The Financial Aid and Scholarships Office has two major functions: (1) to provide financial assistance to students who otherwise would be unable to attend UMKC and (2) to administer campus-wide merit- and talent-based scholarship programs. Extensive information plus a number of free scholarship search opportunities are available on our web page.

Financial aid is intended as a supplement to the students' own resources. Families are expected to contribute from income and assets to the extent they are able, and students are expected to contribute from assets, summer employment and part-time employment during the school year. Costs for students vary greatly, but only modest budgets can be supported through financial aid programs. Students who have high standards of living or large debts may find that financial aid funds alone will not be sufficient.

To apply for aid, students must apply for admission or readmission to UMKC and must submit a Free Application for Federal Student Aid (FAFSA). Priority deadline for filing the FAFSA is February 1 of the preceding academic year in which financial aid is desired.

In awarding aid, the Financial Aid and Scholarships Office will determine the student's eligibility for amounts and types of aid. Most aid packages are awarded for the academic-award year (fall and spring terms); however, aid for summer term applicants is awarded as funds are available.

The types of student financial aid are:

- Scholarships and grants, which are gift aid amounts not requiring repayment.
- Long-term loans repayable after termination of schooling at low interest rates.
- Short-term loans repayable within the same academic period.
- Employment in the Federal Work-Study Program.

To be eligible for most aid, students must maintain satisfactory academic progress, and be regularly enrolled in at least a half-time academic course load. Federal programs also require U.S. citizenship or permanent residency. Many programs require financial need, although some student loans are generally available regardless of financial need.

UMKC defines and measures what is considered Satisfactory Academic Progress (SAP) toward certificate/degree completion for financial aid eligibility. The policy falls within federal guidelines and must measure quality (GPA) and quantity (number of credit hours successfully completed). The policy is different for undergraduate, graduate and professional students. Students enrolling in their first semester at UMKC and students who are readmitted to UMKC are considered to be making satisfactory progress. Eligibility is checked at the end of each semester. This policy is applicable with respect to eligibility for all types of federal, state and university financial aid administered by the UMKC Financial Aid and Scholarships Office. Satisfactory Academic Progress requirements are detailed on the following website: http://www.umkc.edu/finaid.

New freshman who apply to UMKC by January 15th and transfer students who apply to UMKC by February 15th are automatically considered for several merit-based institutional scholarships. In addition, incoming freshman and transfer students may apply for competitive scholarships online at http://www.umkc.edu/finaid with the majority of awards sharing the same application deadline as automatic awards. However, some scholarship application deadlines vary. Scholarship recipients must be enrolled full-time and earn a specified GPA for renewal. All offers of scholarship and aid eligibility are made in writing to students completing the application process.

Most types of aid are applied directly to the student's fee charges. Any remaining balance of aid and any checks from outside sources are normally disbursed by check to the student or by direct deposit to the student's bank account through the Cashier's Office. Aid is generally available in proportionate amounts at regular registration periods. Earnings in the Federal Work-Study Program, however, are paid biweekly for actual hours worked.

Aid recipients are responsible for promptly informing the Financial Aid and Scholarships Office of any changes in financial status, reduction of course load, changes from undergraduate to graduate status, or total withdrawal. The Financial Aid and Scholarships Office may be required to return all or a portion of aid based on a change in enrollment status. Address changes should be made promptly through the UMKC Registration and Records Office.

Aid from all sources, including external ones, must not exceed the federally regulated cost of attendance. For that reason, students must report all aid awarded through other sources to the Financial Aid and Scholarships Office.
For the most up-to-date information regarding specific financial aid awards available at UMKC visit the Financial Aid and Scholarships website at http://www.umkc.edu/finaid.