

VIP Information

Thank you for your interest in attending Kalamazoo Valley Community College. We encourage you to become familiar with using KVCC's Valley Information Portal (VIP) system. VIP is a centralized location for all our online services. It provides easy access to our many separate online applications like email, announcements, registration and online learning tools. You will also have access to current information regarding your class schedule, billing, grades and your financial aid status.

To access VIP

Log into VIP by going to www.kvcc.edu, then Valley Information Portal. By going to My Banner Self-Service, then Student Services & Financial Aid, this site will give you the following information:

- ▶ Registration
- ▶ Student Records
- ▶ Online Financial Aid Information

If you receive an award letter from our office, this will be the only award eligibility notification you will receive by mail. We encourage you to check your financial aid information periodically through VIP for any changes to your financial aid eligibility, as well as any documents you need to submit to our office. Failure to submit required documents will delay the completion of your financial aid award.

Important information you should review through your VIP account by going to Online Financial Aid Information:

- ▶ Outstanding tracking documents you need to submit to the Aid Office (**My Eligibility/Student Requirements**)
- ▶ Financial aid awards offered to you (**My Award Information/Award by Aid Year**)
- ▶ Accepting student loans and work-study (**My Award Information/Award by Aid Year/Accept Award Offer**)
- ▶ Your financial aid Standards of Academic Progress status (**My Eligibility/Academic Progress**)

If you are interested in applying for a student loan, at the time you complete the Free Application for Federal Student Aid (FAFSA), please answer yes to the question on the FAFSA asking if you are interested in being considered for a student loan (Q31). KVCC will determine your loan eligibility based on the results of your FAFSA. If you did not indicate your interest in a student loan when completing the FAFSA, you may do so by completing a KVCC Intent/Adjustment Form available on our website or in the Financial Aid Office.

Students who do not have internet access at home may access their information from any KVCC computer (also available in the Financial Aid Office) or any computer with internet access.

Parent Information:

- ▶ KVCC students have the option to grant access to third party individuals (i.e. parents, grandparents, etc.) to view certain academic and financial aid information. In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), student financial and academic records may not be shared with a third party without written consent. Access to this information can only be granted by the student and the student has the right to revoke this access at any time. **Students must complete a written release form and submit to the Financial Aid Office.** Release forms are available in the Financial Aid Office or can be downloaded from our website at www.kvcc.edu/financial/index.htm, Download Forms, then Release of Information Form.
- ▶ If you are interested in applying for a PLUS (Parent Loan for Undergraduate Students) loan, you can download this information from our website at www.kvcc.edu/financial/index.htm, then PLUS (Parent Loan).

To assist you with the financial aid process, please review the **Financial Aid Reminders** on the back of this letter. This important information will help you keep track of your award requirements.

If you have questions regarding financial aid, contact the KVCC Financial Aid Office at 269.488.4340, email us at finaid@kvcc.edu or go to our website at www.kvcc.edu/financial/index.htm

Financial Aid Reminders

Financial Aid Application Process

- **First-time applicants:** Request a Federal Personal Identification Number (PIN). Obtain one for you and one for your parents by going to www.pin.ed.gov.
- **Everyone:** Complete the Free Application for Federal Student Aid (FAFSA) every year. The fastest and most error-free way to apply is on the Web at www.fafsa.ed.gov. If you would rather complete the paper version, contact the Federal Student Information Center at 1-800-433-3243 to request a paper FAFSA be mailed to you. This should be mailed to you in 3 to 7 business days. A PDF version of the FAFSA is also available for download at www.FederalStudentAid.ed.gov. This form can be completed on a computer or by hand and then mailed to the address provided for processing.
- **Everyone:** To be eligible for financial aid, you must be pursuing a certificate or degree program. **Certificate of Achievement, Post Associate Certificate, and Unclassified Programs are not considered eligible programs for financial aid.**
- **Everyone:** If your file has been selected for verification, please submit any requested documents to the Aid Office as soon as possible. Your financial aid will not disburse (pay) to your account until all documents have been submitted and reviewed.
- **Everyone:** Periodically review your financial aid information online using the VIP system for any changes to your eligibility /award status.
- **Everyone:** If you wish to apply for financial aid for the 2010 summer semester, you must also complete a Summer Intent Form (in addition to the 2009/2010 FAFSA). Summer Intent forms will be available in the Financial Aid Office and on our web page beginning in February.

After You Receive Your Award Letter

- **Everyone:** FAFSA filers selected for verification will be notified. You must make sure all requested documents have been submitted to the Financial Aid Office.
- **Student loan applicants:** To finalize your request for a student loan you must access your KVCC VIP account to accept, reduce, or decline your student loan offer. You will also need to sign the Pre-Loan Certification form. Future loan changes can be made by completing the KVCC Intent/Adjustment form available on our website or in the Financial Aid Office.
- **Student loan applicants:** New or first-time loan borrowers at KVCC must complete Entrance Loan Counseling and a Master Promissory Note. Please refer to the KVCC website for more details at www.kvcc.edu/financial/loans.htm.
- **Everyone:** You must report to the Financial Aid Office any private scholarships or additional resources you will be receiving for the award year.

Prior to Payment of Your Aid

- **Everyone:** Continue to review your **Award** status and look for any missing **Requirements** on VIP.
- **Everyone:** Check account balance and authorized aid on VIP. Go to Students/Pay Tuition/Select Term/Account Detail for Term.
- **Everyone:** Make sure to pay any unpaid tuition and fees that financial aid doesn't pay by the College's tuition due date. Refer to class schedule for semester-specific tuition due dates.

After Your Financial Aid Pays

- **Everyone:** Stay enrolled and attend your classes. **Withdrawing from classes and/or not attending your classes could result in the loss of your financial aid, affect your future eligibility for financial aid, and could result in you being required to repay your financial aid.**
- **Everyone:** You must make **Satisfactory Academic Progress** toward your degree to maintain eligibility for financial aid. Refer to KVCC's Financial Aid Standards of Academic Progress.
- **Everyone:** Please review **Financial Aid Recipient Information** (www.kvcc.edu/financial/index.htm, then Financial Aid Recipient Information) for important information regarding book and supply authorizations and credit balances, information regarding a complete withdrawal from all classes, standards of academic progress, financial aid programs, scholarship information, and Student Consumer Information.

Kalamazoo Valley Community College

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E-mail address: finaid@kvcc.edu — Web site: www.kvcc.edu