
Financial Aid

A QUICK REFERENCE GUIDE



OUR MISSION

Kellogg Community College is dedicated to providing accessible, high-quality education to enrich our community and the lives of individual learners.

FINANCIAL AID DEPARTMENT CONTACTS

Nikki Jewell
Dean, Enrollment Services
& Financial Aid
Ext. 2638
jewelln@kellogg.edu

Nicole Cook
Director, Financial Aid
Ext. 2735
cookni@kellogg.edu

Sara Gorham
Specialist, Financial Aid
Ext. 2666
gorhams@kellogg.edu

Melinda Zabawa
Verification Analyst
Ext. 2661
zabawam@kellogg.edu

Laura Miller
Financial Aid Officer
VA Certifying Official
millerl@kellogg.edu

Lola Long
Specialist, Financial Aid
Ext. 2619
longl@kellogg.edu

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BEFORE

FSA ID

The FSA ID is the username and password that an individual creates and will use when logging into certain U.S. Department of Education websites. You can record your FSA ID information on page 11 of this booklet. For more information about FSA ID visit: <https://studentaid.gov/fsaid>

Complete the FAFSA

Students who may need or are interested in receiving federal student aid must complete a FAFSA or Free Application for Federal Student Aid. The application can be completed and submitted electronically online at studentaid.gov no sooner than January 1st and at least **60-days prior** to the first enrollment semester each year to guarantee eligible funds. For assistance with completing the FAFSA you can visit the HUB on KCC's main campus in Battle Creek.

*See Glossary for description of Dependent/Independent students

Submit Required Documentation to Financial Aid Office

After the FAFSA application is received by the Financial Aid office, students will receive a “Welcome” — First Contact Letter in the US postal mail with instructions on how to access their Financial Aid email account. There may be documents that **MUST** be completed and submitted to the Financial Aid Office for processing.

Review Financial Aid Offer Letter

Your Financial Aid Award Letter will be available in the Financial Aid system through the KCC Bruin Portal. The Award Letter will include:

- Cost of Attendance (Budget)* — the total amount it will cost you to go to college each year. The amount is based on individual colleges.
- Expected Family Contribution Number (EFC)* — is a measure of your family's financial strength and is calculated according to a formula established by law.
- Need — the difference between the cost of attendance (COA) and the expected family contribution (EFC).
- Accept Award

Your awards, based on eligibility, may display Pell Grant, loans, and other scholarships.

*See Glossary for definitions

Pell Grant

This grant provides a maximum award depending on the computed EFC from the FAFSA. These awards are pro-rated, depending on the actual enrollment level of the student per semester. This grant is available to students who have not yet earned a bachelor degree. This is an entitlement program from which all students who meet eligibility requirements will receive an award.



Scholarships

Scholarships are often called “gift aid” because they are free money—financial aid that doesn’t have to be repaid. Scholarships can come from the federal government, your state government, your college or career school, or a private or nonprofit organization. A listing of reputable scholarship websites are available in the Financial Aid office.

Federal Student Loans

The U.S. Department of Education offers eligible students at participating schools Direct Subsidized Loans and Direct Unsubsidized Loans. This is money you **MUST** repay to the Department of Education.

Subsidized Loans — A loan available to students with financial need. No interest is charged on this loan while you are in school at least half-time.

Unsubsidized Loans — A loan available with no required financial need. You are responsible for paying the interest on an unsubsidized loan during all periods.

Master Promissory Note (MPN)* — Borrowers must complete and sign a Loan Agreement or MPN online at <https://studentloans.gov/h/complete-aid-process> after the loans are awarded. An email will be sent to your KCC student email account if you are required to complete this process.

Loan Entrance Counseling — All new KCC students receiving Federal Direct Subsidized Loans (FDS) or Federal Direct Unsubsidized Loans (FDU) are required to complete entrance counseling online at www.studentaid.gov. Students who wish to, may meet with Financial Aid regarding Federal Student Loan Counseling to determine if loans are necessary or to create a financial plan during their enrollment at KCC. Financial Aid office can provide general information suitable to student needs regarding requesting loans, reducing loans, loan debt, and loan repayment plans.

*See Glossary for definitions

Register for Class

A registration period is scheduled prior to each semester. Registration can be done through the KCC Bruin Portal or in person. Questions about registration? Call Records and Registration (Battle Creek) at 269-965-5522 or visit kellogg.edu/admissions/registrar.

Academic Advisors can assist with determining which classes are required for the program of study you are planning to pursue. To set up an appointment with an Academic Advisor call (269)965-4124 or email advising@kellogg.edu. For more information visit the website: kellogg.edu/academic-advising.

Program Code is an assigned number used for the specific degree program you are planning to pursue. Financial Aid Students **MUST** be enrolled in an eligible program of study to receive federal financial aid.



Add/Drop Periods can be reviewed on your class schedule. Your class schedule will show the date in which you may add without an instructor's approval. The universal drop date pertains to the 14-15 week classes. The universal drop date will be prior to Financial aid transmittal. Check with the Records and Registration Department for drop dates for those classes that start at different times and are shortened week courses. To drop a class, students must

officially remove themselves from the class before the last day of the drop period. A dropped class does not factor into the overall GPA. A class dropped or added after the add/drop date is considered a withdrawn class and will affect your financial aid.

Budget

Understanding your Expenses (*needs vs wants*) are important tools to becoming a successful student. It is important that students learn how to manage their finances while attending college. The Bridge offers an Academic Success Guide with a Financial Budget Calculator that can assist with budgeting. The Academic Success Guide can be found in the KCC Bruin Portal under Student Resources.



DURING

Attend Class

No-Shows — Students are required to attend class in order to be considered for financial aid disbursements. Instructors report all student who have attended class to the Financial Aid office. Financial Aid awards will be adjusted excluding credits for the classes reported as “No-Show(s).” This adjustment may result in a reduction or cancellation of financial aid awards for the semester. Balances due to KCC are the student’s responsibility.

Late Added Class — In order to receive Financial Aid, students must be within the Add period. If classes are added after the Add period financial aid will not be available.

Withdrawing — Students who completely withdraw from a semester and receive Federal financial aid may have to repay some or all of the aid received (see Federal Return of Title IV Funds www.kellogg.edu/admissions/financial-aid/general-information). Withdrawals may also affect availability of future financial aid (see SAP Standards www.kellogg.edu/financial-aid/sap-standards). For more information visit the website: www.kellogg.edu/financial-aid/general-information.

Resources for Success

Tutoring — students can receive tutoring for specific classes in The Bridge located in the Ohm Building (Battle Creek). The Bridge provides free educational services to all KCC students. Professional staff are available to assist students with core coursework, such as reading, writing, math, science, and learning strategies. Referrals from instructors may be required.

Counseling — the College offers several counseling options to help students maintain and enhance their academic, physical, emotional and mental health during their studies at KCC. For more information visit the website: www.kellogg.edu/academic-counseling.

Maintain Financial Aid Eligibility

Students receiving Federal financial aid must maintain **Satisfactory Academic Progress (SAP)**. The standards are established to ensure that students are progressing towards an educational objective and complete a degree within a reasonable time frame.

SAP Standards can be located at www.kellogg.edu/admissions/financial-aid/sap-standards/.

SAP Appeal Forms can be found online in the Student Forms section. You can submit the form prior to the deadline along with any supporting documentation.

SAP Student Academic Contracts are typically requested based on the reason for your SAP Appeal. The contract must be submitted along with an academic plan signed by an Academic Advisor. If you are not able to make any progress within any given semester (0.0 GPA) you will be placed on Suspension and will be given the option to appeal.

AFTER

Transfer Financial Aid

Students who have plans to transfer to another institution to continue their bachelor's degree will need to:

- Cancel any pending financial aid awards with the Financial Aid Office.
- Add the new institutions Federal School Code to your current FAFSA application.

Look for Employment

All Kellogg Community College students and alumni are eligible for free job search assistance. The Career and Employment Service office provides a full range of employment services for students, alumni, and employers and can be customized to meet your organizational or individual needs. For more information visit the website: www.kellogg.edu/career-employment-services/resources.

Repay Loans

For information about your Loan Servicer and the total amount of loan disbursement you have received, you will need to visit the National Student Loan Database* website at studentaid.gov/h/complete-aid-process. It is your responsibility to stay in contact with your servicer and make your payments, even if you do not receive a bill. Information can also be found on the Department of Education's website studentloans.gov.

Exit Counseling is required when you graduate, leave school, or drop below half-time enrollment after 6 months consecutively. It provides important information necessary for preparation of repayment towards your Federal student loans. You can complete Exit Counseling online at studentloans.gov.

**See Glossary for definition*

Frequently Asked Questions (FAQ's)

Extensive FAQ's can be found on the Financial Aid Web Page: kellogg.edu/financial-aid/financial-aid-faq.

GLOSSARY

Aggregate Loan Limits - A limit on the total amount of subsidized and/or unsubsidized loans that you may borrow for undergraduate and graduate study.

Loan Limits:

Federal Subsidized \$23,000

Combined FDS/FDU Dependent \$31,000

Combined FDS/FDU Independent Student \$57,500

Loan limits are set by the Federal Government and are subject to change.

Aggregate Pell Lifetime Limits (LEU) - The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%.

Annual Loan Limits – The maximum federal student loan eligibility per academic year. These amounts vary by type of loan and grade level.

Award Letter – A letter from your school that details your federal, state, institutional, and private student financial aid, and also scholarships.

Consolidation – The process of combining one or more loans into a single new loan.

Cost of Attendance (COA) – The total cost to attend school for the academic year, as determined by your school. This amount can be located on your Financial Aid Award Letter as a Budget.

Default – Failure to repay a loan according to the terms agreed to. Your loan is in default if you fail to make a payment for 270 days, if you repay monthly (or 330 days, if your payments are due less frequently.)

Deferment – Allows you to temporarily stop making payments on your federal student loans. You are not charged interest on subsidized loans during deferment.

Delinquency – You become delinquent on a loan if you don't make a payment when due. Your lender is required to report the delinquency to at least one national credit bureau.

Enrollment levels – Full time enrollment is 12 credits or more. $\frac{3}{4}$ -time is 9-11 credits, $\frac{1}{2}$ -time enrollment is 6-8 credits and $\frac{1}{4}$ -time is 1-5 credits. These do not change for financial purposes for summer.

Expected Family Contribution (EFC) – the number that is used to determine your eligibility for federal student aid. This number results from the financial information you provided in your FAFSA application.

FAFSA – Free Application for Federal Student Aid. The FAFSA is a form that must be completed annually to help determine your eligibility for federal student aid. For more information, or to complete a FAFSA online for free, visit FAFSA on the Web.

Forbearance – Allows you to temporarily stop making payments or reduce your federal student loans' monthly payment. Interest will continue to be charged on your subsidized, unsubsidized and PLUS loans.

Grants – Free Money!! Student grants are monetary gifts to people who are pursuing higher education. Unlike student loans, grants do not require repayment.

Non-Filing Letter – IRS Verification of Non-filing Letter provides proof that the IRS has no record of a filed form 1040, 1040A, or 1040EZ for the year requested. This letter will be required if selected for verification and if the student/parent did not file taxes.

Master Promissory Note (MPN) – This is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s); it will include information on how interest is calculated and what deferment and cancellation provisions are available to you.

National Student Loan Data System (NSLDS) – The central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan Program, and other federal student aid programs. You can access NSLDS at <https://studentaid.gov/h/complete-aid-process>.

Tax Return Transcript – shows most line items from your tax return (Form 1040, 1040A or 1040EZ) as it was originally filed, including any accompanying forms and schedules. In many cases, a Return Transcript will meet the requirements of lending institutions offering student loans.

Undergraduate Student – A student who is enrolled in an undergraduate course of study at a college/university or career school that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.

CONTACT US

FINANCIAL AID OFFICE

450 North Avenue

Battle Creek MI 49017

Phone: (269)965-4123

Fax: (269)966-4089

Email: finaid@kellogg.edu

Web: kellogg.edu/financial-aid

FINANCIAL AID OFFICE HOURS

Monday—Thursday 8:00am—6:00pm

Friday 9:00am—4:00pm

HUB HOURS—*for assistance with any 6 Steps to success!*

Monday—Thursday 8:00am—5:30pm

Friday 9:00am—4:00pm



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kellogg.edu/financial-aid