
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 for instruction, or e-mail the Financial Aid office at finaid@kellogg.edu for more information.

How to Apply for Student Financial Assistance

You can submit the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov.

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. You may file the Free Application for Federal Student Aid (FAFSA) as early as January 1st.
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. 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 early. To avoid delays and ensure that your aid eligibility is determined before registration begins, be sure to complete your FAFSA and submit all required verification documents by the following deadlines:

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

Financial Aid Return of Title IV Funds

For information concerning refund procedures for financial aid recipients who completely withdraw from courses, allocation of refunds, and repayment to sources of aid, contact the Financial Aid office.

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 \$1,300 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 \$7.40-\$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 \$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 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 a dependent student, you may borrow up to an additional \$2,000, depending on eligibility. If you are an independent student, you may borrow up to an additional \$6,000, depending on eligibility. The interest rate for the Federal Subsidized and Unsubsidized Loans is the same. The federal government does not pay the interest if you are receiving the Federal Unsubsidized Loan while you are

in school, during the six-month grace period, and during all deferment periods. Loan information will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Federal Direct Parent Plus 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. Loan information will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Information regarding these financial aid programs is available upon request in the Financial Aid office.

Michigan Financial Aid Programs

Please note that all of the following State of Michigan financial aid programs are contingent upon funding.

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 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 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). Tuition Incentive Program pays for tuition and fees up to 80 credit hours. A maximum of 24 credits per academic year will be covered.

Information regarding these financial aid programs is available upon request in the Financial Aid office.

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 to print an application. For more information, contact the Foundation office at 269-965-4161.

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. Applicants must have a GPA of 3.2 or higher. Application forms and information are available from the participating high schools.

KCC Foundation Scholarships

Foundation scholarships are available to students with financial need, demonstrated academic achievement, and/or special circumstances. For more information on KCC Foundation Scholarships refer to Scholarships in the Foundation section of this catalog.

Please visit www.kellogg.edu/foundation for more information on scholarship application deadlines and to print a scholarship application. For more information, contact the KCC Foundation office: 269-965-4161.

Support Services Programs

The Support Services Department 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 completed the FAFSA process for the current school year with the Financial Aid office.

Additional information and applications may be obtained by accessing the Support Services website at www.kellogg.edu/studserv/supportserv. Support Services may also be reached by e-mail at 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, education, human services, information technology, and paralegal. Contact the appropriate academic department (see Academic Program Contact Information section) 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 current transfer scholarships, contact Phi Theta Kappa at 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.

Information regarding the Satisfactory Academic Appeal Policy is available in the Student Handbook and on the website. The Satisfactory Academic Appeal Form can also be accessed from the website.

