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Frequently Asked Questions

Welcome Kellogg Community College Student! KCC is a fully accredited post-secondary education institution by the Higher Learning Commission. You may view our accreditation [here](#). We have established an effective financial aid program of scholarships, grants, campus employment, and loans. The purpose of this reference guide is to inform students of important federal, state, and institutional Financial Aid policies and procedures. Please keep this guide with your financial aid records for future references.

Know your Rights and Resources

Privacy Act

Kellogg Community College uses the information provided by students on the Free Application for Federal Student Aid (FAFSA) and various other financial aid forms to determine the student's eligibility to receive federal, state, and institutional funding. Sections 483 and 484 of the Higher Education Act of 1965, as amended, gives the Department of Education the authority to ask students, and their parents, questions contained on the FAFSA, and to collect the social security numbers of the student and their parents. The Department of Education, as well as KCC, use the student and parent social security number to verify their identity as well as retrieve their records, and both may request the social security number again for those purposes. By submitting the FAFSA, students are giving the state financial aid agency permission to verify any statement on the form and to obtain income tax information for all persons required to report income on the application. Whenever possible, we will ask for student ID rather than social security number. Please be prepared to provide your photo student ID card when inquiring about your financial aid, whether in person or over the phone. Personal information and dollar amounts will not be discussed over the phone.

All paperwork submitted to the Financial Aid office is held in strict confidence under the guidelines of the Privacy Act. Required personal documentation must be maintained in the student files due to federal regulations. Students should retain a copy of all documents for their records. If the student request a copy of documentation from their file, a signed request by the student required for student information, and a signed request by the parent is required for parent information.

Confidentiality of Records

To assist with your academic, personal, social, and vocational decisions, the college uses student records that are maintained for you and about you. These records are maintained in compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA). This legislation defines the following as "public directory information" and allows release of this information. If you have additional questions about confidentiality of record, please refer to the student handbook for additional information.

Release of Information

Information pertaining to a student will not be released to any third party (this includes, but is not limited to: parents, siblings, spouses, employers, etc.), without the written permission of said student. The individual requesting the information, must be able to produce proper identification. Furthermore, the written permission of the student or Consent Form must be completed in the presence of, and witnessed by, a staff member of the KCC Financial Aid office.

Kellogg Community College Philosophy

Kellogg Community College has established an effective financial aid program of scholarships, grants,

and campus employment and loans. Financial aid is any source(s) of funds available to assist students for the cost of a college education. Students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) online at www.FAFSA.ed.gov. The FAFSA application is used by the Financial Aid office to determine eligibility for most aid sources. Through our programs, the college attempts to make education financially possible for all eligible and qualified applicants. Kellogg Community College cannot guarantee that all costs for every student will be covered with Financial Aid funds.

Consumer Information

In accordance with the federal regulations set forth by The Higher Education Act of 1965, certain student consumer information must be made available to all students at Kellogg Community College. The details regarding this information can be found on our website: <http://www.kellogg.edu/about/student-consumer-information>

Net Price Calculator

This calculator is intended to provide *estimated* net price information (defined as estimated cost of attendance - including tuition and required fees, books and supplies, room and board (meals), and other related expenses - minus estimated grant and scholarship aid) to current and prospective students and their families based on what similar students paid in a previous year.

<http://www.kellogg.edu/admissions/financial-aid/general-information/net-price-calculator>

The Financial Aid Shopping Sheet

The Financial Aid Shopping Sheet is a consumer tool that participating institutions will use to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.

Applying for Financial Aid

Apply Early For Financial Aid

Completed financial aid applications should be received at least 60 days prior to the first enrollment semester each year to guaranteed eligible funds for the start of that semester. The Kellogg Community College Financial Aid Office offers federal financial assistance based on eligibility, from the Department of Education. Students are encouraged to complete a Free Application for Federal Student Aid (FAFSA) for the academic year. The FAFSA application is available online at www.fafsa.ed.gov and are available each year on October 1.

Preferred Deadlines for Applying

Fall Semester. July 1

Spring Semester. November 1

Summer Semester March 1

Limited funding sources are available after the preferred deadline.

Dependency Status

A student who lives outside of the parent's home is not automatically independent for financial aid purposes. Where a student lives does not have an impact on how a student applies for financial aid.

Students are automatically determined independent if he/she meet any one of the following criteria:

1. The student will be 24 years or older by December 31 of the school year for which you are applying for financial aid.
2. The student is married (*as of the date the FAFSA is completed by the student*).
3. The student is working on a master's or doctorate program (such as MA, MBA, MD, PhD)
4. The student is currently serving on active duty in the U.S. Armed Forces for purposes other than training.
5. The student is a veteran of the U.S. Armed Forces
6. The student has children who receive more than half of their support from the student; or
7. The student has dependents (other than a spouse or children) who live with the student and receive more than half of their support from the student, now and through June 30 of the following year.
8. Both of the student's parents are deceased or the student is/was an orphan or ward of the court until the age of 18
9. The student has been determined by a court in their state of legal residence that the student is an *emancipated minor*.
10. The student has been determined by a court in their state to be in legal guardianship.
11. The student was determined by their high school or school district homeless liaison that student was an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.
12. The student was determined by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.
13. The student was determined by the director of a runaway or homeless youth basic center or transitional living program determine that you were unaccompanied youth who was homeless or self-supporting and at risk of being homeless.

The student may be asked to provide appropriate documentation supporting their status.

***For additional dependency information see the FAFSA application online or visit**

www.StudentAid.gov/dependency

Financial Aid Online Notification

Notifications for financial aid, awarded letters and other important information are being sent electronically to students. All required forms can be obtained from the Bruin Portal.

To access information every student must have:

A Student ID number and password

An active Kellogg Community College student email account

All new students (students who have never registered for classes at KCC) must complete the Online Admission Application to receive both a KRIS user ID and password, and KCC student email account.

To apply for admission online:

Go to www.kellogg.edu and select the Apply Now tab (You must create an account)

Financial Aid notifications will be delivered through the student's KCC email account or directly through the web portal, Self-Service Center. The email notification will refer you to financial Aid Self-Service Center.

Financial Aid Documents

A Financial Aid notification will be sent to your KCC student email accounts. Links for required documents will be provided in financial Aid Self Service Center. Please print all documents, complete with required signatures, and submit to the Financial Aid office. Other documentation may be requested that must also be submitted to complete your financial aid file for awarding.

Viewing Required Documents and Statuses

To view a listing of documents required or received by the Financial Aid Office, students must sign onto the Bruin Portal:

Go to www.kellogg.edu

Click on Bruin Portal Login button from the homepage

Click of the Financial Aid category and Select the appropriate Award Year from the drop down box

Use your mouse to scroll over the Financial Aid tab at the top of the screen and select Required documents

Accessing Your Financial Aid Award Letter

To access your financial aid award letter

online: Go to www.kellogg.edu

Click on Bruin Portal Login button to login

Click on the Financial Aid category

Use your mouse to scroll over the Financial Aid tab for Award Letter

View your financial aid award letter – if no award letter is available the message “No Report was Produced” will be displayed

Kellogg Community College Financial Aid Packaging Policy

Financial aid packages are created for students throughout the academic year. Applicants whose financial aid files are complete by college priority deadlines will receive maximum consideration in the distribution of funding resources according to funding criteria. Eligible applicants competing a file after the priority deadline will be packaged with Federal Pell Grant, Federal Work Study (dependent on availability of funds) and loans. Due to limited funding, the College cannot attempt to meet the financial need of students with gift money. Kellogg Community College cannot guarantee that all costs for every student will be covered with financial aid funds, KCC employs an up-front policy of packaging gift awards first, work study second and loans last.

Guidelines for awarding financial aid:

1. The Expected Family Contribution (EFC) is determined as a result of the Free Application for Federal Student Aid (FAFSA).
2. The Federal Pell Grant is the foundation of the financial aid package (entitlement funds)
3. Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded according to federal guidelines. Federal Pell Grant recipients with the lowest Expected Family Contribution have first priority for FSEOG funding. Second priority is given to students with no Federal Pell Grant eligibility and the lowest Expected Family Contribution. The minimum FSEOG award is \$250.
4. Students with the highest unmet need will be considered for other funding within the guidelines for each program.

5. Award packages are created based on expected full-time enrollment. Adjustments will be made at the end of the 100% refund period (approximately two weeks after the start of each semester) for changes in enrollment status. These adjustments will affect assigned budgets and award amounts.
6. The College reserves the right to issue adjusted award notifications due to an error in calculating
7. Title IV Cash Management Statement, students may charge books and supplies against the financial aid awards. The statement is listed on the award letter and by accepting the award provides acknowledgement of use. If the student later drops classes and loses eligibility for the aid or withdraws completely during the refund period, the amount of the aid will be cancelled and the student is responsible for the cost of books, supplies and any fees associated with the student's account.

The academic year includes the fall, spring and summer semesters. Students will be awarded initially for the fall and spring semesters, assuming full-time enrollment. Adjustments will be made if actual enrollment is less than full-time at the end of the 100% refund period for each semester. Adjustments for dropped classes may result in charges to the student's account.

Note: Due to the large applicant pool and limited funding allocations, not all students meeting the priority deadline are awarded funds from all programs.

Verification Process

The federal processor selects some student financial aid applications (FAFSA) for verification. Students selected are required to submit a copy of student and/or spouse/parent federal tax transcript information, a verification worksheet, documentation of untaxed income and income exclusions and a Financial Aid Certification & Loan Application form. Other documentation may be required depending on database match results the federal processor conducts. The Financial Aid Office will send notification to students of all required documentation. Processing of a student financial aid file and awarding will take place once all required documentation is received.

The Financial Aid Award Notification

All students receiving financial aid awards are notified with an email to their KCC e-mail account. The email contains instructions into Self-Service Center to view the financial aid award. Student will be able to view the following information:

- Student's annual cost of attendance
- Total Expected Family Contribution
- Student's unmet financial need
- Name of award program
- Amount of award for each semester
- Total amount of award for the academic year

A student's total award package may not exceed the individual student's financial need. Financial need is calculated as follows:

$$\begin{array}{r} \text{Student's Annual Cost of Attendance} \\ - \text{Total Expected Family Contribution} \\ \hline \text{Student's Financial Need} \end{array}$$

Award notifications should be reviewed carefully by the student. The student must accept the financial aid award. If the student wants to decline a work-study or loan award, they must notify the financial aid office in person or via email. William D. Ford Federal Loans may be reduced in the same manner. This must occur prior to disbursement.

First time loan borrowers must complete a Master Promissory Note (MPN) and Loan Entrance Counseling prior to receiving loans. Once completed, the MPN is good for 10 years. Both MPN and Loan Entrance Counseling can be done at www.studentloans.gov.

Completion of the electronic Master Promissory Note (MPN)

The MPN is a legal document in which you promise to repay your loans and any accrued interest and fees to the U.S. Department of Education. This document can be used to award one or more William D. Ford Federal Direct Loans for one or more academic years (up to 10 years). The electronic MPN allows you to complete and sign an MPN over the Internet. You will need your Department of Education issued Federal Student Aid (FSA) ID and password to begin the process. Students can retrieve their FSA ID and password online at www.fsaaid.ed.gov. Complete the MPN at www.studentloans.gov

Direct Loan Entrance Counseling

The goal of the Entrance Counseling is to help you understand what it means to take out a federal student loan. This process is required of all first-time borrowers and provides information on the loan program and your rights and responsibilities as a borrower. The federal government mandates counseling to first-time borrowers. Entrance interviews may be completed online at www.studentloans.gov and will take approximately 30 minutes. Instructions for completing both the MPN and Loan Entrance Counseling are provided online on the Financial Aid web page or in the Financial Aid Office.

Direct Loan Exit Counseling

Federal Direct Loan recipients are required to complete a loan exit interview at the completion of their studies at Kellogg Community College after dropping below six credit hours, or completely withdrawing from and not attending for a consecutive 6 month period. This interview covers the basic terms and conditions of the loan program and provides information on loan repayment. Exit counseling may be completed online at www.studentloans.gov

Cost of Attendance

The Budget or Cost of Attendance (COA) at Kellogg Community College is based on averages, comprised of several components, and based on residency status and enrollment status. For 2015-2016, estimated financial aid budgets for a full-time student are computed for a full year, based on an average of 32 credits/year. The COA is also determined by residency and is as follows:

	Resident	Non-Resident
Tuition/Fees	\$3600	\$6536
Books	\$1500	\$1500
Personal	\$1044	\$1044
Living Expense	\$5470	\$5470
Travel	\$1948	\$1948
TOTAL	\$13,562	\$16,498

Additional components may be included in the total budget (Ex. William D. Ford Federal Direct Loan fees and/or additional program costs). The added costs will depend on the individual student's circumstances and program of study.

Expected Family Contribution (EFC)

The formula to determine ability to contribute toward the cost of education is legislated by Congress. The Expected Family Contribution (EFC) is the result of the Free Application for FAFSA. For dependent students the EFC is the result of a combination of the parent and student income and asset information. For independent students the EFC is the result of the student and spouse (if married) income and asset information.

Programs Eligible for Financial Aid

All associate degree programs are eligible for financial aid. Students enrolled in a two-year transfer program that is acceptable for full credit toward a bachelor's degree and qualify for admission into the third year of a bachelor's degree program are eligible for financial aid. Check with the Financial Aid office for eligible certificate programs.

High School Diploma

Students must earn a high school diploma or GED prior to disbursement of financial aid. Dual-enrolled students are not eligible for federal or state funding.

Guest Students

Students enrolled as "guest students" at Kellogg Community College are not eligible for federal or state financial aid. Students must be pursuing a degree or certificate or be enrolled in a transfer program at Kellogg Community College to qualify for funding.

Students Convicted of Possession or Sale of Drugs

A federal or state drug conviction can disqualify a student for Federal Student aid funds. Students with questions regarding their eligibility status should contact the Financial Aid office

Home Schooled

Students must have completed homeschooling at the secondary level as defined by state law or has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education.

Reporting Additional Financial Aid Resources

Students are required by federal regulations to report all sources of financial assistance to the Financial Aid office. All resources of aid must be included in the student's financial aid award package to ensure an over award has not occurred. Examples of this type reporting additional financial aid resources. Students are required by federal regulations to report all sources of financial assistance to the Financial Aid office. All resources of aid must be included in the student's financial aid award package to ensure an over award has not occurred. Examples of this type of assistance may include but not limited to:

EXAMPLE 1: A student received a scholarship check directly from a donor or organization. The check is made out to the student only. The student is required to notify the Financial Aid office of the amount and semester covered. The award is included in the total award package and coordinated with federal, state, institutional and other private financial aid programs.

EXAMPLE 2: S student's employer participates in a tuition reimbursement program. This means a student may be responsible to pay for tuition and fees at the time of registration; however, once a final grade is turned into the employer, the student is reimburses for out-of-pocket costs. This benefit must be reported to the Financial Aid office and coordinated with federal, state, institutional and other private financial aid programs.

Failure to report additional sources of financial assistance may result in repayment of part or all aid received for the payment period or the academic year.

Late Financial Aid Awards

Awards made by the Financial Aid office or notification of additional aid by the student or and outside source after the initial award notification is emailed may result in the adjustment of awards. Adjustments are made to ensure compliance with individual program requirements and to avoid over awards in the total award package. Revised award notifications are emailed as adjustments are made.

Request for Adjustment to Income as Reported on FAFSA (Special Circumstances Appeal)

Students may request that the financial situation of the family be re-evaluated for the following reasons:

1. Drastic changes to household income
 - a. Significant reduction in income
 - b. A student/spouse or parent/step-parent who reported work earnings on the FAFSA has remained unemployed for at least 13 weeks during the following year.
 - c. A student/spouse or parent/step-parent had a complete loss of unemployment compensation or a loss of nontaxable benefit (such as social security benefits, a pension or child support).
 - d. A student/spouse or parent/step-parent have become separated, divorced, or widowed after submitting the FAFSA.
2. Medical expenses not paid by insurance
3. Private school tuition (elementary through high school only).

By completing the Request for Adjustment to Family Income/EFC form (available in the Financial Aid office) and providing required documentation, professional judgment may be used to adjust information that may affect the family contribution. Requests for Adjustment to Family Income/EFC forms will not be made available until July 1. All income adjustments received after October 31, must include signed copies of the student's current and next year federal tax transcript. Submission does not guarantee an adjustment.

Receiving Financial Aid and Maintaining Eligibility

Terms and Conditions of Financial Aid

Financial Aid awards are subject to the following stipulations:

1. The student is a citizen or permanent resident of the United States.
2. To be eligible for most types of financial aid, a minimum of six credit hours per semester is required. If classes are dropped or cancelled after initial registration, the financial aid package may be adjusted.
3. If dropped or cancelled classes decreases or cancels eligibility for financial aid, any balance owed to the College is the student's responsibility.
4. The student must inform the Financial Aid office of aid received from sources outside the office.
5. If additional financial aid is received after the award letter is issued, the award package may be adjusted or cancelled.
6. Financial aid is contingent upon the continuation of the current aid programs, sufficient appropriations and the student meeting Kellogg Community College's Satisfactory Academic Progress policy.
7. Financial Aid is contingent on the student attending all courses for which they are registered.
8. Adjustments to the award package may be required for changes in the family's financial

- situation, additional available funding, and levels of enrollment or residency, errors in calculations, clerical errors, or further file review.
9. The student will be notified of all adjustments to the financial aid award package.
 10. The student is responsible for debit balances that may be created on their account as a result of an adjustment.
 11. Financial aid received for the current award year cannot be used to pay indebtedness from a previous award year.
 12. All funds received are to be used for education-related expenses while attending Kellogg Community College.
 13. In cases of enrollment at more than one institution for the same period of time, federal and state funding may only be received at one institution.
 14. By accepting the award letter the Title IV statement on the Financial Aid Certification form, the student is authorizing/not authorizing federal funds to apply to tuition and fees on the student account.

Responsibilities of the KCC Financial Aid Student

Students receiving federal student aid have certain legal rights. Students' rights include the following:

1. Acquire necessary forms to complete the financial aid file. Links to all required forms are sent electronically to KCC student email account upon receipt of the processed FAFSA information. If the forms are misplaced, the student may request additional forms from the Financial Aid office, or access them online at: <http://www.kellogg.edu/admissions/financial-aid/>
2. Complete and return all required forms to the Financial Aid office
3. Provide correct information on all required documentation. Misreporting of information on the FAFSA and other required documents is a violation of the law and is considered a criminal offense which can result in indictment under the U.S. Criminal Code.
4. Maintain Satisfactory Academic Progress, as outlined in the **SAP Standards**. (<http://www.kellogg.edu/admissions/financial-aid/sap-standards>)
5. Must be aware of and comply with all deadlines as established by the institution each academic year.
6. Read and understand all information provided by the Financial Aid office.
7. Maintain a file of all correspondence to and from the Financial Aid office. This would include application information, appeal requests, award letters, promissory notes, employment information, etc.
8. Report outside sources of financial aid to the Financial Aid office in a timely manner.
9. Report changes of name and/or address to the Records office.
10. Must be aware of your payment obligations to the college and the status of your financial aid.
11. Meet your payment deadlines, whether or not your financial aid has been processed.

Notifications for financial aid tracking letters and award letters are being sent electronically to students KCC student email account. The email notification will include web links with pertinent information related the financial aid awards. Please print all documents, complete them with required signatures, and submit the Financial Aid Office. All required forms can be obtained at all KCC locations, or online at <http://www.kellogg.edu/admissions/financial-aid/>

To access information every student must have:

- A KRIS (Kellogg Registration Information System) ID and password
- A Kellogg Community College student e-mail account

All new students (students who have never registered for classes at KCC) must complete the **Online Admissions Application**

Enrollment Levels for Financial Aid

(All semesters including summer semester)

Full time 12 or more credit hours

3/4 time 9 - 11 credit hours

1/2 time 6 - 8 credit hours

Less than 1/2 time Less than 6 credit hours

Credit Hours Included in Financial Aid Disbursements

Per federal regulations and Kellogg Community College policy, students must register for classes during the appropriate add period for each course. Charges on the student account for courses registered after the appropriate drop/add period are the sole responsibility of the student. This includes late registration with instructor approval, and withdrawing from one session of a course and adding another after the drop/add period. Appropriate registration dates for each course are available for the Records and Registration department.

Courses Taken for Audit Status

Credit hours taken for a grade of “audit” do not apply toward an associate degree or certificate program. Therefore, credit hours with this designation are not included in determining enrollment status for financial aid disbursements or Satisfactory Academic Progress.

Students, who makes changes in grade type, to an “audit” after the disbursement of financial aid, will be reviewed for an enrollment status change. This change may result in a reduction of financial aid eligibility and a balance owed to the College.

Disbursement of Financial Aid

Financial aid program disbursements are applied to tuition and fee charges on student accounts sometime during the first few weeks of each semester. The exact disbursement date for each semester is determined prior to the start of the academic year. In order for the student to be able to utilize Financial Aid to cover bookstore purchase, late fees, etc. students must accept the financial aid award. If the student does not accept this award, then will be allowed to utilize financial aid for tuition and fees only. Other charges on the student account will then be the responsibility of the student. For applications received after the semester begins, disbursements will be made upon file completion; verification, if required; and eligibility of student for disbursement. Eligibility of the student depends on enrollment status, Satisfactory Academic Progress, eligible program of study, high school diploma or equivalence, etc.

Refund Policy

Refunds are generated if the student has a credit (negative) balance on their student account resulting from dropped or cancelled classes and/or a disbursement of financial aid. You must be attending classes and continue to meet all eligibility requirements in order to receive a financial aid refund.

Remaining funds will be issued to students within 14 days of the disbursement from the Student Accounts department to cover other education-related expenses. Payments made by credit card by paper check mailed to the address on file or direct deposit into a bank account enrolled through the Bruin Portal. Any questions about refunds or account information can be directed to the Business Office (269) 965-4140 or email busoffice@kellogg.edu

William D Ford Federal Direct Loans

Students borrowing from the William D. Ford Federal Direct Loan program follow different guidelines. First-time borrowers of William D. Ford Federal Direct Subsidized or Unsubsidized Loans are required to complete “Entrance Counseling” and a “Master Promissory Note” prior to disbursement of funds. In addition, students who are first-time loan borrowers with less than 24 completed credit hours must

wait for 30 days after the first day of the semester to receive the first disbursement of the loan. Two disbursements are required for all student loan borrowers. Below shows how disbursements are made:

Fall/Spring Loan Period

- 1st Disbursement – 30 days after the fall semester begins for first time loan borrowers
All other borrowers, officially at the end of the 100% institutional tuition refund period for fall.
- 2nd Disbursement – For all borrowers, officially at the end of the 100% institutional tuition refund period for spring

One Semester Only Loan

- 1st Disbursement – 30 days after the semester begins for first-time borrowers
All other borrowers, officially at the end of the 100% institutional tuition refund period for Semester
- 2nd Disbursement – At halfway period of the semester. Students receiving William D. Ford Federal Direct Subsidized or Unsubsidized Loans who drop to an enrollment level below half - time (below six credits) or completely withdraw in any semester are subject to the following:
 1. The change of enrollment is reported to the National Student Loan Data system.
 2. All remaining disbursements for the loan period are cancelled.
 3. Exit Interview information is e-mailed to student.
 4. All or part of the loan may have to be repaid.

Open Entry/Open Exit and Industrial Trade Classes

Open Entry/Open Exit and Industrial Trade classes are treated like regular courses during the semester for which the student registers. Students must complete all course work by the completion of semester when Satisfactory Academic Progress (SAP) is evaluated. Those classes not completed will be counted as attempted and not completed. If the student is placed on probation or suspension due to non- completion, once the course is complete and a grade is assigned, the student may complete a Satisfactory Academic Appeal form to request a re-evaluation of SAP progress. For more information see Satisfactory Academic Progress Standards <http://www.kellogg.edu/admissions/financial-aid/sap-standards/>. Students must participate in these courses with completed assignments to be considered eligible for financial aid.

Bookstore Charges

Students awarded financial aid are permitted but not required to charge up to \$1000 for books and supplies at the KCC bookstore. The amount a student is permitted to charge depends on remaining financial aid funds after tuition and fees are paid. Amounts charged at the bookstore will reduce the amount of a cash refund the student is eligible to receive after the semester begins. It is the student's responsibility to limit bookstore charges to the amount stated.

Students are permitted to purchase books only for the classes they are registered for in a given semester. A copy of current registration and a valid student ID is required at the time of purchase. Students found abusing the right to charge purchases at the Bookstore against pending financial aid may be placed on financial aid suspension.

A valid student photo ID is required for students selling books back at the end of a semester.

Federal Work Study Programs

This program is a federally-funded work program for on campus or community service jobs used to promote part-time employment at \$8.50/hour. This opportunity can be offered through the Federal Work Study Program, Michigan Work Study Program or the Institutional Work Program. Employment opportunities are offered to students enrolled at least half time (minimum six credit hours) who demonstrate financial need. Positions are limited, and the number of hours a week a student can work varies. Students may earn up to their maximum annual award amount as determined by the Free Application for Federal Student Aid (FAFSA). All job placement is handled through KCC's Career and Employment Services. <http://www.kellogg.edu/services/career-employment-services/>

Minimum requirements for Federal Work Study Programs:

1. Enrollment of at least six credit hours each semester.
2. Michigan resident for Michigan Work Study Program.
3. Must be a U.S. citizen or eligible non-citizen.
4. Is not in default on a federal student loan; does not owe a federal grant overpayment.
5. Registered with the selective service if required to do so.
6. Qualify based on the results of the FAFSA not to exceed the individual student's financial need.
7. Students must have completed high school.

Minimum requirements for the Institutional Work Program:

1. Enrollment of at least six credit hours fall and spring semesters.
2. Enrollment of at least three credit hours summer semester.

Students who are not eligible for Federal or Michigan monies may qualify for Institutional Work Study. All student wages for Institutional Work awards will be paid from the employing department's budget.

Students with a Federal or Michigan Work Study award will be granted an amount each semester, depending on financial need. Students may work and earn up to the total annual amount.

Earnings exceeding the annual amounts awarded will be charged to the employing departments' institutional fund.

Summer work study is available, depending on availability of funds. Work Authorization forms from the Financial Aid office are required for summer employment. Once annual work awards are met or the student falls below half-time enrollment, employment for that student ends.

Students working under any of the work study programs must follow all rules and regulations set forth by Human Resources for time cards, signatures, hours of work, etc.

Federal Return of Title IV Funds (R2T4) Policy

Student receiving Title IV funding (Federal Pell Grant, Supplemental Educational Opportunity Grant (FSEOG) or William D. Ford Federal Direct Loans) who completely withdraw from classes are required to have earned aid evaluated through the federal formula established in the 1999 federal financial aid reauthorization. Any unearned aid must be returned by the school to the U.S. Department of Education within 45 days after establishing a student's complete withdrawal date.

The school may disburse any post-withdrawal federal funds to a student within 30 days of the student's established complete withdrawal date. The student must meet the eligibility requirements and have completed any requested verification documents prior to the verification submission deadline. A student, who submits verification documents after a complete withdrawal and prior to the verification submission

deadline, will be eligible to receive post-withdrawal disbursements of earned aid.

Students not receiving Title IV federal financial aid, who paid for all expenses out-of-pocket, will receive a refund based on institutional policy. The amount of federal funds returned to the federal programs will be determined based on the date of the withdrawal process begins or the last day of attendance. Unearned aid from federally funded programs are returned to the U.S. Department of Education in the following order, Federal Unsubsidized Loan, Federal Subsidized Loan, Federal Parent PLUS Loan, Federal Pell Grant, and Federal SEOG. If the date of withdrawal process begins or last date of attendance is not available or know, the federal refund will be based on the 50% point of the semester. Return of federal Title IV funds will not be completed after the 60% point of the semester.

Dropping or Withdrawing from Classes

Students are responsible to formally drop classes for which they do not attend. Failure to drop may result in charges to the student account. Contact the Records and Registration department for drop/add dates for each course.

Reducing your enrollment during any semester can create serious consequences for financial aid recipients. Before dropping classes, check with the Financial Aid office to discuss the following:

1. Satisfactory Academic Progress may be affected
2. In cases of complete withdrawals, students may be required to repay a percentage of financial aid received for that semester.
3. Students receiving William D. Ford Federal Direct Loans may go into repayment if current enrollment drops below six credit hours for a period of time greater than your six month grace period (or you may lose your grace period). Future award year disbursements of loans will also be cancelled once enrollment drops below six credits.

Drop

Adjustments to registration made after classes begin may be made within the “add/drop period” which is the first 1/10th of the total number of calendar days over which the class meets. (The calculation begins with the first day of instruction and ends with the last scheduled day of instruction). If you drop during the drop/add period this will not result in a grade and therefore not be factored in when figuring Satisfactory Academic Progress.

Withdrawal

Adjustments to registration made after the “add/drop period” prior to 7/8ths of the duration of the class. (The calculation begins with the first day of instruction and ends with the last scheduled day of instruction.) If you drop during the withdrawal period of the class, it will result as a “W” grade which will be factored in when calculating Satisfactory Academic Progress.

Unofficial Withdrawals

Students who begin attending a class and then stop attending are reported as an “unofficial withdrawal: to the Financial Aid office. Financial aid will be adjusted once the student’s complete schedule for the semester is considered unofficial withdrawal. At that point the Return of Title IV Funds calculation will be performed based on the last date of reported attendance. The calculation will most likely result in a balance due to Kellogg Community College.

Complete Withdrawals from Kellogg Community College

Students who official withdraw completely from a semester and receive federal financial aid may

have to repay some or all of the aid received and will be placed on suspension automatically, affecting availability of future financial aid (see Satisfactory Academic Progress). Students are advised to contact Academic Advising and the Financial Aid office before withdrawing to determine the effects of the withdrawal. Students must file an appeal to the Financial Aid office for consideration of aid reinstatement.

No Shows

Students are required to attend class to be considered eligible for financial aid disbursement. For non- traditional courses, such as Open Entry courses, submission of a required assignment or test/quiz is required for disbursement eligibility. Instructors report all students who have not met the above requirement to the Financial Aid office. Financial aid will be adjusted excluding credits for the class(es) reported as “no shows”. These adjustments may result in a reduction or cancellation of financial aid for the semester. Balances due to Kellogg Community College are the student’s responsibility.

Consequences of Complete Withdrawals or Unsuccessful Completion of All Courses in a Semester

Students not passing at least one course in a semester (receiving all F, W, I and N grades) will be placed on Financial Aid suspension at the end of that semester. All future financial aid will be cancelled. Students must complete the Satisfactory Academic Progress Appeal form with required documentation for consideration of reinstatement of financial aid.

In addition, students who received a scholarship from the Kellogg Community College Foundation will have all pending disbursements cancelled. Students must contact the Foundation for reinstatement of the scholarship.

Repeat Coursework

A student may only repeat a previously passed course once and receive financial aid. A third attempt will not be considered in the student’s financial aid package. Student may repeat a failed course until it is passed.

Federal Financial Aid For Attendance at Two Institutions Simultaneously

Students attending two institutions simultaneously may only receive federal and state financial aid at one institution for the same payment period. Generally, the school granting the degree is the school providing the financial assistance.

SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS

To remain eligible for state and federal financial aid programs, students need to make Satisfactory Academic Progress (SAP) toward achieving a degree or certificate. Students are monitored for SAP at the end of each semester (Fall, Spring, and Summer) for which they have received financial aid. Standards of SAP are applied to all students who wish to establish or maintain financial aid eligibility at Kellogg Community College, regardless if they have received financial aid funds in the past. The standards are established to encourage

students to progress toward an educational objective and complete a degree within a reasonable time frame and with the least amount of loan debt. If the standards are not met, students are not eligible for federal and state financial aid.

The minimum standards of SAP include the following:

1. Maintain a cumulative grade point average (GPA Measure)
2. Complete a minimum cumulative credit hours attempted, including all transfer credits (Pace of Progression).
3. Complete less than 150% total cumulative credits required for program degree of record including all transfer credits (Maximum Time Frame).

Impact of Grades and Attendance

All grades of F, W, I, and N will be considered as credits attempted, but not completed. Transfer, remedial, ESL and repeated courses will be counted in both attempted and completed credits. Credit hours taken for an audit grade of "X" are not included in determining enrollment status for financial aid disbursement or satisfactory academic progress. All credit hours are included even if financial aid was not used.

Incomplete Grades

Courses with grades of "I" (Incomplete) will be considered as credit hours attempted and not completed. An "I" grade means you agreed to complete the course by a specified date **without** re-enrolling for the class. Students who have arranged with the instructor to complete required course work are not required to re-register for the same class during a subsequent semester to complete the work. Any course carried forward to the next semester for completion will not be counted as part of the new semester enrollment status. If the "incomplete" grade was instrumental in placing a student on financial aid probation or suspension, once completed, the student may appeal for a re-evaluation of Satisfactory Academic Progress by submitting the Satisfactory Academic Progress Appeal form. Any courses for which there is an "I" grade on your transcript for a previous enrollment period will not be counted toward your level of enrollment for a current semester for financial aid.

Drop

Adjustments to registration made after classes begin may be made within the "add/drop period" which is the first 1/10th of the total number of calendar days over which the class meets. (The calculation begins with the first day of instruction and ends with the last scheduled day of instruction). If you drop during the drop/add period this will not result in a grade and therefore not be factored in when figuring Satisfactory Academic Progress.

Withdrawal

Adjustments to registration made after the "add/drop period" prior to 7/8ths of the duration of the class. (The calculation begins with the first day of instruction and ends with the last scheduled day of instruction.) If you drop during the withdrawal period of the class, it will result as a "W" grade which will be factored in when calculating Satisfactory Academic Progress.

Dropping or Withdrawing from Classes

Students are responsible to formally drop classes for which they do not attend. Failure to drop may result in charges to the student account. Contact the Records and Registration department for drop/add dates for each course.

Reducing your enrollment during any semester can create serious consequences for financial aid recipients. Before dropping classes, check with the Financial Aid office to discuss the following:

1. Satisfactory Academic Progress may be affected
2. In cases of complete withdrawals, students may be required to repay a percentage of financial aid received for that semester. See ***Title IV Return of Funds***
3. Students receiving William D. Ford Federal Direct Loans may go into repayment if current enrollment drops below six credit hours for a period of time greater than your six month grace period (or you may lose your grace period). See Title IV Return of Funds.
4. Future loan award disbursements will be cancelled once enrollment drops below part-time enrollment (at least 6 credits).

Unofficial Withdrawals

Students who begin attending a class and then stop attending are reported as an “unofficial withdrawal” to the Financial Aid office. Financial aid will be adjusted once the student’s complete schedule for the semester is considered unofficial withdrawal. At that point the Return of Title IV Funds calculation will be performed based on the last date of reported attendance. The calculation will most likely result in a balance due to Kellogg Community College.

Complete Withdrawals from Kellogg Community College

Students who official withdraw completely from a semester and receive federal financial aid may have to repay some or all of the aid received and will be placed on suspension automatically, affecting availability of future financial aid. Students are advised to contact Academic Advising and the Financial Aid office before withdrawing to determine the effects of the withdrawal. Students must file an appeal to the Financial Aid office for consideration of aid reinstatement.

Consequences of Complete Withdrawals or Unsuccessful Completion of All Courses in a Semester

Students not passing at least one course in a semester (receiving all F, W, I, and N grades) will be placed on Financial Aid suspension at the end of that semester. All future financial aid will be cancelled. Students must complete the Satisfactory Academic Progress Appeal form with required documentation for consideration of reinstatement of financial aid.

In addition, students who received a scholarship from the Kellogg Community College Foundation will have all pending disbursements cancelled. Students must contact the Foundation for reinstatement of the scholarship.

Cumulative Credit Hours Attempted

Cumulative credit hours attempted are defined as all credit hours attempted at Kellogg Community College, including Lifelong Learning, and all credit hours transferred from other institutions. Attempted credits include courses with grades of “A” through “F,” “W,” “I,” “P,” “G,” “N,” and “NR.” Repeated courses will be counted as hours attempted and toward the 93 maximum credits allowable for financial aid.

Cumulative Credit Hours Completed

Credit hours successfully completed are defined as grades “A” through “D,” “P,” and “G.” Credit hours not successfully completed are defined as “F,” “W,” “I,” “NR,” and “N.”

GPA Measure

Students must achieve a required minimum GPA. This required minimum GPA will be graduated based on the number of credits that the student has attempted and is listed below. Students who have attempted less than 13 credits will be exempt from this calculation.

All credits including developmental, ESL, customized training, and all transfer and college level courses will be counted to determine the credit hours. Even if financial aid was not received for those credits.

Examples:

Credit Hours Attempted	Minimum Cumulative GPA
13-23	1.6
24-47	1.70
48 or more	2.0

Pace of Progression Measure

Students must complete a percentage of their attempted credits. This percentage will be cumulative and based on attempted credit hours (see below). Students who have attempted less than 13 credits will be exempt from this calculation.

Examples:

Credit Hours Attempted	Minimum Percentage Needed
13-23	50%
24-47	60%
48 or more	67%

To figure completion rate divide completed credits by attempted credits

Attempted credits include all college level credits, developmental, ESL, customized training, and all credit hours transferred from other institutions. Attempted but not completed grades are listed under “Grades” section of the Bruin Portal.

Maximum Time Frame

Students may not receive Federal and State Financial Aid for attempted credits in excess of 150% of the credits required for graduation (refer to College Catalog for specific programs). Students who have attempted more than 150% of the maximum credits required for graduation of program degree of record are not making SAP.

All, college level credits, developmental, ESL, customized training, transfer credits, and repeat courses will be included in the maximum timeframe calculation. Once it has been determined that a student will not be able to graduate within this timeframe they will no longer be making SAP resulting in ineligibility for federal and state aid.

For example if a student’s degree requires 64 credits, they must complete their program within 96 credits. Once a student has attempted 96 or more credits, they are no longer eligible for financial aid at Kellogg Community College.

Examples:

Program Type	Total Credit Hours Required	Maximum Attempted Hours Allowed for Eligibility
Associate in Applied Science (AAS)	62	93
Associate in Arts (AA)	62	93
Accounting Certificate	24	36

(See College Catalog for credit and degree specific requirements)

Pursuit of a Second Degree

All students seeking to obtain a second degree should meet with an Academic Advisor. A student who is a recipient of Federal Financial Aid and beginning their second degree may enter into suspension status of Maximum Timeframe due to the accumulation from credits hours from their first and second degree.

Change in Program of Study

Changes in a student's program of study may result in a Maximum Timeframe Suspension Status. All credits earned from a student's previous and new program of study will count towards the student maximum allowable credits for obtaining their degree in their currently active program(s). The Maximum allowable credits are calculated by dividing the number of total credit hours of a student's program of study and adding the half to the total amount of credit hours required for current degree completion.

RESULTS OF SAP

Results are determined at the end of each semester attended and can be found on the Bruin Portal FA Self-Service under "Satisfactory Academic Progress". All results for individual semesters, and cumulative results can be found here.

Satisfactory Status

Students maintaining SAP standards will receive a "Satisfactory Status" and will continue to receive federal financial aid as long as the student is successfully completing your courses for each semester.

Warning Status

Students who are not making SAP after one semester will be placed for the following semester on a status of "Warning". During this time, a student may continue to receive Federal and State Financial Aid. A student who is not meeting SAP after a semester on "Warning" status will be placed on Financial Aid suspension and not eligible to receive Federal or State Financial Aid.

A student with a "Warning" status is encouraged to seek additional services from the Academic Support Department if they had issues related to their academics. Students who experienced personal issues that resulted in their inability to meet SAP are encouraged to talk with a College Counselor so they may continue to receive aid and avoid Financial Aid "Suspension".

Suspension Status

Students who are not meeting SAP standards including Pace of Progression, maintaining the minimum cumulative GPA measure, or have exceeded the maximum number of credits attempted from their program of study (Maximum Credit Suspension), are placed on academic suspension.

Students with NO progress within any given semester (0.0 GPA), you will be placed on Suspension and federal financial aid awards will be canceled for future semesters.

Maximum Suspension – Student who have accumulated credit hours over the required amount for their current program of study including transfer credits, change in program of study, or credits for a second degree. Must complete a maximum timeframe appeal with an Academic Advisor to complete a program evaluation and may meet with a Financial Aid Administrator to discuss their remaining Federal Student Aid aggregate limits.

SAP Appeal Process

Students have the right to appeal for continued eligibility if they have not met the Pace/Completion, GPA measures, or have reached Maximum Timeframe. Find SAP Appeal forms at the Financial Aid Office or on the web page:

<http://www.kellogg.edu/admissions/financial-aid/student-forms-documents/section>

Satisfactory Academic Progress Appeal Process

Appeals must provide **(1)** an explanation of the circumstances beyond a student's control that contributed to the student's failure to meet the minimum academic progress standards, **(2)** what corrective action has been taken to prohibit this from happening in the future, and **(3)** Third party supporting documentation. Appeals will be reviewed and processed on a rolling basis. If an appeal is received after the appeal processing deadline, it will be considered for the next semester. Students are notified of the appeal decision through their Kellogg Community College email account.

The following special circumstances will be considered when processing an appeal:

1. A significant medical illness or injury that directly affected student's ability to meet the academic standards.
2. The death of a close relative during the time period that directly affected the student's ability to meet the academic standards.
3. The student attended school more than two years prior to the current year and experienced difficulties at that time that directly affected the student's ability to meet the academic standards.
4. The student received a change of grade from a previous semester and is requesting that Satisfactory Academic Progress be re-evaluated
5. The student has completed the maximum 93 credits allowable for financial aid at Kellogg Community College, including transfer credits, and the current program of study requires additional credits for completion.
6. The student has completed six credit hours, paid out-of-pocket and is requesting that Satisfactory Academic Progress be re-evaluated.
7. The student experienced a significant personal tragedy or event that affected the student's ability to meet the academic standards.
8. Other significant situation that affected the student's ability to meet academic standards.

Examples of situations considered beyond a person's control may include, but not limited to:

- Serious illness or injury to student that required extended recovery time or significant improvement
- Death or serious illness of an immediate family member
- Significant trauma in student's life that impaired the student's emotional and /or physical health
- Other documented situations

Maximum Timeframe Appeal

Students submitting a Maximum Time Frame Appeal are required to meet with an Academic Advisor to develop an Academic Plan and submit to the Financial Aid Office. Students who have exceeded the maximum allowable credits for the active program of study may only appeal if they are pursuing a second degree by providing an explanation for the need of an additional credits and by providing a reasonable timeframe of graduation. As long as the student is meeting the terms of the plan, they will continue on this status until able to graduate. Failure to meet the terms of the plan will result in

a suspension status and removal of Federal and State Financial Aid with no further appeals allowed

Results of a SAP Appeal

If a SAP appeal is denied, students can regain eligibility by enrolling in at least 6 credits (part-time), for a single semester, using self-funding or other financial sources, and meeting the SAP requirements with a minimum 2.0 GPA. Once SAP requirements are met, the student can resubmit an appeal using improved grades as the basis for the appeal.

If approved, the student will be placed on financial aid probation for one semester. If Satisfactory Academic Progress is met for that semester, the status will be cleared. Reinstatement of all aid is subject to professional judgment, submission of proper documentation of the student's circumstances and availability of funds. Approved appeals may enter one of the following probation statuses:

Probation 1 – Student is close to meeting the minimal standards and may only need one semester to do so.

Probation 2 – Student needs more than one semester and will be required to meet with an Academic Advisor to develop an Academic Contract and submit to the Financial Aid Office. As long as the student is meeting the terms of the contract, meeting the required 2.0 GPA, they will continue on this status until able to meet SAP. Failure to meet the terms of the contract will result in a suspension status and removal of Federal and State Financial Aid. Students must meet all terms of their individualized Academic Contract in addition to regularly attending and participating in all registered classes receiving a minimum of a C (2.0) grade. Taking courses that are not required as part of the assigned degree program, not successfully completing a course (including withdrawal, incomplete, or grades below C) will not be meeting the terms of probation status and will be returned to the previous suspension status.

SAP Appeal Processing Deadlines Are:

Fall – on or around November 5th

Spring – on or around March 29th

Summer – on or around June 28th

TYPES OF AID - TITLE IV FEDERAL FINANCIAL AID PROGRAMS

Federal Pell Grant

This grant provides a maximum award depending on the computed Expected Family Contribution (EFC) from the FAFSA. These awards are pro-rated, depending on the actual enrollment level of the student per semester. Students may verify their eligible amount by utilizing the Pell calculator on the KCC website. This grant is available to students who have not yet earned a bachelor degree. All students who meet eligibility requirements will receive an award from this entitlement program.

Federal Supplemental Educational Opportunity Grant (SEOG)

This program provides awards of \$200-\$4000 per academic year. Priority for these awards is

given to Pell Grant recipients with the lowest Expected Family Contribution (EFC) determined by the Free Application for Federal Student Aid (FAFSA). These monies are awarded on a first come first serve basis. The award amount is dependent on annual availability of funds and other resources that make up an individual award package.

Federal Work Study

This program is a federal-funded work program for on campus or community service jobs used to promote part-time employment at \$8.50/hour. Employment opportunities are offered to students enrolled at least halftime (minimum six credit hours) who demonstrate financial need. Positions are limited, and the number of hours a week a student can work varies. Students may earn up their maximum annual award amount as determined by the Free Applications for Federal Student Aid (FAFSA). All job placement is handled through Career and Employment Services.

William D Ford Federal Direct Loan Program

The U.S. Department of Education's federal student loan program is the William D Ford Federal Direct Loan Program. To apply for the Federal Direct Loan, students must complete the Free Application for Federal Student Aid (FAFSA) and complete the Loan Request form provided by the Kellogg Community College Financial Aid Office. All student receiving federal student loans for the first time at KCC must complete a Master Promissory Note (MPN) and Loan Entrance Counseling prior to receiving loans. Once completed, the MPN is good for 10 years. Both MPN and Loan Entrance Counseling can be done at www.studentloans.gov.

Loan information will be submitted to the National Student Loan Database System (NSLDS) and will be accessible to guaranty agencies, lenders, and institutions determined to be authorized users of the data system. Kellogg Community College offers three types of Direct Loans:

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Direct Parent Loans for Undergraduate Students (PLUS)

1. **Direct Subsidized Loan-** The Department of Education offers Federal Direct Subsidized Loans to students enrolled at least half- time (minimum six credit hours) who demonstrate financial need. Students may borrow up to \$3,500 per academic year as a freshman (less than 24 credit hours earned) and \$4,500 per academic year as a sophomore (24 or more credit hours earned). The federal government pays the interest while the student is in school at least half time, during the six-month grace period and during all deferment periods for the Federal Direct Subsidized Loan.
2. **Direct Unsubsidized Loan-** These are low interest loans made by the Department of Education, which allow students to borrow who are not eligible or have reduced eligibility for a Federal Direct Subsidized Loan. Dependent students may borrow up to an additional \$2,000 and Independent students may borrow up to an additional \$6,000, depending on eligibility. The interest rate for the Federal Subsidized and Unsubsidized Loans is the same. The federal government does not pay the interest for the student receiving a Federal Unsubsidized Loan. Students are responsible for paying the interest on the Federal Direct Unsubsidized Loan while they are in school, during the six-month grace period and during all periods of deferment.
3. **Federal Direct Parent Loans for Undergraduate Students (PLUS)-** These are government loans made to parents of dependent students who do not have an adverse credit history. Maximum loan amounts cannot exceed the Cost of Attendance (COA) minus other financial aid. The interest rate on the Federal Direct Parent Loan is a variable rate not to exceed 9%. Payment begins 30 days after the first disbursement. Information regarding these financial aid programs is available upon request in the

financial Aid Office.

To apply for a Federal PLUS, students need to complete a Free Application for Federal Student Aid (FAFSA) and a Federal Direct Parent Loan Application. Forms are available in the Kellogg Community College Financial Aid office and online through www.studentloans.gov. Parents of dependent students must not have an adverse credit history and must sign a Master Promissory Note (PMN).

STATE OF MICHIGAN FUNDING

MICHIGAN COMPETITIVE SCHOLARSHIP *CONTINGENT UPON FUNDING*

The Michigan Competitive Scholarship is a program funded by the state of Michigan and is based on both financial need and merit. Students may use Competitive Scholarship funds at a degree granting Michigan public institution. Awards are restricted to the cost of tuition and fees. The maximum award amount is determined by the State of Michigan.

Students must take the ACT Assessment prior to entering college and achieve a qualifying test score. The qualifying ACT Assessment score for the Michigan Competitive Scholarship program is a cumulative score. This score includes all four individual ACT Assessment scores, not the composite score reported by ACT.

Students who have graduated from high school and enter college prior to the date they would normally be expected to graduate from high school may be eligible to compete for the Competitive Scholarship if they take the ACT Assessment test prior to their eighteenth (18th) birthday.

MICHIGAN TUITION INCENTIVE PROGRAM (TIP) *CONTINGENT UPON FUNDING*

A state of Michigan program that provides tuition and fee assistance to Michigan residents who are under the age of 20 at the time of high school graduation or GED completion. These students must begin taking courses within 48 months of high school graduation or GED completion. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24 months within a 36- consecutive month period. The Michigan Department of Social Services determines eligibility for this award. Students must enroll at least half time (six credit hours). TIP will pay tuition and mandatory fees, up to 80 credit hours. The number of credits allowed per academic year will be 24 credit hours. For additional information, visit the State of Michigan website at www.michigan.gov

FOSTERING FUTURES *CONTINGENT UPON FUNDING*

The Fostering Futures Scholarship is available on a first-come, first-served basis to students who have been placed by the Department of Health and Human Services in the Michigan foster care system on or after the 13th birthday. There is no maximum age restriction for the student. The student must be enrolled at least half-time as an undergraduate at a Michigan public or private degree granting 4-year college/university or a community college. The student must meet Satisfactory Academic Progress (SAP) standards set by the school. For additional information, visit the State of Michigan website at www.michigan.gov

GEAR UP *CONTINGENT UPON FUNDING*

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is a federal program designed to provide early intervention services to significantly increase the number of

low-income students who are prepared to enter and succeed. For additional information, visit the State of Michigan website at www.michigan.gov in postsecondary education.

KCC SCHOLARSHIPS

Kellogg Community College Foundation Scholarships

A variety of scholarships are available through the KCC Foundation and are based on financial need, academic achievement or special circumstances. The scholarship selection committees will make the final determination of awards by matching students with these specific criteria and guidelines:

- Applicant must be a citizen of the United States or an eligible non-citizen
- Applications with at least a 2.5 cumulative GPA will be given preference. Applicants with less than a 2.5 may be considered with a recommendation from an instructor and/or academic advisor.
- An applicant who has received an associate degree or bachelors' degree will not be considered for a scholarship unless the applicant can demonstrate special circumstances.
- Scholarship funds will be credited to the student's KCC account. Scholarship awards can be for KCC tuition, fees, and/or books only. Unused funds will not be refunded or forwarded to the following year.
- KCC employees and their dependents are not eligible.
- Scholarships are awarded on a year-to-year basis. Students must re-apply every year by submitting a new application with all the required documents.
- Incomplete applications or applications received after deadlines will not be considered.

KELLOGG COMMUNITY COLLEGE TRUSTEES ACADEMIC SCHOLARSHIP

This award covers the cost of tuition and fees for four semesters up to maximum of 64 credit hours at Kellogg Community College. One scholarship will be awarded to graduating seniors at each of the high schools in the Kellogg Community College district. These schools are Albion, Athens, Battle Creek Academy, Battle Creek Central, Family Altar Christian, Harper Creek, Homer, Lakeview, Marshall, Pennfield, Tekonsha, St. Philip Catholic Central and Union City. The Boards of Education controlling each of the high schools may develop their own methods to select a recipient based on the following criteria:

1. The student must be a graduating senior who plans to attend KCC full time starting the summer or fall semester following his/her high school graduation.
2. The student must be in the top 20% of his/her graduating class and have at least a "B" average.
3. For the scholarship to continue in the second year, the student must maintain a "B" average at KCC and participate in the College Honors program. Information is available from the participating high schools.

KCC FOUNDATION GOLD KEY SCHOLARSHIP

The Kellogg Community College Foundation Gold Key Scholarships are the College's most prestigious scholarships. Recent high school graduates entering as a full-time freshman with fewer than 24 college credit hours completed by the fall semester. The scholarships demonstrate the College's commitment to recognizing and encouraging outstanding intellectual achievement, and are open to students in all degree programs.

Gold Key Scholarships are fully funded scholarships for \$6,000. Recipients are awarded \$2,500 annually for two years, with an additional \$1,000 available for continuing their educational pursuits after completion of a

two-year degree program at Kellogg Community College.

All KCC Foundation Scholarship Application forms are available from the KCC Foundation office or online at <http://www.kellogg.edu/foundation> , or contact the Foundation office at 269-965-4161 and by email at kccfoundation@kellogg.edu .

KELLOGG COMMUNITY COLLEGE ATHLETIC SCHOLARSHIPS

Kellogg Community College is a member of the Michigan Community College Athletic Association (MCCAA) and the National Junior College Athletic Association (NJCAA).

The College competes in intercollegiate men's baseball, basketball; and women's basketball, softball, and volleyball. The MCCAA and NJCAA regulate all athletic competition and eligibility standards for all member colleges. Athletic scholarships are available under NJCAA rules for outstanding male and female athletes. Athletic scholarships can cover tuition and fees associated with Kellogg Community College costs. Contact the Athletic Department for any further details at (269) 965-4151 or check out our website at www.kellogg.edu/athletics .

Other Scholarships Information & Resources

Private scholarships are available from a variety of sources.

- Student's Employer
- Parent's Employer
- Community Organizations
- Clubs
- Internet

Battle Creek Community Foundation
The Smart Student Guide to Financial Aid
Fast Web

Peterson's College Quest

The Gate Millennium Scholars

College View

The College Board

College Net

College Scholarships

State of Michigan Student Aid

Mapping Your Future

Scholarships

Nerd Wallet

Michigan Student Financial Aid Association

National Assoc. of Student Financial Aid Admin.

www.bccfoundation.org/scholarships

www.finaid.org

www.fastweb.org

www.CollegeQuest.com

www.gmsp.org

www.collegeview.com

www.collegeboard.org

www.collegenet.com/mach25/

www.collegescholarships.org

www.michigan.org

<http://www.mappingyourfuture.org/>

www.scholarships.com

www.nerdwallet.com

<http://msfaa.org/resources/links.php>

www.nasfaa.org

Students pursuing private sources of funding should begin looking at least one year in advance.

Federal Financial Aid for Attendance at Two Institutions Simultaneously

Students attending two institutions simultaneously may only receive federal and state financial aid at one institution for the same payment period. Generally, the school granting the degree is the school providing the financial assistance.

FREQUENTLY ASKED QUESTIONS

An extensive list of FAQ's can be found on the Financial Aid Web Page:

www.kellogg.edu/admissions/financial-aid/financial-aid-faq/

