

## ROZ Applicants – Student Loan Program

### FAQs

1. **How do the payments work – monthly or yearly? Do payments go directly to the participant or to the loan entity?**
  - a. Participant distributions are sent out in October/November each year. Once the participant receives the distribution, they have 30 days to send proof to the KDC that the loans have been paid. The Kansas Department of Commerce (KDC) tracks distributions and payments for participants.
2. **Can a person who currently lives in a ROZ county, earn their degree and apply and qualify for ROZ?**
  - a. No. A person who lives in ROZ county while attending school will not qualify as they must have earned their degree prior to moving into the ROZ county.
3. **How many years does a person/applicant have to have lived outside of the ROZ county to be eligible for the student loan program?**
  - a. A person must be able to prove they domiciled in another non-ROZ county before being eligible for the program in a ROZ county. It is up to the applicant to provide this proof.
4. **Is there a residency requirement prior to applying for the ROZ student loan program?**
  - a. This would depend on the date the county opted into being a ROZ county for the student loan portion of the program. A prospective participant must move to a ROZ county after the county opts into the program.
5. **Is there a time limit term on the student loan program like the tax incentive, i.e., 5 years, etc.?**
  - a. A person can only be approved for the student loan program for 5 years.
  - b. Once the first distribution is made, a person cannot qualify for the program again if they are disqualified.
6. **If a person wants to apply for the program being offered by the city or county, do they do this directly to commerce online?**
  - a. Please go to [www.kansascommerce.gov/roz](http://www.kansascommerce.gov/roz) to apply. Applications are received directly by the KDC ROZ staff for processing. The sponsor will be informed if an applicant applies and the determination of the application. It is very important that there is one designated ROZ contact for the sponsor.