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# Kellogg Community College Financial Aid Reference

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## Information on the Privacy Act and Use of Student/Parent Social Security Number

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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 financial aid and the amount they are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give 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 student ID 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.

## Confidentiality of Records

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Student records that are maintained for you and about you, are used by the College to assist in your academic, personal, social, and vocational decisions. These records are maintained in compliance with the Family Educational Rights and Privacy Act of 1974. 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

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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. Furthermore, the written permission of the student must be executed in the presence of, and witnessed by, a staff member of the KCC Financial Aid office.

## Apply Early for Financial Aid

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Completed financial aid applications must be received at least 60 days prior to the first enrollment semester each year to guarantee eligible funds for the start of that semester.

## Kellogg Community College Philosophy

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Kellogg Community College has established an effective financial aid program of scholarships and grants, campus employment and loans. Students 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 all eligible and qualified applicants. Kellogg Community College cannot guarantee that all costs for every student will be covered with Financial Aid funds.

## Title IV Federal Financial Aid Programs

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### FEDERAL PELL GRANT

This grant provides a maximum award of \$4,310 for the 2007-2008 academic year, depending on the computed Expected Family Contribution from the Free Application for Federal Student Aid. These awards are pro-rated, depending on the actual enrollment level of the student per semester. This grant is available to students who have not yet earned a bachelor degree. This is an entitlement program from which all students who meet eligibility requirements will receive an award.

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This program provides awards of \$200 - \$4,000 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.

### ACADEMIC COMPETITIVENESS GRANT

This program provides a maximum of \$750 for the first year and \$1,300 for the second year. To qualify, students must be U.S. citizens; be a Federal Pell Grant recipient; be a first or second academic year student; and be enrolled full time. In addition, the student must have graduated from high school after January 1, 2006 and while in high school completed a "rigorous secondary school program." The Department of Education and the State of Michigan determine "rigorous," and Kellogg Community College identifies students that meet the criteria.

### FEDERAL WORK STUDY (FWS)

This program is a federally-funded work program for on campus or community service jobs used to promote part-time employment at \$7.15-\$8.50/hour. 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 Student Employment Services.

### WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

The Department of Education makes 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.

## FINANCIAL AID REFERENCE

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To apply for the Federal Direct Subsidized Loan, students must complete the Free Application for Federal Student Aid (FAFSA) and complete the Request for Loan section on the Kellogg Community College Financial Aid Certification and Loan Application form.

### FEDERAL DIRECT UNSUBSIDIZED LOANS

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. The maximum amount a student can borrow is the same as the Federal Direct Subsidized Loan. Independent students 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 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.

To apply for a Federal Direct Unsubsidized Loan, students must complete the Free Application for Federal Student Aid (FAFSA) and complete the *Request for Loan* section on the Kellogg Community College Financial Aid Certification and Loan Application form.

### FEDERAL DIRECT PARENT LOANS FOR UNDERGRADUATE STUDENTS

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.

To apply for a Federal Direct Parent Loan, 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.

## Michigan Financial Aid Programs

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### MICHIGAN PROMISE SCHOLARSHIP

The Michigan Promise Scholarship provides up to \$4,000 to high school graduates for successfully completing two years of post secondary education beginning with the high school graduating class of 2007. This scholarship replaces the Michigan Merit Scholarship beginning with the 2007-2008 academic year. In order to qualify for a Michigan Promise scholarship a student must take the state assessment test. Scholarship payments are determined by the state assessment test results. Students who receive qualifying scores on the state assessment test may receive up to a \$1,000 scholarship installment payment for each of their first two years of college enrollment. Students can receive up to \$2,000 after the successful completion of two years of post secondary education with at least a 2.5 grade point average. For more information on this scholarship, visit the website at <[www.Michigan.gov/promise](http://www.Michigan.gov/promise)>.

### MICHIGAN MERIT SCHOLARSHIP PROGRAM

This is a merit-based Michigan scholarship program for high school seniors to reward student achievement and to make post-secondary education more affordable. Students who meet certain criteria will be eligible for a scholarship of \$2,500 to be used at any approved post-secondary educational institution.

To qualify for a Michigan Merit award:

1. Take all four MEAP high school tests prior to the end of the student's senior year of high school (writing, reading, mathematics and science).
2. Achieve Level I ("Exceeded Michigan Standards") or Level II ("Met Michigan Standards") on all four tests.
3. Meet all other eligibility requirements.

Other requirements include:

1. Graduate from a Michigan high school, acquire the GED, or as a Michigan resident graduate from an out-of-state high school.
2. Have never been convicted of a felony involving an assault, physical injury or death.
3. Use award monies for eligible costs.

All students must certify with the State of Michigan at <[www.Michigan.gov](http://www.Michigan.gov)> by November 15, 2007 to receive a Michigan Merit Scholarship for 2007-2008.

### MICHIGAN TUITION INCENTIVE PROGRAM (TIP)

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. 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.

### MICHIGAN NURSING SCHOLARSHIP PROGRAM

The Michigan Nursing Scholarship Program was established by the state of Michigan to encourage students into nursing education programs and the nursing profession. Award consideration is given to students enrolled in a Licensed Practical Nurse, Associate Degree in Nursing, or Bachelor of Science Nursing Program.

#### Eligibility Includes

1. High school graduation or GED
2. Enrollment during the award period at least half time (six credit hours)
3. U.S. citizenship
4. Not in default on a federal student loan
5. Meet Satisfactory Academic Progress as defined by the institution
6. No felony convictions involving an assault, physical injury or death
7. Michigan residency for 12 months prior to the beginning of the award period (including parents for dependent students)
8. Student must agree to sign the Scholarship Agreement and Promissory Note with the authority that he/she will achieve

licensure within one year of completion of the nursing program and to agree to the specified employment provisions. Failure to do so will result in repayment of the scholarship funds received.

**Award Amounts\***

- \$4,000 max for a full-time student
- \$3,000 max for a three quarter time student
- \$2,000 max for a half-time student

*Award amounts may not exceed eligible costs minus any other grants or scholarships for the award period.*

*\*Program awards contingent on availability of funds from the state of Michigan.*

**MICHIGAN COMPETITIVE SCHOLARSHIP**

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. Currently the maximum award amount is \$1300 per academic year.

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 is the total of the 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 EDUCATIONAL OPPORTUNITY GRANT (MEOG)**

The Michigan Educational Opportunity Grant is available for needy undergraduate students who enroll at least half-time at a Michigan public community college or university. The grant provides up to \$1000 per academic year.

**MICHIGAN ADULT PART TIME GRANT**

The Adult Part Time Grant is intended for financially needy, independent undergraduates who have been out of high school for at least two years. Eligible students must enroll at a participating public degree-granting Michigan college or university on a part-time basis. The maximum grant is \$600 per year for not more than two years of study.

**MICHIGAN WORK STUDY**

The Michigan Work Study Program was established by the state to enable public and non-public colleges to help eligible students meet undergraduate educational expenses by placement in part-time employment on campus. Employment opportunities are offered to students enrolled at least half-time (minimum of 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 Student Employment Services.

**Institutional Financial Aid**

**INSTITUTIONAL WORK PROGRAM**

This is an Institutional Work Program for students not eligible for Federal and State Work Study. See Work Study Programs for more information.

**Kellogg Community College Scholarships**

**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 Kellogg Community College 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 Kellogg Community College and participate in the College Honors program.

Information is available from the participating high schools.

**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 soccer; 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 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](http://www.kellogg.edu/athletics)>.

## 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 committee will make the final determination of awards by matching students with these specific criteria.

1. Applicants with at least a 2.5 cumulative grade point average will be given preference. Applicants with less than a 2.5 may be considered with a recommendation from a counselor, teacher or employer.
2. High school students must include a copy of their transcripts with their application.
3. An applicant who has received an associate degree or bachelor's degree will not be considered for a scholarship unless the applicant can demonstrate special circumstances.
4. Incomplete applications or applications received after deadlines will not be reviewed.
5. Students will receive a credit to their KCC account, and all scholarship awards will be used for KCC tuition and/or books unless otherwise specified (i.e., a grant could be awarded for equipment or uniform expenses for specific programs).
6. Students must successfully attend and complete classes; otherwise, awards may be returned to appropriate accounts.

Please return completed applications to the KCC Foundation office, 450 North Ave., Battle Creek, MI 49017

### FOUNDATION GOLD KEY SCHOLARSHIP

The Kellogg Community College Foundation Gold Key Scholarships are the College's most prestigious scholarships. Awarded to full-time entering freshmen or college students with less than 24 credits completed that show superior academic promise and leadership potential, the scholarships demonstrate the College's commitment to recognizing and encouraging 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. 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.

Application forms are available from the KCC Foundation office. They are also available in the Financial Aid office and at the Grahl, Fehsenfeld and Eastern Academic Centers, online at <<http://www.kellogg.edu/foundation/>>, or contact the Foundation office at 269-965-3931, ext. 2239. Applications must be submitted to the KCC Foundation by March 1st of each year.

### Private Scholarships

Private scholarships are available from a variety of sources.

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

- Internet
  - www.finaid.org
  - www.fastweb.org
  - www.CollegeQuest.com
  - www.gmsp.org
  - www.cashe.com
  - www.collegeview.com
  - www.collegeboard.org/fundfinder
  - www.collegenet.com/mach25/
  - www.rams.com/srn/execsrch.htm
  - www.students.gov/index2.html

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

## How to Apply for Student Financial Assistance

Students can submit the Free Application for Federal Student Aid using the following methods:

1. Internet filing at web site <[www.fafsa.ed.gov](http://www.fafsa.ed.gov)>.
2. Paper application available in the high school Counseling office or the College Financial Aid office.
3. Renewal application mailed to the student if a FAFSA was submitted the previous year.

Filing a FAFSA via the Internet is the preferred and quickest method to submit an application.

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

1. The student should file the Free Application for Federal Student Aid.
2. The application cannot be filed before January 1st for the upcoming fall semester.
3. Students should complete the 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, the student will receive a Federal Student Aid Report (SAR) from the federal processor through the mail or by e-mail. The college(s) listed on the FAFSA will receive the same information electronically.

## Preferred Deadlines for Financial Aid Applications at Kellogg Community College

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

Limited funding sources are available after the preferred deadline.

## 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, 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 signing the Title IV statement on the Financial Aid Certification form, the student is authorizing/not authorizing federal funds to apply to all charges on the student account.

## 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. A student may be independent for financial aid purposes and still be living in the parent's home.

**Students are automatically determined independent if he/she meet any one of the following criteria for the 2007/2008 academic year:**

1. The student was born before January 1, 1984.
2. The student is working on a master's or doctorate program.
3. The student is married.
4. The student has children who receive more than half of their support from the student.
5. The student has dependents (other than children or spouse) who live with the student and who receive more than half of their support from the student now through June 30, 2008.

6. The student is an orphan or ward of the court until the age of 18.
7. The student is currently serving on active duty for purposes other than training.
8. The student is a veteran of the U.S. Armed Forces.

Students who answer "no" to all of the above questions are considered dependent for financial aid purposes. Sometimes a student who is dependent has unusual circumstances regarding their family situation. The Financial Aid office may review these circumstances and override a dependent student's status to independent. A review of the dependency status will be considered if an irrevocable severance of family ties due to an extremely difficult/life-threatening situation exists.

**The following reasons do not constitute a change in dependency status:**

1. The student chooses not to live with the parents.
2. The student chooses to live with other relatives.
3. The student has no communication with the parents.
4. The parents refuse to contribute to the student's education.
5. The student will not qualify for aid if the parent's income is used.
6. The parents refuse to provide required information.
7. The parents live out of state.

## Responsibilities of the Student

1. Acquire necessary forms to complete the financial aid file. All required forms are mailed to students upon receipt of the processed FAFSA information. If the forms are misplaced, the student may request additional forms from the Financial Aid office.
2. Complete and return all required forms to the Financial Aid office to complete the financial aid file as soon as possible.
3. Maintain Satisfactory Academic Progress, as outlined in the institutional policy.
4. Meet all deadlines as established by the institution each academic year.
5. Read all information provided by the Financial Aid office.
6. 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.
7. Report outside sources of financial aid to the Financial Aid office in a timely manner.
8. Report changes of name and/or address to the Financial Aid office and Records office.
9. Be aware of your payment obligations to the college and the status of your financial aid. Continue to meet your payment deadlines, whether or not your financial aid has been processed.

## 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 completing a file after the priority deadline

## FINANCIAL AID REFERENCE

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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.
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 \$200.
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 and may result in reduced or cancelled awards. This information is noted on the reverse side of the award letter.
6. The College reserves the right to issue adjusted award letters due to an error in calculating. This information is noted on the reverse side of the award letter.
7. By answering "Yes" to the Title IV Cash Management statement on the ***Financial Aid Certification and Loan Application form***, students may charge books and supplies against the financial aid awards. 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 assessed on the student's account. This information is noted on the reverse side of the award letter.

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

## General Award Information

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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.

Federal Pell Grants will be awarded for the summer semester based on remaining eligibility for the academic year. Only students who were less than full time for at least one semester (fall or spring) will be eligible for a summer Federal Pell Grant.

Students applying for a summer William D. Ford Federal Direct Loan must submit a separate request not earlier than March 1, 2007. Additional program funds for summer will be awarded based on availability of funds. Summer awards are made during the spring semester.

## Verification

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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 return information (2006 tax returns for the 2007-2008 award year), 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 Letter

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All students receiving financial aid awards are notified with an institutional award letter. The letter contains 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
- Annual Federal Pell Grant entitlement figures for full-time 3/4-time, 1/2-time and less than 1/2-time enrollment
- Decline column

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 letters should be reviewed carefully by the student. If the student wants to decline a work or loan award e-mail our office at <finaid@kellogg.edu>.

To request a ***reduced*** amount for a William D. Ford Federal Direct Subsidized or Unsubsidized Loan, e-mail our office at <finaid@kellogg.edu>. This must occur prior to disbursement.

To receive disbursements for a William D. Ford Federal Direct Subsidized or Unsubsidized Loan, the student must complete at <www.DLEnote.ed.gov> a promissory note.

To accept the awards as listed on the award letter, it is not required to return the award letter to the Financial Aid office. Unless the office is notified to reduce or cancel awards, it is assumed that all awards are accepted by the student.

## 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

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. An “I” grade means you agreed to complete the course by a specified date *without* re-enrolling for the class.

## Credit Hours Included in Financial Aid Disbursements

Per federal regulations and Kellogg Community College policy, students must register for classes during the appropriate drop/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 section of a course and adding another after the drop/add period. Appropriate registration dates for each course are available from the Customer Service Center.

## 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.

## Disbursement of Financial Aid

Financial aid program disbursements are applied to tuition and fee charges on student accounts sometime during the first couple of weeks of each semester. The exact disbursement date for each semester is determined prior to the start of the academic year. If students check “Yes” on the Title IV statement section of the Financial Aid Certification & Loan Application form, disbursements may be used to cover bookstore purchases, late fees, etc. Students answering “No” on the Title IV statement section of the Financial Aid Certification & Loan Application form may only use federal financial aid to cover tuition and fees. Other charges on the student account are 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 the student for disbursement. Eligibility of the student depends on enrollment status, Satisfactory Academic Progress, eligible program of study, high school diploma or equivalency, etc.

Remaining funds will be issued to students within 14 days of the disbursement from the Student Accounts department to cover other education-related expenses.

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” prior to disbursement of funds. In addition, students who are first-time 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 each loan period. Disbursements are made as follows:

### FALL/SPRING LOAN PERIOD

**(1/2) 1st Disbursement** –30 days after the fall semester begins for first-time borrowers.

All other borrowers, officially at the end of the 100% institutional tuition refund period for fall.

**(1/2) 2nd Disbursement** – For all borrowers, officially at the end of the 100% institutional tuition refund period for spring.

### ONE SEMESTER ONLY LOAN

**(1/2) 1st Disbursement** –30 days after the fall semester begins for first-time borrowers.

All other borrowers, officially at the end of the 100% institutional tuition refund period for fall.

**(1/2) 2nd Disbursement** –At half-way point of that 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 packets are mailed to the students.
4. All or part of the loan may have to be repaid.

## Completion of the Electronic Master Promissory Note (MPN)

The MPN is a promissory note that can be used to make 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 as an alternative to using a paper MPN. You will need your Department of Education issued PIN to begin the process. If you do not have a PIN please apply for one at <[www.PIN.ed.gov](http://www.PIN.ed.gov)>. Complete the MPN at <[www.DLENOTE.ed.gov](http://www.DLENOTE.ed.gov)>.

## Direct Loan Entrance Counseling

The loan entrance interview 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.DL.ED.Gov](http://www.DL.ED.Gov)> and will take approximately 30 minutes. Follow the instructions provided with your award letter.

**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 classes. 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.DL.ED.gov>.

**William D. Ford Federal Direct Loans and Requested Loan Periods**

1. Students applying for a combination of subsidized and unsubsidized loans during the academic year must apply these loans to the same loan period. Combination loan periods are not permitted.

**Examples of allowable loan period requests:**

*Student #1: Fall/Spring Loan Period - Subsidized Loan  
Fall/Spring Loan Period - Unsubsidized Loan*

*Student #2: Fall Only - Subsidized Loan  
Fall Only - Unsubsidized Loan*

*Spring Only - Subsidized Loan  
Spring Only - Unsubsidized Loan*

**Examples of non-allowable loan period requests:**

*Student #1: Fall/Spring - Subsidized Loan  
Fall Only - Unsubsidized Loan*

*Student #2: Fall Only - Subsidized Loan  
Fall/Spring - Unsubsidized Loan*

2. Once loan disbursements have been made, changes to the period and/or increases in loan amounts of a disbursed loan will not be honored. Students may cancel a disbursement (which cancels any remaining disbursements), reduce a loan amount (which affects all disbursements) or cancel a loan at any time.

**Students Who Fail to Attend Class (“No Show”)**

Students are required to attend class to be considered eligible for financial aid disbursement. Financial aid disbursements will be adjusted for those students who receive financial aid for classes not attended. The Financial Aid office will make all necessary adjustments once the instructor submits notification to the Financial Aid office of non-attendance. Adjustments may create a balance due on the student account. Students must contact instructors to resolve disagreements regarding attendance.

**Availability of Funds**

Program funding may limit but not guarantee awarding to students who meet established deadlines and awarding criteria. See *Kellogg Community College Financial Aid Packaging Policy* for more information.

**Cost of Attendance**

The 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 2007-2008, estimated financial aid budgets for a full-time student are computed for a full year, based on an average of 32 credits/year.

	<b>Resident</b>	<b>Non-Resident</b>
<b>Tuition/Fees</b>	\$ 2501	\$ 4405
<b>Books</b>	\$ 1300	\$ 1300
<b>Personal</b>	\$ 966	\$ 966
<b>Living Expense</b>	\$ 4816	\$ 4816
<b>Travel</b>	\$ 1800	\$ 1800
<b>TOTAL</b>	\$ 11,383	\$ 13,287

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.

**Expected Family Contribution**

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 Federal Student Aid (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.

**Open Entry/Open Exit, and Industrial Trade Classes**

Telecourses, 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 the spring 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 2007-2008 Satisfactory Academic Appeal form to request a re-evaluation of SAP progress. For more information see *Satisfactory Academic Progress Standards*. Students must participate in these courses with completed assignments to be considered eligible for financial aid.

## High School Diploma/Ability to Benefit

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

Minimum ASSET test scores to qualify for ability to benefit and federal and state financial aid:

Reading	35
Writing	35
Numerical	33

Minimum COMPASS scores to qualify for ability to benefit and federal and state financial aid:

Pre-algebra/Numerical	25
Reading	62
Writing	32

Students who have not earned a high school diploma or GED equivalency and are not currently enrolled in high school or being homeschooled must prove ability to benefit by scoring at minimum levels on the ASSET or COMPASS test. Contact the Testing and Assessment Center on Kellogg Community College’s campus for additional information.

## Guest Student Status

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.

## Bookstore Charges

Students awarded financial aid are permitted to charge up to \$800 for books and supplies at the Kellogg Community College 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. To be eligible to charge books and supplies, the student must answer “Yes” to the Title IV statement on the Financial Aid Certification and Loan Application form. Students may change this designation at any time to be effective as of the date of the change. 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 ID is required for students selling books back at the end of a semester.

## Work Study Programs

Students who would like to work on campus or in community service jobs may qualify for employment through the Federal Work Study Program, Michigan Work Study Program or the Institutional Work Program. To determine eligibility all students must file the Free Application for Federal Student Aid (FAFSA) available in the Financial Aid office.

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 employed on campus are paid \$7.15-8.50/hour. Check with the Student Employment Services office to register for the work study program.

Students requesting a Work Authorization form must complete the FAFSA. 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 amount awarded will be charged to the employing department’s institutional fund.

Summer work study is available, depending on availability of funds. Federal Work Study allocations not expended during the fall and spring semesters will be available to eligible students for summer employment through June 30. Earnings beyond June 30 will be charged to the employing department’s institutional fund. Work Authorization forms from the Financial Aid office are required for summer employment.

Students may work under the Federal or Michigan Work Study programs as long as half-time enrollment is maintained and the annual award is not exceeded. 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.

## FINANCIAL AID REFERENCE

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### THE STUDENT EMPLOYMENT PROCESS

1. All students interested in on-campus employment or community service positions must file the FAFSA. The student's eligibility is based on the results of the FAFSA. The student must also register with the Student Employment Services office.
2. Student Employment Services will assist students in posting their current résumé and searching the database for current jobs that they may apply for on the CCN system. Potential employers will contact the student directly to arrange interviews. If the student is offered a position, the supervisor will contact the Financial Aid office to request a Work Authorization form.
3. Once the student's eligibility is determined by the Financial Aid Office, a Work Authorization form will be sent directly to all on-campus supervisor's for completion. The student must return the completed Work Authorization form to Human Resources for final authorization. The student should also provide their social security card and driver's license/MI identification, and attend an orientation. Orientation times are available every day, and the times are provided with the Work Authorization form. In the case of a community service position, the Financial Aid office will provide the authorized signature on the Work Authorization form and Student Employment Services will obtain the necessary signatures on the employment contract and return the contract and Work Authorization form to the Human Resources office. No student is considered an employee until this step is complete. The student will not be paid for any hours worked before Human Resources has completed the authorization process.

### Dropping Classes

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

### 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.)

### 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.)

### No Shows

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Students are required to attend class to be considered eligible for financial aid disbursements. For non-traditional courses, such as Telecourses or Open Entry courses, submission of a required assignment or test/quiz is required for disbursement eligibility. Instructors are required to 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 show(s)." 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.

### Unofficial Withdrawals

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

### Complete Withdrawals from Kellogg Community College

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Students who officially withdraw completely from a semester and receive federal financial aid may have to repay some or all of the aid received. (See *Return of Title IV Funds*). Withdrawals will also affect availability of future financial aid (see *Satisfactory Academic Progress*). Contact the Academic Advising Center 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

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Students not passing at least one course in a semester 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.

### Federal Return of Title IV Funds for Complete Withdrawals

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Students 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. Unearned aid is returned to the federal financial aid programs. 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 the withdrawal process begins or the last date of attendance. If the date the withdrawal process begins or last date of attendance is not available or known, the federal refund will be based on the

50% point of the semester. Return of federal Title IV funds will not be computed after the 60% point of the semester. All complete withdrawals from the College are processed in the Customer Service Center. Examples of this policy are available in the Financial Aid office upon request.

## 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 overaward has not occurred. Examples of this type of assistance may include but are not limited to:

**EXAMPLE 1:** A student receives 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:** A 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 reimbursed 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 an outside source after the initial award letter is e-mailed may result in the adjustment of awards. Adjustments are made to ensure compliance with individual program requirements and to avoid overawards in the total award package. Revised award letters are e-mailed as adjustments are made.

## 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 Standards

To remain eligible for state and federal financial aid programs, students need to make Satisfactory Academic Progress toward achieving a degree or certificate. Standards of Satisfactory

Academic Progress 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 Satisfactory Academic Progress include the following:

1. Maintain a cumulative grade point average of at least a 2.0.
2. Complete a minimum of 67% of cumulative credit hours attempted (including all transfer credits).
3. Complete less than 93 total cumulative credits (including all transfer credits).

### 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 also 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."

### AUDIT GRADES

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 with 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.

### INCOMPLETE GRADES

Courses with grades of "I" (Incomplete) will be considered as credit hours attempted and not completed. Students who have made arrangements 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.

## FINANCIAL AID REFERENCE

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### CUMULATIVE GRADE POINT AVERAGE

A student's cumulative grade point average must meet the minimum standards of the institution according to their degree intention. The minimum cumulative grade point average for graduation at Kellogg Community College is 2.0.

### PROCEDURE FOR REVIEW OF SATISFACTORY ACADEMIC PROGRESS

Once each year following the posting of spring grades to the official transcript, the Financial Aid office will review the student academic history and notify students who are being placed on financial aid probation or financial aid suspension. All students placed on probation or suspension will be e-mailed a notification and Satisfactory Academic Progress Appeal form.

Students not meeting the minimum standards for the first time will be placed on financial aid probation. Students on probation are eligible to receive all aid except a William D. Ford Federal Direct Loan. Loans awarded for upcoming semesters will be cancelled. Students may appeal using the Satisfactory Academic Progress Appeal form. Students not meeting the minimum standards the second year will be placed on financial aid suspension. Students on suspension are not eligible to receive any federal or state financial aid. Pending financial aid awards for upcoming semesters will be cancelled. Students may appeal using the Satisfactory Academic Progress Appeal form.

### CLEARING GPA OR CREDIT HOUR DEFICIENCIES

Financial aid awards may be reinstated if the student completes at least six credit hours with minimum grades of 2.0 and pays tuition and fees out-of-pocket. Once completed the student may appeal for financial aid reinstatement with the Satisfactory Academic Progress Appeal form.

### SATISFACTORY ACADEMIC PROGRESS APPEAL PROCESS

Students placed on financial aid probation for not meeting the minimum standards for the first time may appeal for eligibility for Federal Direct Loans by filing a Satisfactory Academic Progress Appeal form. If approved, the student will be eligible for all federal and state programs, including the William D. Ford Federal Direct Loan.

Students placed on financial aid suspension for not meeting the minimum standards for a second time may appeal for reinstatement of financial aid by filing a Satisfactory Academic Progress Appeal form. 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 judgement, submission of proper documentation of the student's circumstances and availability of funds.

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.

### DROPPING OR WITHDRAWING FROM CLASSES

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

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*. Future 2007-2008 award year disbursements of loans will also be cancelled once enrollment drops below six credits.

### OPEN ENTRY/OPEN EXIT COURSES, INDUSTRIAL TRADES

Open Entry/Open Exit courses and Industrial Trades courses will be treated like any other course for Satisfactory Academic Progress. If the courses are not completed by the end of the spring semester when Satisfactory Academic Progress is evaluated, students may appeal using the Satisfactory Academic Progress Appeal form to have their status re-evaluated once a grade has been assigned.

For questions regarding the financial aid Satisfactory Academic Progress policy, call 269-965-4123 or stop by the Financial Aid office.

### Request for Adjustment to Income as Reported on the Application for Federal Student Aid

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

1. Drastic changes to income.
  - a. Drastic reduction in income.
  - b. A student/spouse or parent/step-parent who reported 2006 work earnings on the Free Application for Federal

- Student Aid (FAFSA) has remained unemployed for at least 13 weeks during 2007.
- c. A student/spouse or parent/step-parent had a complete loss of unemployment compensation or a loss of a nontaxable benefit (such as social security benefits, a pension or child support).
  - d. A student/spouse or parent/step-parent has 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 judgement 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, 2007. All income adjustments received after October 31, 2007 must include a signed copy of the student's 2007 federal tax return.

## Personal Student/ Parent Documentation

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 requests a copy of documentation from their file, a signed request by the student is required for student information, and a signed request by the parent is required for parent information.

## Frequently Asked Financial Aid Questions

1. *Do I need to apply for admission to the College before I apply for financial aid?*  
No, it's not required that you apply for admission before filing for aid; however, it is strongly suggested so we have your current name, address, and phone number.
2. *I applied for financial aid last year. Do I need to reapply?*  
Yes, you will need to reapply every academic school year for financial aid.
3. *How do I apply for financial aid?*  
There are two ways to apply for financial aid: 1) Fill out the FAFSA and mail it in; this can take four to six weeks to process. 2) File it electronically over the Internet at <www.fafsa.ed.gov>; this can take two to four weeks to process.
4. *My parents are divorced. Whose income information do I use?*  
Use the income of the parent for your current residence or the parent who is most responsible for you.

5. *I don't live with my parents or my parents don't claim me on their tax returns. Do I still need to use their information on the FAFSA?*  
Yes. It does not matter if you live with them or not. If you do not meet the federal definition of an Independent Student, you are required to supply parent information on the FAFSA.
6. *My parent is remarried. Do I need to use my step-parent's income/ tax information on the FAFSA?*  
Yes.
7. *I am separated from my spouse now. How do I file for financial aid?*  
If you bring in your federal tax return, along with your W-2s, we can help you fill out your FAFSA form. If you become separated after filing the FAFSA, please check with our office for correcting the information.
8. *I applied for financial aid at a different school, but now I want to attend KCC. What do I do?*  
KCC's Financial Aid office will need to have the FAFSA information submitted by the student in order to begin the process of financial aid eligibility determination.  
Students may either:
  1. Go online to the FAFSA web site <www.fafsa.ed.gov> and update completed FAFSA with the KCC School Code: 002276.
  2. Call 1-800-433-3243 and request that KCC's school code is added.
9. *I'm attending another school for fall, but I want to transfer to KCC in the spring. What do I do?*  
You can list KCC as a school choice on the FAFSA so we receive the information electronically. See process outlined in question 8.
10. *Is there a deadline for filing for financial aid?*  
Students can apply no sooner than January 1, 2007 and no later than June 30, 2008 for the 2007-2008 academic year.
11. *Why do I have to answer question 31 about drug convictions?*  
Under a new law, some students who have drug-related convictions may be ineligible for federal student aid. For help answering question 31 on the 2007-2008 FAFSA, please call 1-800-4-FED-AID (1-800-433-3243) or go to <www.fafsa.ed.gov>.

## FINANCIAL AID REFERENCE

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12. ***I lost my job, I am cutting my hours at work so I can attend school, or I am working a different job and making less money. How does this affect my aid?***  
The FAO has a special consideration form for students to fill out when there is a dramatic change in income. It can have a significant affect in the amount of aid a student receives. Please contact our office for more information.
13. ***How long does it take for my financial aid to get on my account?***  
The student's file must be complete and awarded before aid can be applied to a student's account. Financial aid program disbursements are applied to tuition and fee charges on student accounts sometime during the first couple of weeks of each semester. The exact disbursement date for each semester is determined prior to the start of the academic year. Direct loan payments may be disbursed at a later date. See Disbursement of Financial Aid on page 6 for more information.
14. ***If I'm selected for verification, do you need my state and city income tax returns?***  
We do not need your state and city income tax returns. Federal tax returns are required for the verification process. Additional documents will be requested that are needed to complete the student's file.
15. ***What is an award letter and what do I do with it?***  
The award letter notifies you as to what aid you receive and how much. Unless you are declining aid or decreasing a loan amount, you do not need to do anything.
16. ***What is my electronic master promissory note?***  
The Electronic Master Promissory Note (EMPN) is the legal document you sign stating you will repay your William D. Ford Federal Direct Loan.
17. ***How much money can I borrow?***  
A student with less than 24 credit hours completed may borrow \$3,500, if eligible. A student with more than 24 credit hours completed may borrow \$4,500, if eligible. Independent students may borrow up to an additional \$4,000, if they have eligibility.
18. ***What's the difference between subsidized and unsubsidized loans?***  
A subsidized loan is the type of loan where the student makes no payments as long as they are enrolled in six credit hours. The interest and principal are deferred. An unsubsidized loan works the same way except the student is responsible for paying the interest while attending classes.
19. ***How does my loan get credited to my account?***  
All loans are disbursed in two payments. For a one-semester loan, one half is disbursed at the beginning of the semester and the second half at mid-semester. A one-year (two-semester) loan is disbursed half in the first semester and half in the second semester.
20. ***What is the interest rate on my loan?***  
The interest rate is capped at 8.25%.
21. ***What is a Disclosure Notice?***  
A Disclosure Notice is mailed directly from the Loan Servicing Center to notify the student of anticipated disbursement dates and the amounts. Contact the Direct Loan Servicing Center at 1-800-848-0979.
22. ***When can I charge books and supplies in the bookstore?***  
If there is a pending financial aid award on the system and the books are available in the bookstore, anytime.
23. ***How do I get my Michigan Merit or Michigan Promise Award?***  
Students must go online at <[www.michigan.gov](http://www.michigan.gov)> to certify the Michigan Merit Award. Once the school receives roster with student's name, the award is put on KCC's system.
24. ***If I receive financial aid, can I still get the Hope and Lifetime Learning Tax Credits?***  
Check with your tax preparer for more information regarding this.
25. ***I'm in default on my student loans. Can I get a Federal Pell Grant?***  
Students in default on a federal student loan are not eligible for any federal or state financial aid. Students must make six consecutive payments on a defaulted loan and make satisfactory payment arrangements with the Department of Education to regain eligibility for aid. Students must present the Financial Aid office with official notification from the Department of Education that they are no longer in default and may receive Title IV aid.
26. ***What is Kellogg Community College's Federal School Code?***  
002276
27. ***What is a Federal PIN number, who needs one, and where do I get one?***  
If you don't already have a PIN, apply for one now at <[www.pin.ed.gov](http://www.pin.ed.gov)>. You'll need a PIN to electronically sign your FAFSA. If you're a dependent student, your parents must also apply for a PIN now so they can electronically sign your FAFSA.

**U.S. Department of Education Contacts**

- Federal Student Aid Information Center. . . . . 1-800-4-FED-AID  
or 1-800-433-3243
- Duplicate SARs or Address and School . . . . . 1-319-337-5665  
Changes (Student only)
- Direct Loan Consolidation . . . . . 1-800-557-7392
- Direct Loan Debt Collection Service . . . . . 1-800-621-3115
- Direct Loan Servicing Center . . . . . 1-800-848-0979

**Other Contact Information**

- Internal Revenue Service . . . . . 1-800-TAX-1040
- Michigan Merit Scholarship . . . . . 1-888-447-2687
- Michigan Competitive Scholarship. . . . . 1-888-447-2687
- TIP Hotline . . . . . 1-888-447-2687
- USA Group Borrower Services. . . . . 1-877-872-4768

**U.S. Department of Education Contacts for Visually-Impaired and Hearing-Impaired Students**

**FOR VISUALLY-IMPAIRED STUDENTS**

Student Aid Audio Guide - Available from the reference desk in the Learning Resource Center.

- Federal Student Aid Information Center. . . . . 1-800-433-3243
- Direct Loan Servicing. . . . . 1-800-557-7392
- Direct Loan Consolidation . . . . . 1-800-557-7392
- Debt Collection Service . . . . . 1-800-621-3115

U.S. Department of Education web sites are designed for text-only access, which makes them accessible for individuals with screen readers. <[www.ed.gov/studentaid](http://www.ed.gov/studentaid)> and <[www.students.gov](http://www.students.gov)>

Students and parents can also request Braille copies of student aid information publications by calling the Federal Student Aid Information Center at 1-800-433-3243.

**FOR HEARING-IMPAIRED STUDENTS**

All of SFA's major call centers have TTYs. TTY access is available during the "operator services" hours of operation. Hearing-impaired students may also contact three of the call centers by e-mail. The TTY numbers and e-mail addresses are:

- Federal Student Aid Information Center. . . . . 1-800-730-8913  
sfamail@ncs.ed.gov
  - Loan Consolidation. . . . . 1-800-557-7395  
loan\_consolidation@mail.ed.gov
  - Debt Collection Service . . . . . 1-800-730-8913  
DCS\_HELP@ed.gov
  - Direct Loan Servicing. . . . . 1-800-848-0983
- Students may also contact the U.S. Department of Education at:

**Student Financial Assistance  
U.S. Department of Education  
P.O. Box 84  
Washington, D.C. 20044-0084**