



Financial Information

4

270-809-4227 or 800-272-4678 ext. 5
 msu.bursar@murraystate.edu

POLICIES AND PROCEDURES

Tuition and Registration Fees	25
Fee Payment	25
Refunds	25
Returned Check Policy	25
Housing	26
Meal Plans	26
SREB Common Market	27
Residency Reclassification	27
Reciprocity Tuition Discount	27
Regional Tuition Discount	27
Financial Assistance	28
Satisfactory Academic Progress	28
Student Employment	30
Undergraduate Scholarships	30
Graduate Scholarships and Fellowships	30
Graduate Assistantships	31
Residency Fee Policy	31

Costs

A student who is classified as a graduate or doctoral student will be assessed graduate or doctoral fees for all courses, regardless of course level. All fees, including applicable room and board, must be paid by noon on the due date shown on the semester billing statement (see *Fee Payment* section below). Students who do not make payment of required fees are not registered students. All fees imposed by the university are subject to change without notice by action of the Murray State University Board of Regents.

All accounts owed by a student to the university must be paid in full before the student is entitled to receive a degree, a transcript, a record of grades, schedule classes for preregistration, or to enroll in classes.

Tuition and Registration Fees

Refer to *Costs* on the Murray State University website: www.murraystate.edu/admissions/bursarsoffice.

Tuition is assessed on a per credit hour basis (capped at 12 hours) at the same rate listed for part-time students.

Fee Payment

Payments are due by noon on the due date shown on the semester billing statement. Payments can be made online using an electronic check from a checking or savings account, debit card, or credit card through Pay-Path®. There is a 2.75% or minimum \$3 charge if making payment by credit card. Other payment methods do not have an additional charge. Other payments may be mailed to the Cashier's Office, 200 Sparks Hall, Murray, KY 42071. Cash, debit cards, and checks are acceptable methods of payment.

Payment options. Payment arrangements with appropriate payment must be made with the Office of the Bursar when parents and/or students are unable to make payment in full from personal funds by noon on the due date shown on the semester billing statement. Accounts with a balance of \$200 or less are due in full.

Acceptable payment arrangements consist of the following:

- Payment of all fees in full by noon on the due date as published by MSU each semester and as posted on students *myGate* accounts. Cash, credit cards, debit cards and checks are acceptable.
- Enrollment in the Murray State University Payment Plan (MSUPP) with appropriate payment. **Note:** There is a \$30 fee to enroll in the payment plan. Students will enroll in the payment plan via their *myGate* account. Acceptable third-party agencies are foreign embassies, vocational rehabilitation, Kentucky state agencies, Veterans Affairs, Department of Labor, Fort Campbell, NAFTA, TAA, WIA, Upward Bound, and company direct billing.

Payment must be credited to student's account in order to:

- be officially enrolled at MSU
- have access to *Canvas*.

Late registration fee. The late registration period begins approximately 14 calendar days prior to the first day of classes. (See the official university calendar under Racer Tools at www.murraystate.edu or at www.murraystate.edu/admissions/bursarsoffice for exact dates.) All current or returning students registering for the semester for the first time during the late registration period will be assessed a late registration fee. Failure to make payment by the published due dates will cause the student's class schedule to be dropped (purged) from the computer system. **Students who elect to reschedule after their original schedules have been officially purged will be assessed a late registration fee.**

Schedule change fee. Effective Fall 2014, schedule changes made after the published deadline date to do so may be subject to a \$50 schedule change fee. Please review the Academic Calendar for published add and drop dates, www.murraystate.edu/academics/academic-calendars.

Refunds

Refunds will be made in accordance with the university's official *Schedule of Fees*, refer to the **Proration of Charges** on the Murray State website: www.murraystate.edu/admissions/bursarsoffice. Any questions concerning refunds should be directed to the Bursar's Office. **Students can have their refunds direct-deposited or have a check mailed.**

Withdrawal. A student who completes official withdrawal via their *myGate* account or is dismissed will receive a refund of tuition, fees, room and board in accordance with the official *Schedule of Fees*. Students residing in Murray State University residence halls will receive refunds only in the event of withdrawal from school, dismissal or marriage.

Federal Return of Title IV Funds Policy. This policy applies to all students receiving federal loans or grants. For complete information concerning this policy refer to the University Bursar's Office web page under Pro-Ration of Charges.

Dropping Classes. A student who drops through *myGate* may receive a refund of tuition and/or course fee if the student (1) drops below full-time, (2) is part-time and drops a class(es), or (3) is full-time and drops a class with refundable course fee. A student who drops a meal plan will receive a refund. Both types of refund will be in accordance with the dates given in the official *Schedule of Fees*. See the previous paragraph regarding withdrawing from all courses. All schedule changes should be verified by the student through his or her *myGate* account.

Appeals Process. Students who wish to appeal their refund amount must do so in writing to Refunds Appeals Committee, Bursar's Office, 1st Floor Sparks Hall.

Returned Check Policy

All checks returned by the bank as unpaid for any reason will carry a penalty of \$20 per check. Any account for tuition, fees, room and board paid by a check which is returned by the bank will be considered not paid. Students who do not clear all returned checks within ten working days may be administratively withdrawn for nonpayment of required fees and/or be subjected to the appropriate legal action. Students who have had four or more returned checks will lose check-writing privileges on campus.

Other General Fee and Payment Information

All of the fees and charges in this *Bulletin* are subject to change without notice. Accounting and Financial Services, located on the second floor of Sparks Hall, is responsible for the interpretation and application of the university's policies related to fees and refunds. Any questions related to these should be directed to this office.

If a satisfactory determination or explanation of a specific fee or refund cannot be obtained after discussion with the Accounting and Financial Services personnel, a written appeal should be made to the vice president for administrative services. Appeals should include as much detail as possible to allow for adequate and speedy review.

Housing

Murray State has eight residential colleges for students, all modern and well-equipped. These eight residential colleges, composed of nine residence halls, house approximately 3,000 students. Each residential college is equipped with a television lounge, study rooms, coin-operated laundry facilities, vending machines, and kitchenettes with microwaves. All residence halls are coed with the exception of Springer Hall (females only). All halls offer quiet wings and are nonsmoking.

The Housing Office staff seeks to make residential college living a unique experience. Murray State's residential college program includes academic assistance, counseling, social and educational programs — all in the residence halls. The nature and extent of academic assistance and counseling is limited by budgetary constraints, and the university makes no representation as to the success or failure of such efforts.

Students living in the residence halls are permitted to have automobiles. Upper-class students can park near their residence hall, while freshmen are provided parking at Stewart Stadium. Please note that freshmen who live in Regents and White are allowed to park in the parking lots adjacent to these two halls only. Individual student rooms are equipped with telephone jacks, cable, Internet access, beds, desks, desk chairs, closets and drawer space.

College Courts are 144 furnished apartment units which are available for married, nontraditional, and graduate students, or older students who are 21 years of age by the first day of registration. All apartments are air-conditioned, have coin-operated laundry facilities in the buildings, and are equipped with telephone jacks, basic cable, and Internet access.

Applications and information concerning the residential colleges and apartments may be obtained by visiting our website at www.murraystate.edu/housing, or by writing the Department of Housing, Murray State University, 206 Stewart Stadium, Murray KY 42071-3350.

Housing Requirements. All freshmen and sophomores who have not reached their 21st birthday prior to the first day of registration as it appears in the university academic calendar will be required to live in university housing and to purchase one of the available university food services meal plans.

Exempted from this requirement are students who are veterans of at least two years of active military service; students who daily commute from the permanent, legal residence of their parents or legal guardian (within a 50 mile radius); students who are married and living with their spouse; students who have resided in a university residential college four semesters, excluding summer terms; non-regional tuition students who have obtained junior status (sixty hours earned); regional tuition students who have obtained senior status (ninety hours earned); and students who have been enrolled full time at a postsecondary institution for four semesters, excluding summers.

Students who meet one of these criteria must complete a Request for Housing Exemption form with the Housing Office. The form must be on file prior to the first day of classes. Forms may be obtained from the Housing Office, or can be downloaded from our website.

Freshmen and sophomores receiving family grants or freshmen, sophomores, and juniors whose legal residence is in one of the regional tuition counties of Missouri, Illinois, Indiana, Ohio, Tennessee, and Alabama and who accept the regional tuition discount are also required to live in university housing.

Applications, Deposits, Refunds, Forfeits. Students desiring university housing must complete an application, enclose a \$150 deposit for a residential college room or \$150 deposit for a College Courts apartment, payable to Murray State University, and submit both to the Housing Office of the university as early as possible to assure accommodations. Scholarships do not cover the housing deposit. It is imperative to remember that before a student is permitted to move into university housing, the student must be admitted academically to the university.

Any student desiring to cancel a housing application must do so in writing to the Department of Housing no later than June 1 for a fall semester reservation, December 1 for the spring semester, and May 15 for the summer term.

Cancellation of a housing application after this date will result in a forfeiture of the deposit. Any student who has a room assignment but fails to check in to their residential college room assignment will also forfeit their room deposit.

Room deposits are held while a student resides in university housing. After the initial application, a student need only complete a room reservation form to maintain a room in the residential college each year. The room reservation forms are distributed by each residential college's staff to students living in the college. When a student permanently moves from the residential college, the room deposit is refunded approximately 60 days after final departure. Costs for damages, missing inventory, outstanding debts, etc., will be deducted from the deposit refund.

Any student who applied for a room and accepts a key to a room is considered an occupant and is required to be a resident of that college. Students who withdraw from university housing to move to an off-campus residence during the contractual period must still pay for university housing. The residential college contract is for one academic year (fall and spring semesters). Students who formally complete an official withdrawal from the university are required to move from the residential college. They are eligible for a refund of the unused portion of their rent. Students who get married during the semester are also eligible for a partial refund after their marriage license is presented at the Housing Office. Students who are removed from university housing because of disciplinary incident will forfeit their deposit and will not qualify for a refund of housing rent.

Any student who is a dependent child (23 years of age or younger) of a current MSU faculty or staff member may apply for discounted room rate (current room rate less \$100). Documentation must be provided to Housing.

Meal Plans

Freshman and sophomore students living in the residential colleges must participate in a meal plan program. All meal plans include Flex dollars that can be used in any dining location and are non-taxable thereby saving customers 6% at most locations.

For a listing and description of available meal plans, visit the Dining Services at: www.murraystate.edu/dining.

Racer ID

Students enrolled at Murray State are entitled to health services, admission to athletic events, Murray Civic Music Association performances, and certain activities sponsored by the University Center Board by presenting their MSU RacerCard Identification (ID Card).

The Murray State University RacerCard fee is assessed once to all students enrolled in main campus courses. Students enrolled in off-campus or online-only courses are not assessed an ID fee unless specifically requested by the student. Scheduling courses and payment for all financial obligations are necessary for appropriate ID activation each semester.

Declining Balance

Students may elect to deposit money on the declining balance section on their ID card. These funds then can be used to purchase items in all food service locations as well as the University Store.

SREB Academic Common Market

The Academic Common Market is a cooperative tuition-reduction agreement among 14 Southern Regional Education Board states. If the public institutions in one of the states does not offer degree programs in a certain field of study, it may be possible to arrange a waiver of out-of-state tuition to attend a cooperating public institution of higher education in another participating state. Periodic changes are made in the inventory of programs available. Participating states are Alabama, Arkansas, Delaware, Florida (graduate programs only), Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (graduate programs), Virginia and West Virginia.

Write directly to the college or university for admission information. Once you have been accepted into a program and can prove you are a legal resident of Kentucky, contact the Kentucky Academic Common Market coordinator at the Council on Postsecondary Education, 1024 Capital Center Drive, Suite 320, Frankfort KY 40601, 502-573-1555 to certify your eligibility.

Residency Reclassification

After reading the policy on “Determination of Residency for Admission and Tuition Assessment Purposes”, a student who wishes to request a review of residency classification should obtain an affidavit from the Office of the Registrar on the first floor of Sparks Hall. The affidavit should be completed, signed, and notarized. All supporting statements and documents must be attached. Insufficient information may delay the request indefinitely. The student should then present the affidavit to the Office of the Registrar, first floor, Sparks Hall, no later than 30 calendar days after the first day of classes of the semester for which the appeal is being made. Students applying during or after registration must pay fees as originally assessed.

The registrar will act upon the request within 14 calendar days. Questions concerning eligibility or the status of a request should be directed to the Registrar at (270) 809-3759 or emailed to msu.registrar@murraystate.edu. A student whose request was denied by the Registrar will have 14 calendar days from the receipt of the denial letter, as determined by the postal notification of receipt of certified mail, to formally appeal the decision. Appeals should be addressed to the Bursar’s Office, 200 Sparks Hall, Murray KY 42071-3312. The appeal should include a letter and any additional supportive documentation. Students whose requests were approved by the registrar or by the residency review committee will be reported to the bursar so that fee adjustments or refunds can be processed accordingly.

A copy of the complete operational policy on classification of residency for fee assessment purposes is available in the Office of the Registrar.

Reciprocity Tuition Discount

Students from the Tennessee counties of Henry, Weakly, and Obion counties will be assessed out-of-state tuition. A tuition discount will be credited for the difference between Murray State University’s out-of-state tuition and in-state tuition. **Note:** This will result in the student paying the same as in-state tuition.

Regional Tuition Discount

Students from Montgomery County in Tennessee and students from Massac County in Illinois, or Posey, Vanderburgh or Warrick Counties in Indiana will be assessed out-of-state tuition. A tuition discount will be credited for the difference between Murray State University’s out-of-state tuition and in-state tuition. Regional Tuition Discount for students admitted or re-admitted (after a one year absence):

- Other than residents from the Illinois, Indiana and Tennessee counties referred to above, residents of Alabama (admitted for Fall 2011 or after), Illinois, Indiana, Missouri, Ohio (admitted for Fall 2011- Spring 2014), and Tennessee will be charged out-of-state tuition. A tuition discount will be credited for the difference between Murray State University’s out-of-state tuition and an average in-state rate, based on colleges from the student’s state of residency on record with Admissions Services.

- In order to receive the Regional Tuition Discount, freshman, sophomore, and junior undergraduate students must be eligible for admission, enroll full-time, and pay for university housing. Graduate students will not be required to be full-time nor pay for university housing.

- Summer Regional Tuition Rates for all students will be based on their state’s respective institution rates.

Legacy Grant

Provides out-of-state undergraduate children and grandchildren of Murray State University graduates with discounted tuition rates.

- Available during fall and spring semesters only.
- Covers eight semesters toward a first baccalaureate degree.

Application and additional information available at www.murraystate.edu.

Senior Citizen's Tuition Waiver

(Donovan Scholarship)

Murray State University in accordance with KRS 164.284, will waive tuition charges and fees (except for application fees, special workshops and noncredit continuing education courses) for any person sixty-five (65) years of age or older who is a resident of Kentucky. The individual must be 65 before the late registration dates for the term in which he or she wishes to enroll. Special course fees or necessary materials for class use are not covered in the waiver.

In the event that classes are full or the granting of free tuition requires additional staff or course sections, the university may deny an individual's request.

War Orphans and Spouse/Children of Disabled American Veterans Waivers

Murray State University in accordance with KRS 164.505 and 164.515 will waive tuition (except for special workshops and noncredit continuing education courses) for a dependent, widow or widower of servicemen or national guardsmen killed while in service or having died as a result of service-connected disability and the spouse or child of permanently disabled national guardsmen, war veterans, prisoners of war, or servicemen missing in action upon receipt of the required certification or other documents satisfactory to the university. For additional information contact Veterans' Affairs, in the Office of the Registrar in Sparks Hall.

Other State-Mandated Waivers

For information concerning other state-mandated waivers, contact msu.bursar@murraystate.edu or 270-809-4227.

Financial Assistance

Murray State University offers a wide variety of financial aid for deserving students. This aid is designed to assist students in financing their education, to recognize scholastic achievement, to encourage continued educational growth and to reward service to the university and community.

In all cases, the student and/or the student's family or spouse are expected to contribute to the costs of education in proportion to their total financial capabilities.

If the student and his/her parents or spouse will commit all possible resources, the Financial Aid Office will make every effort to bridge the economic gap by a financial aid package. That package may consist of one or more of the following types of aid:

- Federal Pell Grant
- Federal Perkins Loan
- Federal PLUS (Parent) Loan
- Federal Subsidized Direct Loan
- Federal Unsubsidized Direct Loan
- Federal Supplemental Educational Opportunity Grant
- Federal Teacher Grant
- Federal Work-Study (part-time employment)
- Kentucky Educational Excellence Scholarship (KEES)
- Kentucky Higher Education Assistance Authority Grant (CAP)
- KHEAA Teacher Scholarship
- Nursing Student Loan
- Scholarship
- University Student Employment (part-time employment)

Application forms and information concerning loans, grants, student employment, and scholarships may be obtained from the Financial Aid Office, 500 Sparks Hall or from www.murraystate.edu/students/undergraduate/payingforcollege/fas/financialaid/financialaidforms.

Satisfactory Academic Progress/Standing Policy and Financial Aid Eligibility

Effective July 1, 2013, beginning with the 2013-2014 aid year. Per federal regulations, the rate of progression, while in college, will determine whether a student remains eligible for federal financial assistance. Please read the following policy to determine how it may affect your receipt of federal financial aid.

This policy applies to all students even if the student is not receiving financial aid for the period currently being monitored.

The policy notification will be received via email notification. All students may review their status on myGate.

Federal and state regulations state all students who receive, or will receive, assistance from the following programs will be required to make measurable academic progress toward a degree in order to assure the completion of their degree program within a "reasonable period of time".

Federal Work-Study, Federal Subsidized Direct Loan, Federal Unsubsidized Direct Loan, Federal Direct Grad/PLUS Loan, Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, TEACH Grant, KHEAA (CAP) Grant, Kentucky Educational Excellence Scholarship (KEES), KHEAA Work-Study Program, Nursing Student Loan, all KHEAA-administered programs (including teacher scholarships)

Murray State University's policy complies with these federal and state requirements. Failure to maintain Satisfactory Academic Progress (SAP) will result in the suspension of your financial aid eligibility. You may re-establish eligibility for financial aid once the minimum requirements of the policy are satisfied. You must appeal and provide documentation (copy of grade report, doctor's statement, etc.) to the Financial Aid Office. Academic transcripts and grade report information are not automatically sent to our office. It is your responsibility to secure and provide full appeal information via electronic appeal form. An appeal is unacceptable if received verbally to provide the reason(s) you were unable to make satisfactory progress/standing. Federal regulations require full written documentation for all appeals.

Time Frame and Competition Rate, the time frame to complete your degree is achieved by dividing the total number of credit hours earned, per the end of the spring semester, by 15 hours (Undergraduates) or 12 hours (Graduates). The result provides the total number of semesters to years you have completed of degree requirements. Example: An Undergraduate who has earned 75 credit hours would have earned an equivalent of five semesters (75/15) or 2 ½ years towards the degree requirements.

If you change majors, you will still be held to the same time frame requirements. If you are ineligible for financial aid because of changing majors, please refer to the appeal procedures.

As an Undergraduate student, you will be required to earn a minimum of 67% of the total hours attempted within that academic year. The academic year consists of the previous summer, fall, and spring semesters based upon full time status (minimum of 12 hours per semester). You will be permitted a maximum of six (6) academic years for completion of a baccalaureate degree(s), three (3) years for an associate degree(s), and two (2) years for a certificate program for financial aid purposes.

As a Graduate student, you will be required to earn a minimum of 67% of the total hours attempted within that academic year. The academic year consist of the previous summer, fall, and spring semesters based upon full time status (a minimum of 9 hours per semester). You will be permitted a maximum of three (3) academic years for completion of a master's degree program for financial aid purposes.

As a Post-Baccalaureate student, based upon full time status, you will be classified as an Undergraduate student and held to the above standards. However, the time frame and requirement hours are doubled to compensate for the second-degree completion.

Students attending less than Full Time (less than 12 Undergraduate hours and less than 9 Graduate hours). You will be monitored at an equivalency rate per the Financial Aid/Scholarship Office.

Audited Course

Auditing a course does not count as attempted or earned credit for financial aid purposes. However, any course(s) that is converted to an Audit Course(s) will count as attempted but not earned for purposes of financial aid eligibility.

Dropped Course

If you enroll as a full time student and drop below full time status, then you will be treated as a full time student for purposes of this policy. Example: If an Undergraduate student enrolled in 15 credit hours for a semester (fall or spring), then the student must earn at least 10 credit hours to remain in acceptable Satisfactory Academic Progress standing. Example: 15 attempted credit hours x .67 = 10 credit hours earned.

Incomplete, Remedial, Transfer, or Withdrawal Courses

Incompletes, remedial, transfer, and withdrawal course will count as attempted. Remedial and transfer will count as earned whereas incompletes and withdrawals will not count as earned credit for financial aid purposes.

Repeat or Non-Related Degree Course

If you excessively repeat courses or take courses not related to your degree objective, you will jeopardize maintaining satisfactory progress towards graduation. This may result in the loss of eligibility for financial aid.

Semester Withdrawal (from all courses)

If you have more than two (2) official academic and/or administrative withdrawals while attending Murray State University, you will no longer be considered as maintaining SAP.

Academic Regulations/Standing

In addition to the requirement to complete a minimum number of credit hours each academic year within a specified maximum time frame, you must also meet the minimum requirements per Murray State University Academic Regulations established by the Registrar. The Academic Regulations may be reviewed within the MSU Bulletin or on the Registrar website at <http://www.murraystate.edu/registrar>.

Appeal Information

If you fail to meet the standards of the policy and become ineligible for financial aid, then you may wish to appeal. It is your responsibility to notify the Financial Aid Office with proper documentation. The documentation, grade reports, accident data, unexpected medical problems, death in the immediate family (brother, sister, mother, father, spouse, child), etc., must accompany the SAP Financial Aid Appeal Form. The form may be obtained from our office or website under the Financial Aid Forms link. The documentation must include a letter regarding why you failed to make SAP and what has changed that would allow you to demonstrate positive SAP during the next evaluation. Upon the appeal review, eligibility may be reinstated for those students who, through no fault of their own, were unable to complete a semester under normal circumstances.

The Financial Aid Office Appeals Committee will review all appeals. All decisions of this committee are final. This denied appeal will also require the completion of the SAP Financial Aid Appeal Form. All appropriate documentation must be submitted with the form for review.

If your appeal is approved, you will be placed on probation for one semester. At the end of the probationary term, you must meet all requirements of the Satisfactory Academic Progress Policy.

If your denied appeal is not approved, you may continue enrollment without financial aid assistance and attempt to meet all requirements and regain eligibility. After completing the enrollment period, you are responsible for submitting the form and documentation for review. Once all reviews are completed, you will receive written notification of the decision.

General Information

The Registrar monitors Academic Regulations/Standing at the end of each semester. The Financial Aid/Scholarship Office monitors SAP after the spring semester grades are recorded. This review will include the preceding summer and the current academic year's fall and spring.

If you do not meet the SAP requirements, to permit consideration for financial aid in future terms, you should still complete the Free Application for Federal Student Aid (FAFSA) in a timely manner.

The Admissions, Academic Standing, Bursar, and Housing Appeals are separate application processes. Decisions of these appeals are independent of each other.

If you have any additional questions or concerns, please do not hesitate to visit or contact the Financial Aid/Scholarship Office at 500 Sparks Hall, 270-809-2546 or 800-272-4678 (ext. 3) or msu.sfa@murraystate.edu.

Student Employment

Murray State University offers part-time employment to a large number of students each year. The Federal Work-Study Program provides on-campus employment to eligible students who are enrolled at least half-time and who show a need for the earnings. The University Student Employment Program offers jobs to students enrolled at least half-time who do not qualify for the federal program. All student employees are paid biweekly and are required to perform their assigned duties in a satisfactory manner.

Undergraduate Scholarships

Murray State University awards a number of non-need-based scholarships each year to qualified students. Scholarships are supported by the Alumni Association/Development, the Murray State University Foundation, and academic departments, as well as business and professional organizations. Information on scholarships is available through the Office of Financial Aid/Scholarship located in Sparks Hall.

Beginning freshmen use one application which is updated with new available awards each year. Qualifications and restrictions are listed, along with the names and particulars of all scholarships. In some areas, talent and proficiency are considered as well as academic information. Contact the individual department for details.

Generally, scholarships are offered on the basis of scholastic achievement, American College Testing (ACT) score, character, leadership and the promise of continued educational growth. In some cases, financial need is considered.

High school students wishing to receive a current scholarship application must send their official ACT scores to Murray State prior to November 1 of their senior year. A minimum score of 21 is required for direct mailing. Additional applications are sent to high school counselors. Requests for additional information should be addressed to the Office of Financial Aid/Scholarship, 500 Sparks Hall, Murray KY 42071.

Scholarships are also available for qualifying transfer students, upper-class students, and nontraditional students. In most cases, students must have completed 24 semester hours and have a 3.20 grade average (based on a 4.00 scale). Applications are available from the Office of Financial Aid/Scholarship normally by December 1.

The total amount of Murray State scholarship award for any given student in conjunction with other Murray State tuition adjustments (i.e., Incentive Grants, alumni family grants, etc.) may not exceed a student's actual cost.

Scholarship Application Deadlines

Entering freshmen	January 15
All other students	January 15
Non-Traditional Students	June 1

Awards are made for academic years. Students applying for spring scholarships are considered as alternates; there are no new awards for students entering in the spring semester.

NOTE: There is a continuing effort to secure additional awards. For an accurate and complete list of available scholarships, along with specific guidelines, please contact the Office of Financial Aid/Scholarship.

Additional resource information is available. As a free service, programs for obtaining information about resources outside Murray State are offered by appointment. Deadlines vary.

Questions or requests for further information may be directed to the Office of Financial Aid/Scholarship at 800-272-4678, menu option #4, or 270-809-2546.

Graduate Scholarships and Fellowships

Murray State University awards a number of non-need-based scholarships each year to qualified graduate students. Scholarships are supported by the Murray State University Foundation, Development and Alumni Affairs, various academic departments, as well as business and professional organizations. Information and applications for all scholarships are available through at www.murraystate.edu/scholarships.

Qualifications and restrictions are listed by name. In some areas, talent and proficiency are considered as well as academic information.

Generally, scholarships are offered on the basis of scholastic achievement, standardized test scores, character, leadership and the promise of continued educational growth. In some cases, financial need is considered.

In most cases, students must have completed 24 semester hours and have a 3.20 grade average (based on a 4.00 scale). Applications are available from the Office of Financial Aid/Scholarship normally by December 1.

The total amount of Murray State scholarship awards for any given student in conjunction with other Murray State tuition adjustments may not exceed a student's actual cost. No student may exceed the total amount of all aid/resources for any given academic year. Murray State University reserves the right to adjust individual scholarship awards after award letters have been mailed to comply with all state and federal mandates. The Over Award Policy can be found on the University Scholarship Office website.

Scholarship Application Deadline: February 1

Questions may be directed to the Office of University Scholarships at 800-272-4678, ext. 4, or 270-809-3225.

The Minority Graduate Fellowship Program provides several annual full-tuition fellowships to qualified regional African-American graduate students across all fields at MSU. In addition to tuition, the Minority Graduate Fellowship Program provides the selected students with financial support through a stipend. These fellowships may be renewable on a competitive basis. Guidelines and applications can be found on the MSU graduate webpages.

Graduate Assistantships

Graduate teaching and research assistantships are available in most departments for highly qualified graduate students.

Non-resident graduate students awarded an assistantship may be charged the equivalent of in-state tuition during the semesters in which they are actively employed. In-state tuition equivalencies do not modify residency status. A student who has, or will have an approved graduate assistantship may request an in-state equivalency for one summer during his/her graduate career. Normally, assistantships are awarded to an individual student for a maximum of four semesters (excluding summers). Students may petition the associate provost for graduate education and research for up to two additional semesters. Stipends for assistantships may vary between departments.

Graduate assistants are expected to familiarize themselves with university policies and to fulfill their professional responsibilities to the university. An applicant for a graduate assistantship must be admitted to a graduate program as a degree-seeking student and enrolled in graduate courses during the semester of employment.

Applications for assistantships should be filed with the chair of the department of the student's major field of interest. Contact the academic department for information regarding deadlines and the application process.

Residency Fee Policy

As a part of the state-supported system of higher education in Kentucky, Murray State University is governed by the following statewide policy (approved January 14, 1991). For additional information and a copy of the affidavit for a review of residency status, write Office of the Registrar, Murray State University, 113 Sparks Hall, Murray KY 42071-3312, call 270-809-5630 or visit www.murraystate.edu/registrar.

13 KAR 2:045. Determination of residency status for admission and tuition assessment purposes.

RELATES TO: KRS Chapter 13B, 164.020, 164.030, 164A.330(6) STATUTORY AUTHORITY: KRS 164.020(8) NECESSITY, FUNCTION, AND CONFORMITY: KRS 164.020(8) requires the Council on Postsecondary Education to determine tuition and approve the minimum qualifications for admission to a state-supported postsecondary education institution and authorizes the Council to set different tuition amounts for residents of Kentucky and for nonresidents. This administrative regulation establishes the procedure and guidelines for determining the residency status of a student who is seeking admission to, or who is enrolled at, a state-supported postsecondary education institution.

Section 1. Definitions. (1) "Academic term" means a division of the school year during which a course of studies is offered, and includes a semester, quarter, or single consolidated summer term as defined by the institution.

(2) "Continuous enrollment" means enrollment in a state-supported postsecondary education institution at the same degree level for consecutive terms, excluding summer term, since the beginning of the period for which continuous enrollment is claimed unless a sequence of continuous enrollment is broken due to extenuating circumstances beyond the student's control, including serious personal illness or injury, or illness or death of a parent.

(3) "Degree level" means enrollment in a course or program which could result in the award of a:

- (a) Certificate, diploma or other program award at an institution;
- (b) Baccalaureate degree or lower including enrollment in a course by a nondegree-seeking postbaccalaureate student;
- (c) Graduate degree or graduate certification other than a first-professional degree in law, medicine, dentistry or "Pharm. D"; or
- (d) Professional degree in law, medicine, dentistry, or "Pharm. D".

(4) "Dependent person" means a person who cannot demonstrate financial independence from parents or persons other than a spouse and who does not meet the criteria for independence established in Section 5 of this administrative regulation.

(5) "Determination of residency status" means the decision of a postsecondary education institution that may include a formal hearing that results in the classification of a person as a Kentucky resident or as a nonresident for admission and tuition assessment purposes.

(6) "Domicile" means a person's true, fixed, and permanent home and is the place where the person intends to remain indefinitely, and to which the person expects to return if absent without intending to establish a new domicile elsewhere.

(7) "Full-time employment" means continuous employment for at least forty-eight (48) weeks at an average of at least thirty (30) hours per week.

(8) "Independent person" means a person who demonstrates financial independence from parents or persons other than a spouse and who meets the criteria for independence established in Section 5 of this administrative regulation.

(9) "Institution" means an entity defined in KRS 164.001(12) if the type of institution is not expressly stated and includes the Kentucky Virtual University, the Council on Postsecondary Education, and the Kentucky Higher Education Assistance Authority.

(10) "Kentucky resident" means a person determined by an institution for tuition purpose to be domiciled in and is a resident of Kentucky as determined by this administrative regulation.

(11) "Nonresident" means a person who is (a) domiciled outside of Kentucky (b) currently maintains legal residence outside Kentucky, or (c) is not a Kentucky resident as determined by this administrative regulation.

(12) "Parent" means one (1) of the following:

- (a) A person's father or mother; or
- (b) A court-appointed legal guardian if:
 1. The guardianship is recognized by an appropriate court within the United States;
 2. There was a relinquishment of the rights of the parents; and
 3. The guardianship was not established primarily to confer Kentucky residency on the person.

(13) "Preponderance of the evidence" means the greater weight of evidence, or evidence which is more credible and convincing to the mind.

(14) "Residence" means the place of abode of a person and the place where the person is physically present most of the time for a noneducational purpose in accordance with Section 3 of this administrative regulation.

(15) "Student financial aid" means all forms of payments to a student if one (1) condition of receiving the payment is the enrollment of the student at an institution, and includes student employment by the institution or a graduate assistantship.

(16) "Sustenance" means living expenses including room, board, maintenance, transportation, and educational expenses including tuition, fees, books, and supplies.

Section 2. Scope. (1) State-supported postsecondary education institutions were established and are maintained by the Commonwealth of Kentucky primarily for the benefit of qualified residents of Kentucky. The substantial commitment of public resources to postsecondary education is predicated on the proposition that the state benefits significantly from the existence of an educated citizenry. As a matter of policy, access to postsecondary education shall be provided so far as feasible at reasonable cost to a qualified individual who is domiciled in Kentucky and who is a resident of Kentucky.

(2) The Council on Postsecondary Education may require a student who is neither domiciled in nor a resident of Kentucky to meet higher admission standards and to pay a higher level of tuition than resident students.

(3) This administrative regulation shall apply to all student residency determinations regardless of circumstances, including residency determinations made by the state-supported institutions for prospective and currently-enrolled students; the Southern Regional Education Board for contract spaces; reciprocity agreements, if appropriate; the Kentucky Virtual University; academic common market programs; the Kentucky Educational Excellence Scholarship Program; and other state student financial aid programs, as appropriate.

Section 3. Determination of Residency Status; General Rules. (1) A determination of residency shall include:

(a) An initial determination of residency status by an institution during the admission process or upon enrollment in an institution for a specific academic term or for admission into a specific academic program;

(b) A reconsideration of a determination of residency status by an institution based upon a changed circumstance; or

(c) A formal hearing conducted by an institution upon request of a student after other administrative procedures have been completed.

(2) An initial determination of residency status shall be based upon:

(a) The facts in existence when the credentials established by an institution for admission for a specific academic term have been received and during the period of review by the institution;

(b) Information derived from admissions materials;

(c) If applicable, other materials required by an institution and consistent with this administrative regulation; and

(d) Other information available to the institution from any source.

(3) An individual seeking a determination of Kentucky residency status shall demonstrate that status by a preponderance of the evidence.

(4) A determination of residency status shall be based upon verifiable circumstances or actions.

(5) Evidence and information cited as the basis for Kentucky domicile and residency shall accompany the application for a determination of residency status.

(6) A student classified as a nonresident shall retain that status until the student is officially reclassified by an institution.

(7) A student may apply for a review of a determination of residency status once for each academic term.

(8) If an institution has information that a student's residency status may be incorrect, the institution shall review and determine the student's correct residency status.

(9) If the Council on Postsecondary Education has information that an institution's determination of residency status for a student may be incorrect, it may require the institution to review the circumstances and report the results of that review.

(10) An institution shall impose a penalty or sanction against a student who gives incorrect or misleading information to an institutional official, including payment of nonresident tuition for each academic term for which resident tuition was assessed based on an improper determination of residency status. The penalty may also include:

(a) Student discipline by the institution through a policy written and disseminated to students; or

(b) Criminal prosecution.

Section 4. Presumptions Regarding Residency Status. (1) In making a determination of residency status, it shall be presumed that a person is a nonresident if:

(a) A person is, or seeks to be, an undergraduate student and admissions records show the student to be a graduate of an out-of-state high school within five (5) years prior to a request for a determination of residency status;

(b) A person's admissions records indicate the student's residence to be outside of Kentucky at the time of application for admission;

(c) A person moves to Kentucky primarily for the purpose of enrollment in an institution;

(d) A person moves to Kentucky and within twelve (12) months enrolls at an institution more than half time; or

(e) A person has a continuous absence of one (1) year from Kentucky.

(f) A person attended an out-of-state higher education institution during the past academic year and paid in-state tuition at that institution.

(2) A presumption arising from subsection (1) of this section shall only be overcome by preponderance of evidence sufficient to demonstrate that a person is domiciled in and is a resident of Kentucky.

Section 5. Determination of Whether a Student is Dependent or Independent. (1) In a determination of residency status, an institution shall first determine whether a student is dependent or independent. This provision is predicated on the assumption that a dependent person lacks the financial ability to live independently of the person upon whom the student is dependent and therefore lacks the ability to form the requisite intent to establish domicile. A determination that a student is independent shall be one (1) step in the overall determination of whether a student is or is not a resident of Kentucky.

(2) In determining the dependent or independent status of a person, the following information shall be considered as well as other relevant information available at the time the determination is made:

(a) 1. Whether the person has been claimed as a dependent on the federal or state tax returns of a parent or other person for the year preceding the date of application for a determination of residency status; or

2. Whether the person is no longer claimed by a parent or other person as a dependent or as an exemption for federal and state tax purposes; and

(b) Whether the person has financial earnings and resources independent of a person other than an independent spouse necessary to provide for the person's own sustenance.

(3) An individual who enrolls at an institution immediately following graduation from high school and remains enrolled shall be presumed to be a dependent person unless the contrary is evident from the information submitted.

(4) Domicile may be inferred from the student's permanent address, parent's mailing address, or location of high school of graduation.

(5) Marriage to an independent person domiciled in and who is a resident of Kentucky shall be a factor considered by an institution in determining whether a student is dependent or independent.

(6) Financial assistance from or a loan made by a parent or family member other than an independent spouse, if used for sustenance of the student:

(a) Shall not be considered in establishing a student as independent; and

(b) Shall be a factor in establishing that a student is dependent.

Section 6. Effect of a Determination of Dependent Status on a Determination of Residency Status. (1) The effect of a determination that a person is dependent shall be:

(a) The domicile and residency of a dependent person shall be the same as either parent. The domicile and residency of the parent shall be determined in the same manner as the domicile and residency of an independent person; and

(b) The domicile and residency of a dependent person whose parents are divorced, separated, or otherwise living apart shall be Kentucky if either parent is domiciled in and is a resident of Kentucky regardless of which parent has legal custody or is entitled to claim that person as a dependent pursuant to federal or Kentucky income tax provisions.

(2) If the parent or parents of a dependent person are Kentucky residents and are domiciled in Kentucky but subsequently move from the state: (a) The dependent person shall be considered a resident of Kentucky while in continuous enrollment at the degree level in which currently enrolled; and

(b) The dependent person's residency status shall be reassumed if continuous enrollment is broken or the current degree level is completed.

Section 7. Member of Armed Forces of the United States, Spouse and Dependents; Effect on a Determination of Residency Status. (1) A member, spouse, or dependent of a member whose domicile and residency was Kentucky at the time of induction into the Armed Forces of the United States, and who maintains Kentucky as home of record and permanent address, shall be entitled to Kentucky residency status:

(a) During the member's time of active service; or

(b) If the member returns to this state within six (6) months of the date of the member's discharge from active duty.

(2)(a) A member of the armed services on active duty for more than thirty (30) days and who has a permanent duty station in Kentucky shall be classified as a Kentucky resident and shall be entitled to in-state tuition as shall the spouse or a dependent child of the member.

(b) A member, spouse, or dependent of a member shall not lose Kentucky residency status if the member is transferred on military orders while the member, spouse, or dependent requesting the status is in continuous enrollment at the degree level in which currently enrolled.

(3) Membership in the National Guard or civilian employment at a military base alone shall not qualify a person for Kentucky residency status under the provisions of subsections (1) and (2) of this section. If a member of the Kentucky National Guard is on active duty status for a period of not less than thirty (30) days, the member shall be considered a Kentucky resident, as shall the spouse of a dependent child of the member.

(4) A person's residency status established pursuant to this section shall be reassessed if the qualifying condition is terminated.

Section 8. Status of Nonresident Aliens; Visas and Immigration. (1)(a) A person holding a permanent residency visa or classified as a political refugee shall establish domicile and residency in the same manner as another person.

(b) Time spent in Kentucky and progress made in fulfilling the conditions of domicile and residency prior to obtaining permanent residency status shall be considered in establishing Kentucky domicile and residency.

(2) A person holding a nonimmigrant visa with designation A, E, G, H-1, H-4 if accompanying a person with an H-1 visa, I, K, L, N, R, shall establish domicile and residency the same as another person.

(3)(a) An independent person holding a nonimmigrant visa with designation B, C, D, F, H-2, H-3, H-4 if accompanying a person with an H-2 or H-3 visa, J, M, O, P, Q, S, TD, or TN shall not be classified as a Kentucky resident, because that person does not have the capacity to remain in Kentucky indefinitely and therefore cannot form the requisite intent necessary to establish domicile as defined in Section 1(6) of this administrative regulation.

(b) A dependent person holding a visa as described in paragraph (a) of this subsection, but who is a dependent of a parent holding a visa as described in subsection (2) of this section, shall be considered as holding the visa of the parent.

(c) A dependent person holding a visa described in subsection (2) of this section or paragraph (a) of this subsection, if a parent is a citizen of the United States and is a resident of and domiciled in Kentucky, shall be a resident of Kentucky for the purposes of this administrative regulation.

(4) A person shall be a Kentucky resident for the purpose of this administrative regulation if the person graduated from a Kentucky high school and:

(a) Is an undocumented alien;

(b) Holds a visa listed in subsections (2) or (3)(a) of this section; or

(c) Is a dependent of a person who holds a visa listed in subsections (2) or (3)(a) of this section.

(5)(a) Except as provided in paragraph (b) of this subsection, a person who has petitioned the federal government to reclassify visa status shall continue to be ineligible until the petition has been decided by the federal government.

(b) A person who has petitioned the federal government to reclassify his or her visa status based on marriage to a Kentucky resident and who can demonstrate that the petition has been filed and acknowledged by the federal government, may establish Kentucky domicile and residency at that time.

Section 9. Beneficiaries of a Kentucky Educational Savings Plan Trust. A beneficiary of a Kentucky Educational Savings Plan Trust shall be granted residency status if the beneficiary meets the requirements of KRS 164A.330(6).

Section 10. Criteria Used in a Determination of Residency Status. (1)(a) A determination of Kentucky domicile and residency shall be based upon verifiable circumstances or actions.

(b) A single fact shall not be paramount, and each situation shall be evaluated to identify those facts essential to the determination of domicile and residency.

(c) A person shall not be determined to be a Kentucky resident by the performance of an act that is incidental to fulfilling an educational purpose or by an act performed as a matter of convenience.

(d) Mere physical presence in Kentucky, including living with a relative or friend, shall not be sufficient evidence of domicile and residency.

(e) A student or prospective student shall respond to all requests for information regarding domicile or residency requested by an institution.

(2) The following facts, although not conclusive, shall have probative value in their entirety and shall be individually weighted, appropriate to the facts and circumstances in each determination of residency:

(a) Acceptance of an offer of full-time employment or transfer to an employer in Kentucky or contiguous area while maintaining residence and domicile in Kentucky;

(b) Continuous physical presence in Kentucky while in a nonstudent status for the twelve (12) months immediately preceding the start of the academic term for which a classification of Kentucky residency is sought;

(c) 1. Filing a Kentucky resident income tax return for the calendar year preceding the date of application for a change in residency status; or

2. Payment of Kentucky withholding taxes while employed during the calendar year for which a change in classification is sought;

(d) Full-time employment of at least one (1) year while living in Kentucky;

(e) Attendance as a full-time, nonresident student at an out-of-state institution based on a determination by that school that the person is a resident of Kentucky;

(f) Abandonment of a former domicile or residence and establishing domicile and residency in Kentucky with application to or attendance at an institution following and incidental to the change in domicile and residency;

(g) Obtaining licensing or certification for a professional and occupational purpose in Kentucky;

(h) Payment of real property taxes in Kentucky;

(i) Ownership of real property in Kentucky, if the property was used by the student as a residence preceding the date of application for a determination of residency status;

(j) Marriage of an independent student to a person who was domiciled in and a resident of Kentucky prior to the marriage; and

(k) The extent to which a student is dependent on student financial aid in order to provide basic sustenance.

(3) Except as provided in subsection (4) of this section, the following facts, because of the ease and convenience in completing them, shall have limited probative value in a determination that a person is domiciled in and is a resident of Kentucky:

(a) Kentucky automobile registration;

(b) Kentucky driver's license;

(c) Registration as a Kentucky voter;

(d) Long-term lease of at least twelve (12) consecutive months of noncollegiate housing; and

(e) Continued presence in Kentucky during academic breaks.

(4) The absence of a fact contained in subsection (3) of this section shall have significant probative value in determining that a student is not domiciled in or is not a resident of Kentucky.

Section 11. Effect of a Change in Circumstances on Residency Status. (1) If a person becomes independent or if the residency status of a parent or parents of a dependent person changes, an institution shall reassess residency either upon a request by the student or a review initiated by the institution.

(2) Upon transfer to a Kentucky institution, a student's residency status shall be assessed by the receiving institution.

(3) A reconsideration of a determination of residency status for a dependent person shall be subject to the provisions for continuous enrollment, if applicable.

Section 12. Student Responsibilities. (1) A student shall report under the proper residency classification, which includes the following actions:

(a) Raising a question concerning residency classification;

(b) Making application for change of residency classification with the designated office or person at the institution; and

(c) Notifying the designated office or person at the institution immediately upon a change in residency.

(2) If a student fails to notify an institutional official of a change in residency, an institutional official may investigate and evaluate the student's residency status.

(3)(a) If a student fails to provide, by the date specified by the institution, information required by an institution in a determination of residency status, the student shall be notified by the institution that the review has been canceled and that a determination has been made.

(b) Notification shall be made by registered mail, return receipt requested.

(c) Notification shall be made within ten (10) calendar days after the deadline for receipt of materials has passed.

(4)(a) The formal hearing conducted by an institution and the final recommended order shall be a final administrative action with no appeal to the Council on Postsecondary Education.

(b) A formal administrative hearing conducted by the Council on Postsecondary Education for residency determinations related to eligibility for the Academic Common Market and Regional Contract Programs shall be conducted pursuant to the provisions of KRS Chapter 13B and 13 KAR 2:070. The recommended order issued by the President of the Council shall be a final administrative action.

(5) A student shall not be entitled to appeal a determination of residency status if the determination made by an institution is because a student has failed to meet published deadlines for the submission of information as set forth in subsection (3) of this section. A student may request a review of a determination of residency status in a subsequent academic term.

Section 13. Institutional Responsibilities. Each institution shall: (1) Provide for an administrative appeals process that includes a residency appeals officer to consider student appeals of an initial residency determination and which shall include a provision of fourteen (14) days for the student to appeal the residency appeals officer's determination;

(2) Establish a residency review committee to consider appeals of residency determinations by the residency appeals officer. The residency review committee shall make a determination of student residency status and notify the student in writing within forty-five (45) days after receipt of the student appeal;

(3) Establish a formal hearing process as described in Section 14 of this administrative regulation; and

(4) Establish written policies and procedures for administering the responsibilities established in subsections (1), (2), and (3) of this section and that are:

(a) Approved by the institution's governing board;

(b) Made available to all students; and

(c) Filed with the council.

Section 14. Formal Institutional Hearing. (1) A student who appeals a determination of residency by a residency review committee shall be granted a formal hearing by an institution if the request is made by a student in writing within fourteen (14) calendar days after notification of a determination by a residency review committee.

(2) If a request for a formal hearing is received, an institution shall appoint a hearing officer to conduct a formal hearing. The hearing officer shall:

(a) Be a person not involved in determinations of residency at an institution except for formal hearings; and

(b) Not be an employee in the same organizational unit as the residency appeals officer.

(3) An institution shall have written procedures for the conduct of a formal hearing that have been adopted by the board of trustees or regents, as appropriate, and that provide for:

(a) A hearing officer to make a recommendation on a residency appeal;

(b) Guarantees of due process to a student that include:

1. The right of a student to be represented by legal counsel; and

2. The right of a student to present information and to present testimony and information in support of a claim of Kentucky residency; and

(c) A recommendation to be issued by the hearing officer.

(4) An institution's formal hearing procedures shall be filed with the Council on Postsecondary Education and shall be available to a student requesting a formal hearing.

Section 15. Cost of Formal Hearings. (1) An institution shall pay the cost for all residency determinations including the cost of a formal hearing.

(2) A student shall pay for the cost of all legal representation in support of the student's claim of residency. (17 Ky.R. 2557; eff. 4-5-1991; Am. 22 Ky.R. 1656; 1988; eff. 5-16-1996; 23 Ky.R. 3380; 3797; 4099; eff. 6-16-1997; 24 Ky.R. 2136; 2705; 25 Ky.R. 51; eff. 7-13-1998; 25 Ky.R. 2177; 2577; 2827; eff. 6-7-1999; 749; 1238; eff. 11-12-2002; 36 Ky.R. 1083; 1951; 2033-M; eff. 4-2-2010.)

For additional information, write or call the Office of the Registrar, Murray State University, 113 Sparks Hall, Murray KY 42071-3312; 270-809-5630.