

---

# Financial Aid

## Financial Aid Office Programs

Kellogg Community College has established an effective financial aid program of scholarships and grants, campus employment, and loans. You are encouraged to complete the Free Application for Federal Student Aid (FAFSA), 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 you if you are an eligible and qualified applicant.

The Financial Aid office is an integral part of the Division of Student Services at Kellogg Community College. Office personnel are available to assist you in the application process.

## Financial Aid Notification Online

Notifications for Financial Aid Tracking Letters and Financial Aid Award Letters are sent electronically to students. To access the information every student must have:

1. Kellogg Registration Information System (KRIS) user ID and password
2. KCC student e-mail account

All new students (students who have never registered for classes at Kellogg Community College) must complete the online admission application to receive a KRIS user ID and password and a KCC student e-mail account.

Visit the website at <[www.kellogg.edu](http://www.kellogg.edu)> for instruction, or e-mail the Financial Aid office at <[finaid@kellogg.edu](mailto:finaid@kellogg.edu)> for more information.

## How to Apply for Student Financial Assistance

You can submit the Free Application for Federal Student Aid (FAFSA) using the following methods:

1. Internet filing at web site <[www.fafsa.ed.gov](http://www.fafsa.ed.gov)>. This is the fastest and recommended method to file.
2. Paper application available in the high school counseling office or the College Financial Aid office.
3. Renewal application mailed to you if you submitted a FAFSA the previous year.

The process for requesting financial aid through the College is the same for all types of need-based assistance. You should follow these steps:

1. File the Free Application for Federal Student Aid (FAFSA).
2. The application should not be filed before January 1 for the upcoming fall semester. If you apply for the Michigan Competitive Scholarship, you should file by March 1 for consideration.
3. You should complete your federal tax return before filing an application for financial aid in order to provide accurate information.
4. Approximately four to six weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a Federal Student Aid Report (SAR) from the federal processor. The college(s) listed on the FAFSA will receive the same information electronically.

## Preferred Deadlines for Applications

You should apply for financial aid as early as possible. Since College funds are limited, we suggest that you complete the process by the following deadlines for maximum consideration of all aid sources:

Fall Semester	April 1
Spring Semester	October 1
Summer Semester	April 1

---

Limited funding sources are available after the preferred deadlines.

## **Title IV Federal Financial Aid Programs**

### **Federal Academic Competitiveness Grant**

This grant program focuses on students who concentrated on math/science or a foreign language while in high school and graduated after January 1, 2005. Students must be full-time, U.S. Citizens, eligible for the Federal Pell Grant, and demonstrate proof of an approved rigorous high school curricula (established by a state or local education agency.) Students must maintain a 3.0 GPA. Awards total \$750 for first year students and \$1300 for second year students.

### **Federal Pell Grant**

This grant provides an annual award depending on the computed Expected Family Contribution from the Free Application for Federal Student Aid. These awards are prorated, depending on your actual enrollment level per semester. This grant is available if you have not yet earned a bachelor's degree. This is an entitlement program from which all students who meet eligibility requirements will receive an award.

### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

This program provides awards of \$200-\$400 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). 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 federally-funded work program used to promote part-time employment

on campus at a rate of \$7.00-\$8.50/hour and in community service jobs at a rate of \$8.50/hour. Employment opportunities are offered if you are enrolled at least half time (minimum six credit hours) and demonstrate financial need. Positions are limited, and the number of hours a week you can work varies. You may earn up to your maximum financial need annually as determined by the Free Application for Federal Student Aid (FAFSA). All job placement is handled through Student Employment Services.

### **William D. Ford Federal Direct Loan Program**

The Department of Education makes Federal Direct Subsidized Loans if you are enrolled at least half time and demonstrate financial need. You may borrow up to \$2,625 per academic year as a freshman (less than 24 credit hours earned) and \$3,500 per academic year as a sophomore (24 or more credit hours earned). The federal government pays the interest while you are in school at least half time, during the six month grace period, and during all deferment periods for the Federal Direct Subsidized Loan.

Federal Direct Unsubsidized Loans are low interest loans made by the Department of Education, which allow you to borrow if you are not eligible or have reduced eligibility for a Federal Direct Subsidized Loan. The maximum amount you can borrow is the same as the Federal Direct Subsidized loan. If you are an independent student, you may borrow up to an additional \$4,000, depending on eligibility. The interest rate for the Federal Subsidized and Unsubsidized Loans is the same. The federal government does not pay the interest if you are receiving the Federal Unsubsidized Loan while you are in school, during the six month grace period, and during all deferment periods.

---

## **Federal Direct Parent Loans for Undergraduate Students**

These are government loans made to your parents if you are a dependent student. Your parents cannot have an adverse credit history to qualify. 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.

## **Michigan Financial Aid Programs**

### **Michigan Competitive Scholarship**

This is a state scholarship awarded to eligible Michigan high school graduates. You must be a Michigan resident with demonstrated financial need as determined by the Free Application for Federal Student Aid (FAFSA), as well as achieved the minimum qualifying ACT score required by the Michigan Higher Education Assistance Authority. The Michigan Competitive Scholarship full year award equals \$1,300. The amount is adjusted based on other gift assistance and enrollment status.

### **Michigan Merit Scholarship Program**

This is a Michigan scholarship program for high school seniors to reward student achievement and to make post-secondary education more affordable. Check <[www.michigan.gov](http://www.michigan.gov)> for current information.

### **Michigan Educational Opportunity Grant**

This is a state of Michigan grant designed to provide assistance if you are an undergraduate student enrolled at public Michigan colleges/universities. You and your parents must be Michigan residents. Funds may be used for studies leading to the first baccalaureate degree. This grant provides up to \$1,000 per

year to students. Awards are based on availability of funds and your available financial need. You must complete the Free Application for Federal Student Aid (FAFSA).

### **Michigan Nursing Scholarship**

The Michigan Nursing Scholarship was established to encourage students into Nursing Education programs and the nursing profession in the state of Michigan. The scholarship pays up to \$4000 per year for full-time enrollment, depending on eligibility. Your other financial aid awards are taken into consideration when determining your scholarship amount, using a formula provided by the state of Michigan. You are required to sign the Scholarship Agreement and Promissory Note with The Authority that you would achieve Licensure within one year of completing a nursing program and agree to work as a nurse in the state of Michigan for one year to prevent the scholarship from becoming a loan. Eligibility requirements include:

- You must be enrolled at least half-time in a nursing program
- You must sign the Scholarship Agreement and Promissory Note
- You must complete the KCC Nursing Scholarship Certification form
- You must be a U.S. citizen
- You must not be in default on previous federal student loans
- You must maintain Satisfactory Academic Progress as defined by the financial aid office
- You must have no felony convictions
- You must not be incarcerated
- You must be a Michigan resident for at least one year prior to the award year

Applications are available in the Nursing department or the Financial Aid department during the awarding period.

---

## Michigan Work Study

This is a state-funded program used to promote part-time employment on campus. Employment opportunities are offered to full- and part-time students at a rate of \$7.00-\$8.50/hour. Employment opportunities are offered if you are enrolled at least half time (min. six credit hours) and demonstrate financial need. Positions are limited, and the number of hours a week you can work varies. You may earn up to your maximum financial need annually as determined by the Free Application for Federal Student Aid (FAFSA). All job placement is handled through Student Employment Services.

## Michigan Adult Part-Time Grant

This is a state of Michigan grant designed to provide assistance to part-time undergraduate students who filed a Free Application for Federal Student Aid (FAFSA). Michigan Adult Part-Time Grants are available if you are a Michigan resident enrolled part time (3-11 credit hours), an independent student, and out of high school for at least two years. The maximum full-year award equals \$600, not to exceed a total of four semesters.

## Michigan Tuition Incentive Program

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. You must take courses within four years of high school graduation or GED completion to qualify. The Michigan Department of Social Services determines eligibility for this award. You must enroll at least half time (six credit hours). TIP pays for tuition and fees up to 80 credit hours. A maximum of 24 credits per academic year will be covered.

## Institutional Financial Aid

### Institutional Work Program

If you are not eligible for Federal or Michigan Work Study, you may qualify for

Institutional Work Study. This program follows the same guidelines as Federal and State Work Study programs.

## Scholarships

### Kellogg Community College Gold Key Scholarships

The Kellogg Community College Gold Key Scholarships are the College's most prestigious scholarships. Awarded if you are a full-time entering freshman or college student with less than 24 credit hours completed and showing superior academic promise and leadership potential, the scholarships demonstrate the College's commitment to recognize and encourage outstanding intellectual achievement. It is open to students in all degree programs.

Gold Key Scholarships are fully-funded scholarships in the amount of \$6,000. You are awarded \$2,500 annually for two years, with an additional \$1,000 available for continuing educational pursuits after completion of a two-year degree program at Kellogg Community College.

Please visit <[www.kellogg.edu/foundation](http://www.kellogg.edu/foundation)> to print an application. For more information, contact the Foundation office at 269-965-3931, ext. 2239.

### Kellogg Community College Trustees Academic Scholarship

This award covers the cost of tuition and fees for four semesters, to a maximum of 64 credits, 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, Harper Creek, Homer, Lakeview, Marshall, Pennfield, Tekonsha, St. Philip Catholic Central, Union City, and Calhoun Christian School. You must be in the top 20% of your

---

graduating class and have at least a “B” average. Application forms and information are available from the participating high schools.

## **Kellogg Community College Foundation Scholarships**

Foundation scholarships are available to students with financial need, demonstrated academic achievement, and/or special circumstances. Awards are based on the number of credit hours for which the student is enrolled and available funds. The scholarship committee will make the final determination of award amount and scholarship by matching students with specific criteria.

### **Criteria and Guidelines:**

- Applicant must be a citizen of the United States or an eligible non-citizen.
- 2.5 cumulative grade point average
- Copy of your transcripts and personal statement (150 words minimum)
- Earning first college degree
- Students will receive credit to their KCC account, and all scholarship awards will be available for KCC tuition and/or books only, unless otherwise specified.

Please visit <[www.kellogg.edu/foundation](http://www.kellogg.edu/foundation)> for more information on deadlines and to print an application. For more information, contact the Foundation office at 269-965-3931, ext. 2239.

## **Support Services Programs**

The Department of Support Services administers funds for the following programs: Special Populations, Student Support Services, KCC Child Care Grant, and Beyond Tuition Fund. Dependent upon the program, funds may be used for tuition, books, fees, child care, transportation, and other related expenses. In order to be eligible for funding, you must meet specific criteria and have a FAFSA form for the current school year on file with the Financial Aid office.

Additional information and applications may be obtained by accessing the Support Services website at <[www.kellogg.edu/studserv/supportserv](http://www.kellogg.edu/studserv/supportserv)>. Support Services may also be reached by e-mail at <[supportservices@kellogg.edu](mailto:supportservices@kellogg.edu)>, or phone 269-965-4150.

## **College Employment Program**

All enrolled students at Kellogg Community College, regardless of their financial status, may apply for a KCC student employment position. Specific eligibility requirements are as follows: you must (1) be enrolled for and maintain at least six credit hours for each semester you work during the academic year; (2) be in good academic standing; and (3) be at least 18 years of age or provide proof of high school completion for student employment.

The procedure to follow in pursuing student employment begins with the Financial Aid office. You must complete the Free Application for Federal Student Aid (FAFSA) and submit the results to the Financial Aid office. If you are seeking jobs, you should register with Student Employment Services, where a list of current job openings is maintained. A Student Employment Authorization from the Financial Aid office is required prior to the start of employment.

## **Cooperative Education Program**

The Cooperative Education Program at Kellogg Community College offers you an opportunity to work in your career area while attending classes to obtain a degree or certificate. Through the integration of academic study and work experience, you are able to enhance your academic knowledge, personal development, and professional preparation.

Cooperative Education work experiences can be developed from existing full- or part-time

---

employment, or new employment can be sought by working with the Cooperative Education Coordinator to find a suitable placement. Once a placement is secured you can get a signed registration form from the coordinator for enrollment in the Cooperative Education Program.

Co-op is a three-credit hour course that requires faculty approval for participation. Cooperative Education is currently available for you if you are enrolled in accounting, business management, computer-aided drafting, computer engineering technology, education, human services, office information technology, and paralegal. Contact the appropriate academic department (see Academic Program Contact Information, page 13) for further information.

## **Financial Assistance for Transfer Students**

### **Community College Scholarships**

#### *State Universities*

The state universities in Michigan make available each year a number of scholarships to transfer students of community colleges. For information concerning the university of your choice, please contact the Financial Aid office at Kellogg Community College.

#### *Private Colleges*

The private colleges in Michigan make available each year a number of scholarships if you are transferring from a community college. For information concerning the college of your choice, please contact the Financial Aid office at Kellogg Community College.

### **Phi Theta Kappa Scholarship**

If you are a member of Phi Theta Kappa and transfer to any one of over 400 colleges in the United States, you may be eligible for transfer scholarships. To access a list of cur-

rent transfer scholarships, contact Phi Theta Kappa at <[www.ptk.org](http://www.ptk.org)> for more information.

## **Academic Standards and Progress Requirements for Recipients of Financial Assistance**

If you are receiving financial assistance from the Department of Veterans Affairs, U.S. Office of Education, Michigan Department of Education, designated Kellogg Community College sources, and any other aid source for which the College is requested to certify enrollment, you are required to achieve satisfactory progress toward your educational goals. At a minimum such progress will be evaluated by the College at the end of each academic year.

Academic progress policies are published in the Student Handbook. Copies of this handbook are available upon request in various offices in the Student Services Division.