section 2)	$2,529	$2,529	$5,058
Cost of attendance	**$14,179**	**$14,179**	**$28,358**

COA	Cost of attendance. Direct charges plus indirect allowances. It is the legal ceiling on the total aid you may receive for the year, including any outside scholarship and any parent loan. It is not an amount owed.
Bill	Direct charges only — $23,300 for the year, $11,650 per semester.
SAI	Student Aid Index, 2,488. A federal eligibility index from your FAFSA data. It is not a payment, a bill, or an amount your family is expected to send us.

4 · YOUR AID, SORTED BY WHAT EACH ITEM ACTUALLY IS

4A. GIFT AID — GRANTS AND SCHOLARSHIPS, NOT REPAID

AWARD	SOURCE	FALL 2026	SPRING 2027	YEAR	CONDITION TO KEEP IT
Federal Pell Grant	Federal	$2,160.00	$2,160.00	$4,320.00	Recalculated at census if credits change; lifetime Pell limit applies
Federal Supplemental Educational Opportunity Grant	Federal (campus-based)	$500.00	$500.00	$1,000.00	Limited funds; not renewed automatically for 2027–2028
Commonwealth Access Grant	State	$1,400.00	$1,400.00	$2,800.00	12 credits per term and state residency; state appropriation dependent
Beacon Merit Scholarship	Kettleridge	$3,000.00	$3,000.00	$6,000.00	12 credits per term and a 3.00 cumulative GPA at the annual June review
Music Ensemble Participation Award	Kettleridge (department)	$375.00	$375.00	$750.00	Enrolled and participating in MUS 118 both semesters
Total gift aid		**$7,435.00**	**$7,435.00**	**$14,870.00**	

4B. WORK-STUDY — MONEY YOU EARN IN A PAYCHECK, NEVER CREDITED TO YOUR BILL

AWARD	RATE	AWARD PERIOD	HOURS FUNDED	TYPICAL WEEK	PAID	YEAR MAXIMUM
Federal Work-Study	$16.00 per hour	Aug 24, 2026 – Apr 30, 2027 (30 pay weeks)	150 hours	5 hours	Biweekly, 15 pay dates, direct deposit	$2,400.00

How this one behaves differently: Work-study is a job you have to find, be hired into, and work. It does not reduce the balance on your student account, it is not applied at disbursement, and you receive only what you actually earn. If you never take a position, this line is worth $0. Earnings arrive after the work — the first pay date is September 11, 2026, covering hours worked August 24 through September 5.

4C. LOANS — BORROWED MONEY THAT IS REPAID WITH INTEREST

LOAN	OFFERED (GROSS)	FEE 1.057%	DISBURSED (NET)	FIXED RATE	INTEREST WHILE ENROLLED	FALL NET	SPRING NET
Federal Direct Subsidized Loan	$3,500.00	$36.99	$3,463.01	6.52%	Paid by the government while you are enrolled at least half time	$1,731.50	$1,731.51
Federal Direct Unsubsidized Loan	$2,000.00	$21.14	$1,978.86	6.52%	Accrues from the day it disburses — about $130.40 a year on $2,000	$989.43	$989.43
Total loans offered	**$5,500.00**	**$58.13**	**$5,441.87**			**$2,720.93**	**$2,720.94**

You repay the **gross** figure, $5,500.00, plus interest — not the net $5,441.87 that reaches your account. The 1.057% origination fee is deducted proportionally from each disbursement before the money arrives. The 6.52% fixed rate applies to Direct Subsidized and Unsubsidized Loans for undergraduates first disbursed between July 1, 2026 and June 30, 2027. For scale only: $5,500 repaid over 120 months at 6.52% is about $62.50 a month and roughly $7,500 in total, before any interest that accrues on the unsubsidized portion while you are still enrolled.

5 · NET PRICE, AND THE THREE OTHER NUMBERS PEOPLE CONFUSE WITH IT

THE QUESTION YOU ARE ASKING	THE ARITHMETIC	2026–2027
What is the sticker ceiling for the year?	Cost of attendance	$28,358.00
What does college cost me after money I never repay?	$28,358.00 cost of attendance – $14,870.00 gift aid = **net price**	**$13,488.00**
What will the university bill me after gift aid posts?	$23,300.00 direct charges – $14,870.00 gift aid	$8,430.00
What is left on the bill if both loans are accepted in full?	$8,430.00 – $5,441.87 net loan disbursements	$2,988.13
What comes out of pocket across the whole year if both loans are accepted and all 150 work-study hours are worked?	$13,488.00 net price – $5,441.87 loans – $2,400.00 work-study earnings	$5,646.13

Net price is deliberately calculated against gift aid only. Loans and work-study move cost around in time — a loan moves it into the future with interest, work-study moves it into hours you have to work — so counting either one as a discount makes the school look cheaper than it is. Every comparison you do between schools should use the net price line.

6 · WHAT POSTS TO YOUR STUDENT ACCOUNT, AND WHEN

SEMESTER LEDGER	FALL 2026	SPRING 2027	YEAR
Direct charges billed	$11,650.00	$11,650.00	$23,300.00
Less gift aid applied at disbursement	–$7,435.00	–$7,435.00	–$14,870.00
Balance before any loan	$4,215.00	$4,215.00	$8,430.00
Less subsidized loan, net of fee	–$1,731.50	–$1,731.51	–$3,463.01
Less unsubsidized loan, net of fee	–$989.43	–$989.43	–$1,978.86
Federal Work-Study (paid to you, never applied here)	$0.00	$0.00	$0.00
Balance due to Kettleridge if both loans are accepted in full	**$1,494.07**	**$1,494.06**	**$2,988.13**

PAYING THE REMAINING BALANCE

- Pay in full by the term due date — September 4, 2026 for fall, January 22, 2027 for spring.
- Or enroll in the four-installment plan: fall runs $373.52, $373.52, $373.52 and $373.51 on the 15th of September through December.
- The plan carries a $30 non-refundable enrollment fee each semester. That fee is a real charge and is not part of the cost of attendance above.
- An unpaid balance after the term due date places a registration and transcript hold on the record until it clears.

IF AID EXCEEDS THE BILL

- Anything left after direct charges are paid is a credit balance and is refunded to you — it is not held toward next semester unless you authorize that in writing.
- Title IV credit balances are released within 14 days of the date the credit balance is created: September 24, 2026 for fall, February 11, 2027 for spring.
- Refunds go to the bank account on file in the student portal. Paper checks add 7–10 days.
- Example: moving off campus removes $12,200 of housing and dining charges, leaves $11,100 in direct charges against $14,870 in gift aid, and produces a $3,770 credit balance for the year — $1,885 refunded each semester.

7 · EVERY CONDITION ATTACHED TO THIS OFFER

ITEM	CREDITS	OTHER CONDITIONS	IF THE CONDITION IS NOT MET
Federal Pell Grant	Prorated	Recalculated at census; 600% lifetime limit applies (you are at 118%)	Reduced to the prorated amount; any over-disbursement is billed back
Federal SEOG	6	Campus-based funds, awarded until the allocation runs out	Cancelled; the amount returns to your balance
Commonwealth Access Grant	12	State residency and on-time FAFSA	Cancelled for the semester; no partial award below 12 credits
Beacon Merit Scholarship	12	3.00 cumulative GPA at the June review; eight semesters maximum, you are in semester 3	One probationary semester, then the award ends
Music Ensemble Award	12	Participation in MUS 118, confirmed at census	Removed for that semester
Federal Work-Study	6	You must be hired; unearned amounts do not roll forward	Nothing is billed; you simply do not earn it
Direct Subsidized and Unsubsidized Loans	6	Entrance counseling and a signed Master Promissory Note before the first disbursement — both completed 08/09/2026	Disbursement held; dropping below 6 credits cancels undisbursed amounts and starts the grace period

8 · IF YOUR ENROLLMENT CHANGES

PELL PRORATION AT THE CENSUS DATE

CREDITS ENROLLED AT CENSUS	STATUS	PELL PER SEMESTER
12 or more	Full time	$2,160.00
9, 10 or 11	Three-quarter time	$1,620.00
6, 7 or 8	Half time	$1,080.00
1 through 5	Less than half time	$540.00

WITHDRAWING DURING A SEMESTER

If you stop attending before completing 60% of a payment period, federal law requires this office to recalculate how much Title IV aid you earned and return the unearned share. The fall payment period runs 110 calendar days from August 24 to December 11, less the November 25–29 break, leaving 105 countable days. The 60% point is day 63 — **October 25, 2026**. Withdrawing on or after that date means the federal aid for the semester is fully earned. Withdrawing before it produces a repayment that is usually larger than the bursar's tuition refund, which leaves a balance owed. State and institutional awards follow the bursar's separate schedule, which ends after week four.

Satisfactory academic progress is reviewed at the end of every spring term against three standards: a 2.00 cumulative GPA, completion of 67% of attempted credits, and no more than 180 attempted credits for this 120-credit program. You currently sit at 2.87, 90% and 60 attempted credits.

9 · THE DECISIONS IN FRONT OF YOU, AND WHERE TO MAKE THEM

1. Check sections 1 through 6 against the revised offer in the portal and tell your counselor before September 8 if anything disagrees.
2. Grants and scholarships need no action; they apply at disbursement while the section 7 conditions hold.
3. Each loan can be accepted in full, accepted for a smaller amount you type in, or declined, and the two loans are decided separately. Open `Financial Aid > 2026-2027 > Award Offer` and use the control on each line. A declined or reduced loan can be requested again in writing later in the same aid year.
4. Work-study is a separate step: apply through the student employment board and finish hiring paperwork before your first shift.
5. Report outside scholarships in writing. Total aid is capped at the $28,358 cost of attendance, and an unreported award found after disbursement is recovered from your account.
6. If your family's circumstances changed after the FAFSA was filed, you may request a review at my.kettleridge.example/pj.

This office does not tell you whether to accept, reduce, or decline any loan, and it does not recommend a borrowing amount. The purpose of this guide is to make each item legible enough that the choice is yours to make.

10 · DATES THAT MATTER AND WHO TO CALL

DATE	WHAT HAPPENS
Aug 24, 2026	Fall instruction begins
Sep 4, 2026	Fall payment due, or payment plan in place
Sep 8, 2026	Fall census — enrollment locks for aid recalculation
Sep 10, 2026	Fall disbursement posts to the student account
Sep 11, 2026	First work-study pay date
Sep 24, 2026	Fall credit balance refunds released
Oct 25, 2026	60% point of the fall payment period
Jan 26 / 28, 2027	Spring census, then spring disbursement
Feb 11, 2027	Spring credit balance refunds released
Jun 30, 2027	2026–2027 award year closes

QUESTION	WHO	CONTACT
Anything in this guide	Renata Ibáñez, your counselor	555-0147 ext. 4412
Verification documents	Verification desk, Harlow 120	555-0151
Loan counseling and MPN	Federal loan desk	555-0153
Bill, payment plan, refunds, holds	Bursar, Harlow 210	555-0161
Work-study jobs and hiring	Student employment, Carroll 118	555-0168
Outside scholarships	Scholarship coordinator	scholarships@kettleridge.example
Special-circumstance review	Associate director	555-0147 ext. 4400

An award offer is an estimate of eligibility, not a contract, and it may be revised if your FAFSA data, enrollment, housing status, residency, academic progress, or outside resources change, or if federal or state appropriations change. Kettleridge State University complies with the Title IV cash management and return-of-funds rules at 34 CFR 668 subparts D and K; the return-of-funds calculation and the university's refund schedule are separate processes with different results. Retain this guide with your 2026–2027 file. Fictional specimen: the university, the student, and every identifier, amount, date, and contact shown are invented, and nothing here is financial advice.