

ROZ Applicant FAQ's:

- **What is the ROZ Program?**

The ROZ Program is the Rural Opportunity Zones Student Loan Repayment Assistance Program. This program helps qualifying applicants to repay up to \$15,000 on their student loans over the course of 5 years when they establish a permanent residence in a ROZ county-any county in Kansas with a population under 40,000. Currently, 95 out of 105 counties qualify, and 92 of them have opted-in for 2023. You can check if a county is eligible by viewing our ROZ map on our webpage:

<https://www.kansascommerce.gov/program/taxes-and-financing/rural-opportunity-zones-roz/>

- **How does it work?**

Each qualifying participant may receive up to \$15,000 from the state and a local sponsor over 5 years to help pay for their student loans. After you apply and submit all of your documentation, the ROZ team will review your submission and potentially ask you for additional documentation to verify details. After you have completed that process, your application will be sent to the ROZ Manager for a final review and determination. You will receive notice of that determination via email. The types of determinations are as follows: Approved, Qualified Waiting for Funding, Qualified Waiting for Sponsor Confirmation, or Denial.

- **What are the eligibility requirements?**

To be eligible for the ROZ program you must be moving into one of the counties designated as ROZ, have a qualifying degree that was earned prior to moving into the ROZ county, and have outstanding student loans from that degree.

- **How do I apply?**

Applications are all online through the ROZ Portal. You can create an account and upload all documents directly through the ROZ Portal. The portal can be reached on the same ROZ webpage referenced above.

- **What documents are required in order to apply?**

Applicants must provide proof of current permanent residence in a ROZ county, Valid ID, proof of prior addresses, transcripts, and loan documents.

- **What is a local sponsor, why do I need one, how do I get one?**

A local sponsor is either a county, city, employer, or foundation. The local sponsor provides half of the annual payment for their participants, and the state provides the other half. You must have a sponsor to provide the local match in order to receive payments. You get a local sponsor in several different ways; they can be your employer and offer this as a hiring incentive, the county may be funding the program to recruit qualified workers, and local foundation/economic development group may be sponsoring, and even your city can be a sponsor in a similar fashion to a county.

- **How do the payments work?**

Payments are up to \$3,000 per year, per participant. Disbursements are made in the fall via direct deposit to each participant. You have 30 days after receiving the award to provide KDC with proof that you applied that much money towards your loans, either via monthly payments throughout the year, or a lump sum payment at the end when you receive the funds.