

Dear Student:

The following information has been prepared by the Financial Aid Office, Kalamazoo Valley Community College. The purpose is to acquaint you with financial assistance programs, the process involved to be considered for aid, cost factors, policies, and miscellaneous information. We sincerely hope this information will benefit you. Please direct any questions to our office: 4530, phone: (269) 488-4340, email: financialaid@kvcc.edu.

STUDENT CONSUMER INFORMATION GUIDE TABLE OF CONTENTS

Description of Student Aid Programs	1
Scholarships	2
State of Michigan Financial Aid Programs.....	5
Loan Programs	6
Application Process for Financial Aid	10
Eligibility Requirements	11
Study Abroad	11
Criteria for Selecting Recipients	11
Criteria for Determining Amount of Awards.....	12
Attendance Requirement for Financial Aid Eligibility.....	12
Criteria for Continued Eligibility	12
Disbursement of Award Funds	12
Satisfactory Academic Progress Standards	13
Financial Aid Appeal Process.....	14
Financial Aid Recipient Refund Information	15
Federal Return of Title IV Calculation Examples.....	16
Cost of Attending KVCC	17
Academic Degrees	18
Enrollment and Student Retention.....	19
Accreditation	19
Facilities and Services Available to Disabled Students	19
Program Completions.....	20
Instructional Facilities/Faculty.....	22

DESCRIPTION OF ALL STUDENT FINANCIAL AID PROGRAMS

Financial aid comes under many names and from a wide variety of sources. This includes federal sources, state sources, institutional sources, and outside community sources. There are four common types of aid available from the KVCC Financial Aid Office. These types include: grants, scholarships, employment, and loans.

GRANTS

Federal Pell Grant

Purpose - Provides funds to students to enable them to enroll in post-high school institutions (colleges, universities, vocational-technical schools, business colleges, and hospital schools of nursing). Grants will cover studies leading to the first baccalaureate degree. It is usually the first and main component of all financial packages. It is the largest of all federal aid programs. Students applying for aid at KVCC are encouraged to apply for a Federal Pell Grant.

Awards

Awards are determined according to the "Expected Family Contribution" (EFC) number and by the federal funding level. No award may exceed half the cost of one's education.

Eligibility

Any student who is a U.S. citizen or who has made a formal declaration of intent to become a citizen is eligible for consideration for this program. No repayment is required.

Federal SEOG-Supplemental Educational Opportunity Grant

Purpose - This federal grant program provides assistance to needy students, with priority given to Federal Pell Grant recipients, to enable them to attain an undergraduate education.

Awards

The amount received may not be less than \$100 nor more than \$2,000. Total payment cannot exceed \$5,000, during a baccalaureate program.

Eligibility

Any student who is a U.S. citizen or who has made a formal declaration of intent to become a citizen is eligible for consideration for this program. No repayment is required.

Academic Competitiveness Grant (ACG)

Purpose – This grant builds on the Pell Grant program to provide increased funds for students who have completed a rigorous high school program of study.

Awards

First year student maximum award is \$750 per year, second year student maximum award if \$1,300 per year.

Eligibility

Any student who is a U.S. citizen, must be a Pell Grant recipient, must be enrolled full-time in a certificate or degree program. First year students must not have been previously enrolled in a program of undergraduate education and have completed secondary school program of study after January 1, 2006. Second year students must have completed secondary school program of study after January 1, 2005 and have a 3.0 GPA in an eligible program. Student must have completed a rigorous high school program of study.

The Carl D. Perkins Vocational and Technical Education of 2006 – Perkins IV Special Population

Purpose – This program is designed to assist eligible students with tuition reimbursement. Other reimbursement may cover costs of books and supplies depending on availability of funds.

Awards

Tuition reimbursement. Individuals with the greatest financial need are given priority for funds.

Eligibility

Eligible students must meet the definition of a special populations student. Members of special populations fall into five general categories: individuals with a disability, individuals from economically disadvantaged families, including foster children, nontraditional training and employment participants, single parents, displaced homemakers, and individuals with limited English proficiency.

EMPLOYMENT

FWS-Federal Work Study

Purpose-This Federal work program provides employment opportunities for eligible students. Students participating may be employed for a maximum of 20 hours per week when attending classes and 40 hours per week during vacations and summer. The work schedule is flexible and arranged around one's class schedule. Employment may be on campus or off campus. Whenever possible a student's job is related to his/her program of study. Students who will be awarded funds through the Federal Work Study Program are strongly encouraged to participate in community service activities, especially the America Reads/America Counts Program. For more information, contact the Financial Aid Office.

Awards

Amounts vary and are dependent upon individual documented need. Earnings usually range between \$700 - \$4,300 per academic year. No repayment is necessary. Paychecks are distributed every two weeks from the Financial Services Office. The Financial Aid Office will assist you with necessary forms and the placement process.

Eligibility

Any student who is a U.S. citizen or who has made a formal declaration of intent to become a citizen and is enrolled at least half-time (6 credits per semester) is eligible for consideration for this program.

THE FOLLOWING SCHOLARSHIPS, LISTED IN ALPHABETICAL ORDER, MAY BE PROMOTED AT KVCC DEPENDING ON THE AVAILABILITY OF FUNDS

ALFRED AND MARY SAGAR SCHOLARSHIP - This scholarship is funded by Alfred and Mary Sagar. Eligible applicants must be non-U.S. citizens and nonresidents.

NONA & RICHARD BARRON MARKETING ENDOWED SCHOLARSHIP - A scholarship funded by Nona and Dick Barron for business students studying marketing. Mr. Barron is a retired faculty member of KVCC.

RAYMOND E. BATTILANA ENDOWED SCHOLARSHIP - Funded by and named for Raymond E. Battilana, a trustee of the Kalamazoo Valley Community College Foundation from 1990 to 1999.

SCOT BEYERSTEDT MEMORIAL SCHOLARSHIP – Eligible applicants must be accepted in the Police Academy. Pre-service academy status required, and must achieve an outstanding rating from the Academy pre-admissions oral interview. Must be a permanent resident of Kalamazoo County or Van Buren County. A minimum B band score is required on the MCOLES pre-employment test.

BRIDGESTONE/FIRESTONE, INC. SCHOLARSHIP FUND - Funded by Bridgestone/Firestone Trust Fund. To aid student enrolled in the Automotive Technology Program.

LEONARD L. BRIDGE MEMORIAL ENDOWED SCHOLARSHIP - A scholarship named in memory of a former KVCC coach and long-time faculty member to support the golf team.

BRONSON EMPLOYEES' EDUCATION SCHOLARSHIP FUND - This scholarship program is designed to assist eligible Bronson employees with documented costs associated with attending KVCC.

BRONSON HEALTH FOUNDATION ALLIED HEALTH SCHOLARSHIP -A scholarship funded by Bronson Healthcare for students in the medical fields.

CHAR AND TOM BROUWER MEMORIAL SCHOLARSHIP -A scholarship named in memory of a KVCC employee and her husband. This scholarship is funded annually by friends and loved ones in their memory.

THE BURDICK-THORNE SCHOLARSHIP FUND – A scholarship to benefit students demonstrating financial need, who are enrolled at least half-time.

ROBERT C. BYRD HONOR SCHOLARSHIP - The Robert C. Byrd Honor Scholarship is state-administered to promote student excellence and achievement and recognize exceptional students who show promise of continued excellence.

COCA-COLA TWO-YEAR SCHOLARSHIP – This scholarship is available to students who plan to enroll at KVCC for the up-coming fall semester at least 6 credit hours. Student must be a U.S. citizen or permanent resident, have demonstrated academic success with a minimum 2.5 GPA, and have engaged in community service within the previous 12 months either on campus or in the community. May not be children or grandchildren of coca-Cola employees. This scholarship is usually promoted during February with an early April deadline date.

R.M. AND JOHN COLLINS ENDOWED NURSING SCHOLARSHIP - Funded by the family to establish an endowed nursing scholarship in memory of Rena Marceil Collins. Recipient must be enrolled in the Nursing program and have a complete Student Aid Report Form on file showing documented need.

NORMA B. CONANT MEMORIAL SCHOLARSHIP- The family and friends of Norma B. Conant have established this memorial award for Dental Hygiene students.

H.P. & GENEVIEVE CONNABLE SCHOLARSHIP - This scholarship is funded by the H.P. and Genevieve Connable Fund. It is available to those applicants enrolled at least half-time with documented financial need.

CONSTRUCTION FINANCIAL MANAGEMENT ASSOCIATION OF SW MICHIGAN - Eligible applicants must be pursuing a program related to the construction trades and have a minimum 2.8 GPA.

JANIS SCOTT CRANDELL DENTAL HYGIENE SCHOLARSHIP – Eligible applicants must have successfully completed the first year of the Dental Hygiene Program, have a minimum 3.0 GPA and demonstrate financial need.

MARY AND ELLIOTT DEMEYER FUND FOR EDUCATION – This fund is available to meet the unforeseen needs of students. Preference is given to students residing within the KVCC service district.

PAUL AND HEATHER ELWELL SCHOLARSHIP – Eligible applicants must be enrolled in a transfer program and plan to transfer to a 4 year college or university and plan to major in finance or economics. Applicant must be currently enrolled full-time, have a minimum 3.0 GPA based on a minimum completion of 12 credit hours, and be in good standing. Documented need required.

FEL-PRO AUTOMOTIVE TECHNICIANS SCHOLARSHIP - This scholarship has been created to encourage and assist qualified students to become automotive technicians.

GARY SISTERS FOUNDATION SCHOLARSHIP - This scholarship is funded by a bequest from three sisters who were concerned about education in Kalamazoo.

DR. FRANK HEATH MEMORIAL SCHOLARSHIP FUND - A scholarship awarded in memory of Dr. Frank Heath to an outstanding dental hygiene student.

STANLEY & BERTHA HOGARTH ANNUAL NURSING SCHOLARSHIP – This scholarship is funded through a gift from the Bertha Hogarth Estate. The Nursing Department selects the recipient for this annual scholarship based on the following criteria: student must have completed the first year of the KVCC Nursing Program, be enrolled in the second year of the KVCC Nursing Program, have a high GPA and be in good standing. Preference will be given to the candidate that demonstrates excellence in pursuit of a nursing degree.

HOUSING RESOURCES, INC. SCHOLARSHIP FUND - A scholarship funded by Housing Resources, Inc. for their clients to attend Kalamazoo Valley Community College.

PAUL AND MARY JACKSON ACHIEVEMENT AWARD - The family of Paul D. and Mary G. Jackson have established this award for their parents, grandparents and great-grandparents in recognition of Mr. Jackson's long affiliation with KVCC as a founder and original board member.

PAUL AND MARY JACKSON ENDOWED SCHOLARSHIP - This scholarship is named after Paul D. Jackson who is one of the founders of KVCC and served as treasurer on the original Board of Directors at the College. His two children gifted the scholarship funds donated by family and friends as a 50th year wedding gift to their parents.

KALAMAZOO ANTIQUE AUTO RESTORERS CLUB SCHOLARSHIP – Eligible applicants must be enrolled in the KVCC Automotive Technology program, and be enrolled for a minimum of 6 credit hours. Recipients of this scholarship must be willing to attend one KAARC monthly meeting to talk about the automotive program. **Documented need required.**

KALAMAZOO TECHNOLOGY & SCIENCE FELLOWS PROGRAM – Eligible applicants must possess intellectual capability in math or science, be majoring in technology or science, including math, mechanics, or engineering. Must be able to intern with a mentoring corporation in Kalamazoo County, and be willing to make a two-year pledge to work in Kalamazoo County following graduation from college.

KEYSTONE COMMUNITY BANK SCHOLARSHIP – Eligible applicants must be enrolled in Accounting, business Administration or General Marketing programs of study.

KVCC CHILD CARE GRANT – This grant assists students with child-care costs at the KVCC Children's Campus. This grant is based on documented need and determined by enrollment status, number of eligible dependents, and academic status. Program funds will be paid directly to the Children's Campus.

KVCC FACULTY ASSOCIATION-AAUP SCHOLARSHIP - This scholarship award is given by the KVCC Faculty Association to assist an eligible student with direct college costs.

KVCC FOUNDATION ASSISTANCE GRANT - The KVCC Foundation established this fund to provide financial assistance to students.

KVCC HONORS PROGRAM SCHOLARSHIP - KVCC provides scholarships annually to students selected for the Honors Program who are working toward an Associate Degree in any field. Honors students have high GPAs, ASSET scores, and letters of recommendation. They are required to take honors classes and participate in community activities, including volunteer work. Applications are available from the Honors Office (Room 7450).

KVCC PRESIDENT'S ENDOWED SCHOLARSHIP FUND - A scholarship to benefit first-time college students who demonstrate financial need.

KVCC TRUSTEE ACHIEVEMENT AWARD-ACADEMIC/SERVICE - The KVCC Board of Trustees provides funds whereby tuition awards are granted to selected, in-district special ability students. To be eligible, the student must be a graduating senior or adult education student from an in-district high school or adult education center; have made worthy contributions to his/her school in such areas as voc-tech scholarship, music, art, drama, service, leadership or other special skill or talent areas; and must be planning to enroll at KVCC as a full-time student the fall semester following graduation.

KVCC TRUSTEE ACHIEVEMENT AWARD-ATHLETIC - The KVCC Board of Trustees provides funds for tuition awards to selected athletes participating in intercollegiate athletic events scheduled by the College.

KVCC TRUSTEE ASSISTANCE FUND - The KVCC Board of Trustees established this fund to provide assistance with tuition, fees and books. The Fund provides an alternative source of financial aid to students in one of three categories: 1) not eligible for other sources of

financial aid; 2) other financial resources, including financial aid to cover institutional charges, are not available at the time charges are due; and 3) eligibility for other sources of financial aid are not adequate to provide the level of assistance needed to attend KVCC.

JOHN LA SOTTA MEMORIAL DEANS SCHOLARSHIP- Funded by memorial gifts from family, students and colleagues in honor of John LaSotta, former Dean of General Studies.

JOHN LA SOTTA MEMORIAL ENDOWED SCHOLARSHIP – Funded by memorial gifts from family, students and colleagues in honor of John LaSotta, former Dean of General Studies.

ROSALIE CLAUWAERT LLOYD MEMORIAL SCHOLARSHIP FUND FOR NURSING EDUCATION - A scholarship awarded annually to a nursing student showing compassion, sensitivity and commitment to the ideals of the profession of nursing.

DAVID B. AND JEANNE M. LONG SCHOLARSHIP - This scholarship is funded by David and Jeanne Long and is available to non-traditional students enrolled at least half-time, who demonstrate financial need.

LEWIS AND ELIZABETH MACOMBER SCHOLARSHIP – Eligible applicants must be enrolled for at least 3 credits and have completed a minimum of 24 credits at KVCC, with a minimum 3.0 GPA. Applicants must be Michigan residents who are in their final year of a transfer program or have fewer than 36 credit hours remaining at KVCC. Applicants must have definite plans to enroll for at least 6 credit hours at a 4-year academic institution within one year of graduation from KVCC. Applicants should exhibit determination and tenacity in achieving their goals. Documented need required.

MICHIGAN COMPETITIVE SCHOLARSHIP PROGRAM - Scholarship recipients must demonstrate academic performance on the national ACT examination and documented financial need. Eligible students may receive up to their demonstrated need or tuition charges, whichever is less.

HARRY AND RHODA MOHLER MEMORIAL SCHOLARSHIP - An endowed scholarship funded in memory of Harry and Rhoda Mohler by their family. Recipient must be a student who demonstrates need according to the KVCC Financial Aid Office in a health related field.

MOL-SON, INC. AND ENGINEERED PLASTIC COMPONENTS, INC. SCHOLARSHIP - A scholarship funded annually by the two companies for a student in the plastics technology program planning a career in plastics or engineering.

JOANN NEMECEK MEMORIAL NURSING SCHOLARSHIP – A scholarship for students who have successfully completed the first semester of the nursing program and in enrolled for at least 6 credit hours. Must not be “Kalamazoo Promise” eligible. Must have a minimum 2.5 GPA. Documented need required.

THOMAS OBERLINK MEMORIAL SCHOLARSHIP – Eligible applicants must be in-district students pursuing a Liberal Arts Degree and have a minimum 3.0 GPA. Applicants must have completed at least 12 credit hours at KVCC, and be currently enrolled full-time. Documented need required.

RICHARD A. OLIVANTI ENDOWED SCHOLARSHIP- A scholarship named and funded in honor of the retirement of the Vice President for College Relations by friends, family and business associates.

RENE (BILL) PENNY MEMORIAL NURSING SCHOLARSHIP - This scholarship is available to students enrolled in the second year of the Nursing Program.

DR. CALVIN PETERS SCHOLARSHIP – Eligible applicants must be pursuing a program of study in one of the following areas: Human Services, Social Work, Teaching, Health Careers. Applicants must have completed at least 24 credit hours at KVCC with a minimum 3.0 GPA. Preference given to students pursuing a Bachelor and above degree. Documented need required.

CONNIE PHIPPS ENDOWMENT FUND – Eligible applicants must be enrolled in the LPN or RN nursing program in the fall. Applicants must show compassion and sensitivity, and are truly dedicated to the nursing profession. Preference will be given to students whose GPA is 3.5 or below. Documented need required.

CARL RASMUSSEN VOCATIONAL TECHNICAL SCHOLARSHIP- This endowed scholarship is funded by Kalsec, Inc.

WILLIAM F. AND JEAN E. REEVES ENDOWED SCHOLARSHIP - An endowed scholarship funded in honor of his parents, by Frederick Reeves, a Trustee of the Kalamazoo Valley Community College Foundation.

FRED AND VELMA REYNOLDS SCHOLARSHIP - This scholarship is available to those students enrolled in a KVCC transfer program.

RILEY-SHURTE ENDOWED SCHOLARSHIP - An endowed scholarship funded by the estate of Patricia Riley.

KATHRYN AND OLIVER SHIELDS ENDOWED SCHOLARSHIP - A scholarship to benefit students demonstrating financial need in the career-vocational programs.

CHARLES W. AND MARJORIE EWALD SMITH ENDOWED SCHOLARSHIP - This endowed scholarship was established by Charles W. and Marjorie Ewald Smith in memory of Donald Francis Smith.

TERRY AND CYNTHIA STEWART FAMILY ENDOWED SCHOLARSHIP – Eligible applicants must be at least 24 years of age at time of application and be an in-district, U.S. citizen. Applicants must have completed a minimum of 12 credit hours at KVCC with a minimum 2.0 GPA, and be currently enrolled for a minimum of 6 credit hours. Documented need required.

DIXIE THOMAS MEMORIAL SCHOLARSHIP – This scholarship is designed to assist students in a health-related program, with books and supplies.

RICHARD VANVRANKEN MEMORIAL ENDOWED SCHOLARSHIP – Eligible applicants must be Galesburg-Augusta High School graduates, enrolled at least half-time for the fall semester. Applicants must have completed a minimum of 12 credit hours at KVCC with a minimum 3.2 GPA. Preference will be given to students currently employed a minimum of 15 hours a week. Documented need required.

SPASA AND SLAVA VOYNOVICH ENDOWED SCHOLARSHIP - This endowed scholarship is funded by Mr. Spasa Voynovich. Applicant must submit an essay on "The Development of Society" to be judged by a Scholarship Committee.

WEBER SPECIALTIES COMPANY SCHOLARSHIP – Eligible applicants must be in a Welding or Machine Tool program and have a minimum 2.0 GPA. Applicants must also indicate if they have a parent employed at Weber Sepcialties.

MARION M. & LEO F. WERNER ENDOWED NURSING SCHOLARSHIP- This award established in honor of Marion M. Werner, is made available to assist eligible nursing students.

PAUL WILLETT MEMORIAL SCHOLARSHIP – Eligible applicants must be visually impaired. Applicants must be enrolled at least half-time, have a minimum 2.0 GPA and be in good standing. Must be a Michigan resident. Documented need required.

H. LORRAINE AND SHARON K. ZIMMERMAN MEMORIAL SCHOLARSHIP – Eligible applicants must be in their first year of the nursing program, and have completed a minimum of 12 credit hours at KVCC with a 3.0 GPA. Must be currently enrolled for a minimum of 6 credit hours. Documented need required.

Scholarship programs are subject to change without notice, depending on availability of funds.

STATE OF MICHIGAN FINANCIAL AID PROGRAMS

MICHIGAN COMPETITIVE SCHOLARSHIP -This scholarship is earned by demonstrated academic performance on the national ACT examination and documented financial need. Those found eligible may receive up to their demonstrated need or tuition charges, whichever is least. To be eligible, applicant must be a U.S. citizen, have been a continuous resident of Michigan from July 1st of the year preceding the academic year for which the scholarship is intended, be recommended by the high school as being of "good moral character", be a high school graduate or senior in "good standing" who will graduate by the end of the current academic year and plan to attend at least half-time at one of the eligible public or private Michigan colleges. Awards can be renewed annually for eight semesters with an eight year academic longevity limit. The ACT exam need not be repeated, but the recipient must maintain an overall 2.0 G.P.A. in college. Students need to have their financial aid forms received by the State of Michigan by March 1 for first priority of scholarships.

MICHIGAN TUITION GRANT - Is available on the basis of demonstrated need to Michigan students attending non-public degree-granting Michigan colleges and universities. The Free Application for Federal Student Aid (FAFSA) is required for application. It is available through the guidance office at each Michigan high school and financial aid office and at each eligible, non-public, Michigan college and university. (NOTE: Students cannot receive both a State Competitive Scholarship and a Tuition Grant at the same time.)

ROBERT C. BYRD HONOR SCHOLARSHIP -The Robert C. Byrd Honor Scholarship is state administered to promote student excellence and achievement and recognize exceptionally able students who show promise of continued excellence. The award is based upon merit only and financial need is not used to determine eligibility.

TUITION INCENTIVE PROGRAM -The Tuition Incentive Program (TIP) was established in 1987 to encourage students from low income families to stay in school and prepare for future employment. TIP is funded by the Michigan Department of Social Services (DSS). To be eligible for TIP, applicant must graduate from high school or obtain G.E.D. after May 1, 1988, and must be under the age of 20 at the time of high school graduation or G.E.D. completion.

MICHIGAN EDUCATION TRUST (MET) - The Michigan Education Trust (MET) Program allows parents, grandparents, and businesses to pre-purchase and guarantee undergraduate in-state and in-district tuition for a child at any Michigan public college or university. Purchasers may guarantee 1, 2, 3, or 4 years of tuition. They may also choose to guarantee tuition solely at a community or junior college.

MICHIGAN GUARANTY AGENCY EDUCATIONAL LOANS -The Michigan Guaranty Agency, under the jurisdiction of the Michigan Higher Education Assistance Authority (MHEAA), was established in 1960 to serve as a statewide guarantor and coordinating body for educational loans initiated by lenders in the State of Michigan. The purposes of a guaranty agency are to assure loan access to eligible students and parents and insure lenders against losses due to borrower defaults. At the present time the Michigan Guaranty Agency offers different loan options:

FEDERAL SUBSIDIZED STAFFORD LOAN - The state and federal governments guarantee loans made by private lending institutions of up to \$3,500 per year for freshman, and \$4,500 per year for sophomore. A maximum of \$23,000 may be borrowed as an undergraduate student. The loan carries a fixed interest rate (5.6% for 09/10) which is paid by the federal government while the student is attending college on at least a half-time basis. Only students with demonstrated need qualify for this subsidized loan. Processing takes two to four weeks. The Financial Aid Office must have an ISIR on file to award this loan. This loan will automatically be packaged if the student indicated they were interested in a student loan on their FAFSA. Student must accept/decline their loan online through their VIP account. Students receiving a loan are required to complete an exit loan counseling session prior to program completion at KVCC. Students receiving a loan are required to attend an exit loan counseling session prior to program completion at KVCC.

UNSUBSIDIZED FEDERAL STAFFORD LOAN-All students, regardless of income, will be able to obtain this student loan. Interest rate is fixed at 6.8%and the loan limit is \$31,000. Interest will be accruing on this loan beginning the day the loan is disbursed. Borrowers from this program are responsible for interest accrued during the in-school and deferment periods. Interest payments can be paid monthly, quarterly, or capitalized by the lender and added to the loan principal. This loan will automatically be packaged if the student indicated they were interested in a student loan on their

FAFSA. Student must accept/decline their loan online through their VIP account. Students receiving a loan are required to complete an exit loan counseling session prior to program completion at KVCC.

Borrowers can receive both subsidized and unsubsidized loans for the same loan period. The combined total of both programs cannot exceed Federal Stafford Loan Program annual limits.

FEDERAL PLUS LOANS - This loan program offers a non-need based source of loan funds available to parents of dependent undergraduates. The interest rate is fixed at 8.5%. There is no federal interest subsidy. Under the Federal Plus Loan when the borrower is a parent, repayment of interest and principal must begin within 60 days of disbursement of the loan. The parent may borrow up to the cost of education minus other aid.

CONSOLIDATION LOAN - In the fall of 1987, the Michigan Guaranty Agency initiated the consolidation Loan Program to consolidate the Stafford Loans, federally insured student loans, Supplemental Loans for Student, Perkins Loans and Health Profession Student Loans. Interest rate is the weighted average of loans selected for consolidation. Consolidation loans are not eligible for federal interest subsidy. The borrower is responsible for interest, but lenders may receive federal special allowance. Length of repayment is contingent upon the amount of indebtedness involved. Students interested in loan consolidation should contact their lenders.

LOANS

Federal Subsidized Stafford Loan

The state and federal governments guarantee loans made by private lending institutions of up to \$3,500 per year for freshman, and \$4,500 per year for sophomore. A maximum of \$23,000 may be borrowed as an undergraduate student. The loan carries a fixed interest rate of 5.6%. The interest rate is paid by the federal government while the student is attending college on at least a half-time basis. The Financial Aid Office must have an Institutional Student Information Record (ISIR) on file to award this loan. Only students with demonstrated need qualify for this subsidized loan. Processing takes approximately 2-4 weeks. This loan will automatically be packaged if the student indicated they were interested in a student loan on their FAFSA. Student must accept/decline their loan online through their VIP account. Students receiving a loan are required to complete an exit loan counseling session prior to program completion at KVCC.

Unsubsidized Federal Stafford Loan

All students, regardless of income, will be able to obtain this student loan. Interest rate is fixed at 6.8%. Interest starts accruing on this loan beginning the day the loan is disbursed. Borrowers from this program are responsible for interest accrued during the in-school and deferment periods. Interest payments can be paid monthly, quarterly, or capitalized by the lender and added to the loan principal. This loan will automatically be packaged if the student indicated they were interested in a student loan on their FAFSA. Student must accept/decline their loan online through their VIP account.

Borrowers can receive both subsidized and unsubsidized loans for the same loan period. The combined total of both programs cannot exceed Federal Stafford Loan Program annual limits. There is one common application process for both subsidized and unsubsidized Federal Stafford Loans.

Federal Plus Loan

This is a non-need based source of loan funds available to parents of dependent undergraduates. There is no federal interest subsidy. Under the Federal Plus Loan when the borrower is a parent, repayment of interest and principal must begin within 60 days of disbursement of the loan. The interest rate is fixed at 8.5%. The parent may borrow up to the cost of education minus other aid.

Terms of Student Loans

A student receiving financial aid under any of the following loan programs: Federal Stafford Loan or Federal PLUS Loan Program is obligated to the following:

- A. Must notify the Financial Aid Office immediately of any address change.
- B. Must inform the Financial Aid Office as soon as she/he ceases to be enrolled at least half-time (6 credits) in an eligible program of study.
- C. Must report to the Financial Aid Office any information that could affect his/her financial situation as it applies to establishing financial need.
- D. Must attend any additional or special exit interviews scheduled by the Financial Aid Office.
- E. Must begin repayment of the loan obligation according to the repayment schedule and as notified by the billing agency.
- F. If the repayment is to be deferred or cancelled according to applicable guidelines, the appropriate forms must be processed (see specific loan program guidelines in this section).

INTEREST RATES PER ANNUM

Effective 7/1/09 to 6/30/10

Federal PLUS Loans	8.5% fixed
Federal Subsidized Stafford Loan	5.6% fixed
Federal Unsubsidized Stafford Loan	6.8% fixed

Deferment of Interest and Principal Payments:

With the exception of the Federal PLUS Loan and Federal Unsubsidized Stafford Loan, all interest and principal payments will be deferred on the Federal Subsidized Stafford Loan as long as the loan maker continues at least half-time (6 credit hours) enrollment. For Federal Unsubsidized Loans the borrower may defer principal payments only, as long as he/she is attending full-time.

Cancellation Provisions:

All loans are cancelled in case of death or disability of the loan maker.

Repayment:

Six months after the maker ceases to maintain a half-time enrollment status he/she will be billed by your lender or service provider.

Deferment Options Summary: Federal Perkins Loans, Federal Stafford Loans, and Federal PLUS Loans

Examples of Typical Direct and FFEL Stafford Loan Repayments

Estimated Monthly Payments and Total Amounts Repaid Under Different Repayment Plans							For Direct Loans Only: Income Contingent ^c (Income = \$25,000)			
Initial Debt When You Enter Repayment	Standard (not to exceed 10 years)		Extended ^a		Graduated ^b		Single		Married/HOH ^d	
	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid
\$3,500	\$50	\$4,471	Not Available	Not Available	\$25	\$5,157	\$27	\$6,092	\$25	\$6,405
\$5,000	\$58	\$6,905	Not Available	Not Available	\$40	\$7,278	\$38	\$8,703	\$36	\$9,150
\$7,500	\$83	\$10,357	Not Available	Not Available	\$59	\$10,919	\$57	\$13,055	\$54	\$13,725
\$10,500	\$121	\$14,500	Not Available	Not Available	\$83	\$15,283	\$80	\$18,277	\$76	\$19,215
\$15,000	\$173	\$20,714	Not Available	Not Available	\$119	\$21,834	\$114	\$26,110	\$108	\$27,451
\$40,000	\$460	\$55,239	\$227	\$83,289	\$316	\$58,229	\$253	\$72,717	\$197	\$84,352

NOTE: Payments are calculated using the fixed interest rate of 6.8 percent for student borrowers.

a For a FFEL borrower, the requirement is that the borrower (1) must have had no outstanding balance on a FFEL Program loan as of Oct. 7, 1998, or on the date the borrower obtained a FFEL Program loan on or after that date, and (2) must have more than \$30,000 in outstanding FFEL Program loans. For a Direct Loan borrower, the requirement is that the borrower (1) must have had no outstanding balance on a Direct Loan Program loan as of Oct. 7, 1998, or on the date the borrower obtained a Direct Loan Program loan on or after that date, and (2) must have more than \$30,000 in outstanding Direct Loan Program loans. The amounts were rounded to the nearest dollar and were calculated based on a 25-year repayment plan

b This is an estimated monthly repayment amount for the first two years of the term and total loan payment. The monthly repayment amount will generally increase every two years, based on this plan.

c Assumes a 5 percent annual growth (Census Bureau) and amounts were calculated using the formula requirements in effect during 2006.

d HOH is Head of Household. Assumes a family size of two.

You can also find a repayment calculator at www.FederalStudentAid.ed.gov.

Examples of Typical Direct and FFEL Stafford Loan Repayments

Estimated Monthly Payments and Total Amounts Repaid Under Different Repayment Plans

For Direct Loans Only: Income Contingent^c (Income = \$25,000)

Initial Debt When You Enter Repayment	Standard (not to exceed 10 years)		Extended ^a		Graduated ^b		Single		Married/HOH ^d	
	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid
\$3,500	\$50	\$4,471	Not Available	Not Available	\$25	\$5,157	\$27	\$6,092	\$25	\$6,405
\$5,000	\$58	\$6,905	Not Available	Not Available	\$40	\$7,278	\$38	\$8,703	\$36	\$9,150
\$7,500	\$83	\$10,357	Not Available	Not Available	\$59	\$10,919	\$57	\$13,055	\$54	\$13,725
\$10,500	\$121	\$14,500	Not Available	Not Available	\$83	\$15,283	\$80	\$18,277	\$76	\$19,215
\$15,000	\$173	\$20,714	Not Available	Not Available	\$119	\$21,834	\$114	\$26,110	\$108	\$27,451
\$40,000	\$460	\$55,239	\$227	\$83,289	\$316	\$58,229	\$253	\$72,717	\$197	\$84,352

NOTE: Payments are calculated using the fixed interest rate of 6.8 percent for student borrowers.

a For a FFEL borrower, the requirement is that the borrower (1) must have had no outstanding balance on a FFEL Program loan as of Oct. 7, 1998, or on the date the borrower obtained a FFEL Program loan on or after that date, and (2) must have more than \$30,000 in outstanding FFEL Program loans. For a Direct Loan borrower, the requirement is that the borrower (1) must have had no outstanding balance on a Direct Loan Program loan as of Oct. 7, 1998, or on the date the borrower obtained a Direct Loan Program loan on or after that date, and (2) must have more than \$30,000 in outstanding Direct Loan Program loans. The amounts were rounded to the nearest dollar and were calculated based on a 25-year repayment plan

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d HOH is Head of Household. Assumes a family size of two.

You can also find a repayment calculator at www.FederalStudentAid.ed.gov.

Cancellation Options: Federal Perkins Loans,

Federal Stafford Loans, and Federal PLUS Loans

Stafford and PLUS Loan Discharge and Cancellation Summary Chart

Discharge/Forgiveness Condition	Amount Discharged/Forgiven	Notes
Borrower's total and permanent disability or death. [†]	100 percent	For a PLUS Loan, includes the death, but not disability, of the student for whom the parents borrowed.
Full-time teacher for five consecutive years in a designated elementary or secondary school serving students from low-income families. Must meet additional eligibility requirements.	Up to \$5,000 (up to \$17,500 for teachers in certain specialties) of the total loan amount outstanding after completion of the fifth year of teaching. Under the Direct and FFEL Consolidation Loan programs, only the portion of the consolidation loan used to repay eligible Direct Loans or FFEL Loans qualifies for loan forgiveness.	For Direct and FFEL Stafford Loan borrowers with no outstanding balance on a Direct or FFEL Loan on the date they received a loan. PLUS Loans are not eligible. At least one of the five consecutive years of teaching must occur after the 1997-98 Academic Year . To find out whether your school is considered a low-income school, go to www.FederalStudentAid.ed.gov . Click on "Students, Parents and Counselors," or call 1-800-4-FED-AID (1-800-433-3243) .
Bankruptcy (in rare cases)	100 percent	Cancellation is possible only if the bankruptcy court rules that repayment would cause undue hardship.
Closed school (before student could complete program of study) or false loan certification.	100 percent	For loans received on or after January 1, 1986.
False loan certification now includes identity theft.	100 percent	Effective July 1, 2006.
School does not make required return of loan funds to the lender.	Up to the amount that the school was required to return.	For loans received on or after January 1, 1986.

[†] *Total and permanent disability is defined as the inability to work and earn money because of an illness or injury that is expected to continue indefinitely or to result in death. If you are determined to be totally and permanently disabled based on a physician's certification, your loan will be conditionally discharged for up to three years. This conditional discharge period begins on the date you became totally and permanently disabled, as certified by your physician. During this conditional discharge period, you do not have to make payments on your loan(s). To qualify for a final discharge due to total and permanent disability, you must meet the following requirements during the conditional discharge period: (1) your earnings from employment must not exceed the poverty line amount for a family of two; and (2) you must not receive any additional loans under the FFEL, Direct Loan or Perkins Loan programs. If you do not continue to meet these requirements at any time during or at the end of the conditional discharge period, your loan(s) will be taken out of conditional discharge status and you must resume making payments on your loans. You cannot qualify for loan discharge based on a condition that existed before the loan was made, unless a doctor certifies that your condition substantially deteriorated after you obtained the loan. For more information on qualifying for this discharge, review your [Promissory Note](#) and Borrower's Rights and Responsibilities Statement or contact your loan holder.*

Sample Student Loan Repayment Schedule:

All federally insured loans, including Federal Subsidized Stafford Loans, become due six months from such time that a half-time enrollment status is not maintained or appropriate other deferment procedures carried out. At such time a student does not qualify for deferment status, a contracted billing service will provide repayment information including an exact copy of a repayment schedule. A sample of a loan payment schedule is presented below for your information. (The exact amount that you will have to pay monthly or quarterly will depend upon the total amount borrowed and the interest rate at the time you borrowed such funds).

Examples of Typical Direct and FFEL Stafford Loan Repayments

Estimated Monthly Payments and Total Amounts Repaid Under Different Repayment Plans							For Direct Loans Only: Income Contingent ^c (Income = \$25,000)			
Initial Debt When You Enter Repayment	Standard (not to exceed 10 years)		Extended ^a		Graduated ^b		Single		Married/HOH ^d	
	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid
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\$10,500	\$121	\$14,500	Not Available	Not Available	\$83	\$15,283	\$80	\$18,277	\$76	\$19,215
\$15,000	\$173	\$20,714	Not Available	Not Available	\$119	\$21,834	\$114	\$26,110	\$108	\$27,451
\$40,000	\$460	\$55,239	\$227	\$83,289	\$316	\$58,229	\$253	\$72,717	\$197	\$84,352

NOTE: Payments are calculated using the fixed interest rate of 6.8 percent for student borrowers.

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b This is an estimated monthly repayment amount for the first two years of the term and total loan payment. The monthly repayment amount will generally increase every two years, based on this plan.

c Assumes a 5 percent annual growth (Census Bureau) and amounts were calculated using the formula requirements in effect during 2006.

d HOH is Head of Household. Assumes a family size of two.

You can also find a repayment calculator at www.FederalStudentAid.ed.gov.

Application Process for Financial Aid

All students wanting to be considered for financial aid must apply. This process will provide the information needed to determine your eligibility status.

How to Apply: Complete the following steps to apply for financial aid:

1. Complete an Admissions Application to KVCC. Applications are available in the Admissions, Records, and Registration Office, office 4550 or at the Student Service Center.
2. Complete the 2009/2010 Free Application for Federal Student Aid (FAFSA)
This application must be received by the processor no later than June 30, 2010.
The FAFSA is also available in Spanish upon request.

You can complete the FAFSA by using one of the following formats:

- Electronic FAFSA – Internet-based electronic version of the FAFSA available at www.fafsa.ed.gov (Preferred method). Web stations are available in the Financial Aid Office for your use.

- Paper FAFSA – Paper version of the FAFSA is available in the Financial Aid Office.

3. 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 FAFSA). Summer Intent forms will be available in the Financial Aid Office beginning in February.

Note: You must re-apply for financial aid each academic year. The application cycle begins January 1.

To determine your eligibility status for all federal campus-based financial aid programs, including Federal Pell Grant, ACG, Federal Work Study and Federal Stafford Loan, you must have the Free Application for Federal Student Aid processed. The FAFSA should be completed according to the instructions provided.

Students selected for verification will be required to submit a copy of their year-end federal income tax return and annual statements for any untaxed income they or members of their household received. Dependent students may be requested to submit annual statements for any untaxed income received by their parents, in addition to their year-end federal income tax return.

Dependent students whose parents are currently separated or divorced, and they filed a joint tax return, a W-2 form, in addition to the 1040/1040A/1040EZ form may also be required.

You will be contacted by the Financial Aid Office if you need to submit any of the above income information. Your financial aid eligibility will not be determined until all requested information is on file with our office.

The results (Student Aid Report-SAR) will be sent directly to you. The financial aid office will draw down your SAR electronically which comes in the form of an ISIR, if you list KVCC as one of your college choices.

Eligibility Requirements for Financial Aid

All applicants are eligible for financial aid consideration upon completion of their financial aid file.

To be eligible to receive financial assistance from the federal aid program, a student must:

- be pursuing a certificate or degree program at KVCC
- be a U.S. citizen or eligible non-citizen
- be accepted for admission to KVCC
- be able to benefit from selected programs of study
- be enrolled on at least a half-time basis (for most programs)
- demonstrate financial need
- be making satisfactory academic progress
- not be in default on any Title IV HEA loans and not owe a refund on any Title IV HEA grant at any institution
- have a high school diploma/G.E.D., or pass the ASSET or COMPASS test at KVCC with the required minimum scores

Study Abroad

Enrollment in a program of study abroad that is approved for credit by Kalamazoo Valley Community College may be considered enrollment for purposes of applying for federal financial assistance.

Criteria for Selecting Recipients

All applicants with completed financial aid files will be considered for financial aid. All files completed by July 1, 2009, will have financial aid eligibility determined by the date tuition is due for the 2009 fall semester. Once funds have been exhausted, students will be placed on a waiting list for a review at a later date if funds become available.

Selection of aid recipients from eligible applicants will be based on need. Other variables used in the selection process, depending on the type of financial aid, could be: program, grade point average, place of residence, transfer program, extra curriculum involvement, etc.

The financial need level will be determined by the financial aid advisor with the use of the Federal Methodology analysis.

For specific qualifications and requirements for the financial aid sources available at KVCC, refer to the "Description of Student Financial Aid Programs" section of this information guide.

Criteria for Determining Amount of Awards

These amounts are governed by federal, state, local and institutional guidelines whichever is applicable with the type (s) of aid being awarded. For specific guidelines, contact the Financial Aid Office.

Attendance Requirement for Financial Aid Eligibility

Federal regulations require class attendance. To comply with this Federal requirement, instructors will be monitoring and reporting your attendance status. Federal aid recipients reported as not attending will be administratively dropped from those classes. In turn, your financial aid award will be reviewed to determine if the reduced number of credit hours will impact your financial aid eligibility. If an adjustment is required, the aid office will revise your award and notify you of this action.

Dropping classes may result in a loss or reduction of financial aid eligibility, which could result in an overpayment owed to the College and/or Federal Government. Students are required to pay overpayment amounts in a timely manner. In particular, if you are a recipient of Federal Student Financial Aid funds, (Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Academic Competitiveness Grant (ACG), Federal Stafford Loan, and Federal PLUS) and you withdraw from all your semester classes on or prior to the 60% point of the semester, an overpayment will occur. The College will bill you for the overpayment amount. Financial Aid eligibility will be suspended and a Registration/Records hold will be in effect until overpayment amount is paid in full.

Criteria for Continued Eligibility for Each Program

To receive financial assistance for a subsequent academic year (s) a student must:

1. re-apply for financial aid
2. maintain satisfactory academic progress
3. be re-awarded by a financial aid advisor
4. not be in default on a federal student loan or have made satisfactory arrangements to repay it
5. not owe money back on a federal student grant or have made satisfactory arrangements to repay it

Payment - Disbursement of Awards

Once the awarding process is completed, the Financial Aid Office completes a computer entry for each recipient reflecting appropriate amounts for each semester awarded. An award letter is then mailed to the student along with an email to the student. The student's aid is disbursed to student's account to cover tuition and fee costs. Tuition costs are deducted from the total award, and a book authorization is made available at the KVCC Bookstore. Any balance monies are paid at the beginning of the semester according to dates published in the class schedule. Students can access their credit balance/refund via the choice they make activating their Valley OneCard.

KVCC is partnering with Higher One, a financial services company that works specifically with colleges and universities. Students access their financial aid credit balances/refunds through the use of the Valley OneCard. The Valley OneCard will automatically be mailed to students after they have been awarded financial aid and are registered for classes. It's very important for students to have a current address on file with KVCC.

To activate the Valley OneCard:

1. Students visit VALLEYONECARD.com and enter their card number to get started.
2. They then fill in the requested information and select a refund method from the following:
 - Direct deposit (ACH Transfer) to a bank of their choice (2-3 days)
 - Deposit to an account with Higher One – Easy Refund to the OneAccount (same day)
 - If students do not make a choice, funds electronically sent to Higher One will be refunded to the student by paper check from Higher One and mailed directly to the student (21 days).

To be eligible for financial aid, students must be making "Satisfactory Academic Progress" toward the completion of their certificate or associate degree. The following standards apply to all students receiving assistance from any financial aid program requiring a determination of Satisfactory Academic Progress as a criteria for eligibility.

All prior course work must be reviewed. This includes all classes attempted at KVCC and all transfer credits.

NOTE: This also includes course work attempted when no financial aid was received.

All academic work must meet the following standards:

Satisfactory Academic Progress Standards

The Satisfactory Academic Progress Standards require financial aid students to maintain the following minimum standards:

1. Maintain a 2.0 (C) cumulative grade point average.
2. Complete with a passing grade, 75% of the minimum credit hours required by the enrollment status used to determine the financial aid award. (100% of the minimum credit hours required if enrollment status is less than half time).

NOTE: Passing grades include 4.0, 3.5, 3.0, 2.5, 2.0, 1.5, 1.0, and CR - credit.

Non-passing grades include W-withdrawal, V-audit, I-incomplete, 0.0-failing, and NC-non-credit.

If Student Is:	Minimum (registered) Credit Hours Required By Enrollment Status:	Minimum Credit Hours (75%) Required To Be Completed:
Full-time	12	9
3/4-time	9	7
1/2-time	6	5
Less than 1/2 time	1-5	1-5 (actual)

3. Financial aid recipients must complete their Associate Degree or Certificate within established time frames. Federal regulations establish maximum time frames as a period not to exceed 150% of the published length of a program, which is 93 credits for an associate degree or 47 credits for certificate programs. This calculation includes attempted, completed and **transfer** credit hours. Financial aid applicants exceeding these credit hour maximums will not be eligible for additional semesters of financial aid. If circumstances exist where student needs financial aid to support additional semesters of attendance, the student may appeal this requirement. All appeals are reviewed on a case by case basis.

Categories of Initial Financial Aid Eligibility

To effectively administer the Satisfactory Academic Progress Standards, all students applying for financial aid will be monitored using the above criteria. To be fair and equitable to all aid applicants and to prevent hardship as a result of the above standards, the following categories of initial eligibility will be used.

1. **Satisfactory Progress (Good Standing)** - Students with past academic work that meets all criteria outlined in the Satisfactory Academic Progress Standards or students beginning their first semester at KVCC will be considered as making satisfactory progress.
2. **Probation** - Students with past academic work which does not meet the minimum standards will be placed on probation. Students are eligible to receive financial aid for the probationary semester. Subsequent progress will be monitored beginning with the probationary semester. Performance during the probationary semester will determine subsequent action. Students meeting minimum progress criteria at the end of their probationary semester will be removed from probation and reclassified as making satisfactory academic progress. Students failing to meet minimum progress criteria will be terminated from financial aid benefits.

Categories of Continuing Financial Aid Eligibility

Your continued eligibility for financial aid will be determined by your academic progress. At the end of each semester you will be placed into one of the following categories:

1. **Satisfactory Progress (Good Standing)** - A student maintaining all Satisfactory Academic Progress Standards.
2. **Probation** - A student is placed on one semester of probation if s/he fails to maintain all criteria set forth by the Satisfactory Academic Progress Standards. During the probationary semester, the student is eligible to receive financial aid as awarded. Performance during the probationary semester will determine subsequent action. If the aid recipient completes 75% of the minimum credit hours required by the enrollment status (or 100% of the minimum credit hours if enrollment status is less than half time) used to determine the financial aid award with a minimum 2.0 semester GPA, or maintains a cumulative 2.0 GPA, the recipient will be returned to good standing. If a recipient fails to reestablish minimum standards, the aid recipient will be terminated.
3. **Termination** - A financial aid recipient is terminated from financial aid when s/he fails to complete 75% (or 100% of credit hours required for less than half-time) of credit hours required or does not establish a semester 2.0 GPA or cumulative 2.0 GPA during the probationary semester. **In order to be reinstated to a status eligible for financial aid, student must initiate the appeal process to have their terminated status reviewed for a status change. Student must also complete a minimum number of credit hours at KVCC with a minimum 2.0 semester GPA or have a minimum 2.0 cumulative GPA.** The minimum number of credit hours required is based on the enrollment status established in the award year where the termination status developed. In cases involving variable enrollment, the greater status will be used. Full-time enrollment requires a minimum of 12 credit hours and less-than-full-time requires 6 credit hours. Upon completion of the minimum credit hour requirement, GPA requirement, and processing of the request for appeal, the student is eligible for probation status. If student satisfies minimum satisfactory academic progress standards the next semester on aid, student will be returned to good standing.

Repeating a Course - A student may repeat a course and receive financial aid if the grade received for the first attempt will not satisfy the student's program requirements.

Financial Aid Appeal Process

The following procedure is established to ensure an appeal process exists and is consistent for all students who wish to question or appeal matters relative to their financial aid. If you have questions regarding this appeal process, please contact the Financial Aid Office.

1. To initiate a review of your financial aid status in regard to mitigating circumstances you must complete a Financial Aid Request for Appeal form. This form will provide you the opportunity to state why you are requesting special consideration. In most cases, supporting documentation from a third party source will be required (i.e., a statement from Physician, Attorney, High School Counselor, Employer, Law Enforcement Official, etc.). To assist the Financial Aid Office with the review process and to avoid processing delays, we request that you obtain the appropriate documentation and attach it to the Request for Appeal form.
2. The Request for Appeal form is completed and returned along with appropriate supporting documentation to the Financial Aid Office in room 4530 of the Texas Township Campus. The Assistant Director of Financial Aid will review your request for appeal. The Assistant Director may request that you schedule an appointment to review the appeal. You will be notified in writing of the outcome of your appeal.
3. If the appeal is not resolved to your satisfaction, you may appeal in writing to the Director of Financial Aid. This written appeal must be submitted within 10 days from the date recorded on the notification letter informing you of the outcome of the initial appeal.
4. The Director of Financial Aid will review the Financial Aid Request for Appeal form based on your written request. The Director of Financial Aid may request that you schedule an appointment to review the appeal. You will be notified in writing of the outcome of your appeal.
5. If the appeal is not resolved to your satisfaction through the Director of Financial Aid, you may request in writing for the Director of Financial Aid to convene the Financial Aid Appeals Committee to review the appeal. This request must be submitted within 10 days from the date recorded on the notification letter informing you of the outcome of your appeal to the Director. You have the option of meeting with the Appeals Committee. If you choose to meet with the Appeals Committee, this must be stated in your letter to the Director.
6. The Financial Aid Appeals Committee consists of a Vice President, the Assistant Director of Financial Aid, the Financial Aid Advisory Council Student representative, a Faculty representative and an Arcadia Commons Campus representative. A quorum of four Committee members will be required for the Committee to take action. The Committee will review the Financial Aid Request for Appeal form, supporting documentation and all other information relevant to the appeal. You will be notified in writing of the Committee's decision. The decision of the Committee will be considered final.

Note: Mitigating circumstances beyond the reasonable control of the student, i.e., change of program, change in marital status, incapacitating illness or injury, employment, incarceration, natural disaster, etc., may be grounds for a successful appeal. Written documentation to support stated mitigating circumstances will be required.

Financial Aid Recipient Refund Information

Kalamazoo Valley Community College has an institutional refund policy for calculating the refund of tuition and fees. This policy, established by the Board of Trustees in 1968 as amended in 1995, applies to all students attending KVCC. Refer to the KVCC class schedule for this refund policy. The KVCC refund policy is separate from and different than the federally mandated refund policy for Federal Title IV Student Financial Aid programs (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant, Federal Stafford Loan, Federal Plus Loan).

The Higher Education Act of 1965 as amended, sets forth the regulations governing the administration of Federal Title IV Student Financial Aid. Effective with the 2000-01 academic year, Congress enacted a new law, Section 34 CFR 668.22, that pertains to federal refunds and referred to as Return of Federal Title IV funds.

In accordance with Federal refund regulations, all recipients are required to inform the Financial Aid Office of all adjustments in their enrollment. Financial Aid recipients are encouraged to consult with a Financial Aid Advisor to determine the potential impact of the enrollment adjustment on their financial aid award.

To initiate the refund process, a drop transaction must be completed with the Admissions, Registration and Records Office. This may be accomplished by using the Internet via the KVCC web page (instructions found in the semester specific class schedule) or by filing a drop form in person with the Admissions, Registration and Records Office on either the Texas Township or Arcadia Commons Campus (instructions provided by the Admissions, Registration and Records Office staff).

Return of Federal Title IV Student Financial Aid regulations require financial aid eligible students to earn their eligibility. To earn financial aid eligibility, aid eligible students must attend their classes. When a financial aid eligible student completely drops/withdraws from their classes on or before the 60% point of the semester, they have not earned their financial aid eligibility. A complete withdrawal on or prior to the 60% point of the semester will require a recalculation of financial aid eligibility.

The recalculation of financial aid eligibility is based on a federal formula. This formula determines the amount of Title IV funds earned based on the percent of the semester attended at the time of complete withdrawal. The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester divided by the number of calendar days in the semester. If the amount of aid disbursed is greater than the amount earned, an overpayment exists. Overpayments are the responsibility of the financial aid recipient and must be repaid.

If an overpayment is calculated, the aid recipient will be billed for the overpayment amount. There are two types of overpayments. They include a Federal overpayment and an Institutional overpayment. The overpayment amount(s) billed should be paid to Kalamazoo Valley Community College as instructed in the billing. At time of billing, a KVCC Registration and Records hold will be put in place. If the Federal overpayment is not paid in full within forty-five days, the unpaid balance will be reported to the Federal Government for collection. This action will terminate any future eligibility for Federal Title IV Student Financial Aid. If the Institutional overpayment is not paid in full, the Registration and Records hold will remain in effect.

The College must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Plus Loan
4. Federal Pell Grant
5. Academic Competitiveness Grant
6. Federal Supplemental Educational Opportunity Grant

If any funds are to be returned after the return of Title IV aid, they will be used to repay state funds, KVCC funds, other private sources, and the student in proportion to the amount received from each non-federal source as long as there was no unpaid balance at the time of withdrawal. If there was an unpaid balance, then all aid sources will be repaid before any funds are returned to the student.

Federal Return of Title IV Funds Calculation Examples

(Return of Title IV Funds Calculation Worksheets are available upon request in the Financial Aid Office.)

Calculation Examples:

- 1) Student withdraws on the 25th day of fall classes (23% of the semester) in a 110 calendar day semester. Tuition and fee charges are \$271.50, and book charges \$132.24. Student is disbursed a Federal Pell Grant in the amount of \$650. Under the Federal Return of Title IV Funds policy, the institution has to return \$310.88 back to the Federal Pell Grant program, and the student has to pay \$95 back to the Federal Pell Grant. Note: student also needs to pay back the institution the \$310.88 the institution paid on behalf of the student.
- 2) Student withdraws on the 32nd day of fall classes (29% of the semester) in a 110 calendar day semester. Tuition and fee charges are \$1,341, no book charges. Student is disbursed a Federal Pell Grant in the amount of \$275, and a Federal Supplemental Opportunity Grant in the amount of \$50. Under the Federal Return of Title IV Funds policy, the institution has to return \$230.75 back to the federal Pell Grant, and the student does not have to pay back any funds to the Federal Pell Grant. Note: student does, however, have to pay back the institution the \$230.75 the institution paid on behalf of the student.
- 3) Student withdraws on the 64th day of winter classes (58% of the semester) in a 110 calendar day semester. Tuition and fee charges are \$259.50, no book charges. Student is disbursed a Federal Pell Grant in the amount of \$738, a Federal Supplemental Opportunity Grant in the amount of \$50, and Unsubsidized Federal Stafford Loan in the amount of \$328.83 and a Subsidized Federal Stafford Loan in the amount of \$2,546.25. Under the Federal Return of Title IV Funds policy, the institution has to return \$108.99 back to the Unsubsidized Federal Stafford Loan. The amount of \$1,430 has to be returned by the student in accordance with the terms of the promissory note the student signed. Note: student also needs to pay back the institution the \$108.99 the institution paid on behalf of the student.
- 4) Student withdraws on the 68th day of winter classes (62% of the semester) in a 110 calendar day semester. Because the student withdrew after 60% of the semester, no refund calculation is required.

Cost of Attending KVCC

Financial aid programs are intended to help offset the difference between a student's need and their resources. If a student is enrolled full-time, their need and eligibility for aid is higher than if that same student attends school part-time. Other items that change eligibility and budgets are marital status, number of children and number of people in the family attending college.

A budget, established by the College each year, as a result of data gathered using economic indicators, is used to provide a fair and uniform base for financial aid awarding. The following budgets itemize a student's average costs. Individual budget items may not align exactly with your costs. The budget total is the main item you should be concerned about because your award total is based upon this figure.

**KALAMAZOO VALLEY COMMUNITY COLLEGE
2009/2010 Student Financial Aid Budgets
Revised May 19, 2009**

**STUDENT LIVING AT HOME
No Dependents**

In-District				Out-District		
<u>2 Semesters</u>	<u>1 Semester</u>	<u>Summer Sem.</u>		<u>2 Semesters</u>	<u>1 Semester</u>	<u>Summer Sem.</u>
1704	852		Tuition (\$71/\$113/\$152)	2712	1356	
1200	600		Books/Supplies (\$50/cr)	1200	600	
2909	1454	1164	Room and Board	2909	1454	1164
1460	730	584	Transportation	1460	730	584
<u>1332</u>	<u>666</u>	<u>533</u>	Misc. Expenses (Personal)	<u>1332</u>	<u>666</u>	<u>533</u>
\$8605	\$4302	\$2281		\$9613	\$4806	\$2281

**STUDENT NOT LIVING AT HOME
No Dependents**

In-District				Out-District		
<u>2 Semesters</u>	<u>1 Semester</u>	<u>Summer Sem.</u>		<u>2 Semesters</u>	<u>1 Semester</u>	<u>Summer Sem.</u>
1704	852		Tuition (\$71/\$113/\$152)	2712	1356	
1200	600		Books/Supplies (\$50/cr)	1200	600	
5589	2795	2236	Room and Board	5589	2795	2236
1460	730	584	Transportation	1460	730	584
<u>1332</u>	<u>666</u>	<u>533</u>	Misc. Expenses (Personal)	<u>1332</u>	<u>666</u>	<u>533</u>
\$11,285	\$5643	\$3353		\$12,293	\$6147	\$3353

**LESS THAN HALF-TIME*
No Dependents**

In-District				Out-District		
<u>2 Semesters</u>	<u>1 Semester</u>	<u>Summer Sem.</u>		<u>2 Semesters</u>	<u>1 Semester</u>	<u>Summer Sem.</u>
—	—	—	Tuition (\$71/\$113/\$152)	—	—	—
—	—	—	Books/Supplies (\$50/cr)	—	—	—
1460	730	584	Transportation	1460	730	584

* Add tuition and fees and books/supplies to arrive at appropriate budget

NOTE: 2 Semester Budget = Fall and Winter – 30 weeks 1 Semester budget = Fall OR Winter – 15 weeks
 2 Semester and 1 Semester budgets based on full-time enrollment status (min. 12 credits per semester)
 Summer Budget = 12 weeks (Only reflects Room and Board, Transportation, and Misc. Expenses)
 Incarcerated Budget: include tuition/fees and only books/supplies related to course of study.
 Out of State Budget - use out-of-state tuition, all other budget items remain the same as above
 Under special circumstances, dependent care allowance may be added to budget (\$859 per child, per semester)

Academic Degrees

An organized program of study at Kalamazoo Valley Community College normally leads to a degree or a certificate that signifies completion of a prescribed program with certain educational or occupational goals.

Associate Degree programs require successful completion of a minimum of 62 academic credit hours and Certificate programs require successful completion of a minimum of 30 academic credit hours.

CERTIFICATE OF ACHIEVEMENT

American Sign Language	Emergency Medical Technology - Basic
Auto CAD	Hybrid Advanced Tech. Vehicle
Automotive Transmission/Transaxle	Industrial Lab Technician
Automotive Brakes	Inventor
Automotive Electrical & Electronic Systems	Office Support Specialist
Automotive Engine Performance	Oracle Database Administrator
Automotive Engine Repair	PC Support Technician
Automotive Heating & Air Conditioning	Pro Engineer
Automotive Manual Drive Transmission	Software Specialist
Automotive Suspension & Steering Systems	Solid Works
Coaching	Word Processing Specialist

Certificate Award

The Certificate Program (Certificate) is normally reserved for the development of an employment skill. The College offers certificate programs which have been developed with the help of various advisory committees that are knowledgeable in the specific career field.

CERTIFICATE AWARDS

Administrative Support	Maintenance Mechanic – Facility
Automotive Technology	Maintenance Mechanic - Industrial
CAD Specialist	Medical Administrative Assistant
Coaching	Medical Assistant Technology
Electrical Construction	Medical Coding Specialist
Electrical Control	Medical Language Specialist
Fire Fighting	Nursing-LPN Level 1
Graphic Design	Office Management
Heating, Ventilation & Air Conditioning	Paramedic
International Studies	Supervisory Leadership
Legal Office Assistant	Welding Technologies
Machinist	Wind Energy Technology

Associate of Applied Science

The Associate of Applied Science (AAS) degree is granted for various two-year curricula that are occupational in orientation and are designed to prepare graduates for immediate employment. In many cases, these curricula can also apply toward an advanced degree but this is dependent on the baccalaureate degree-granting institutions and is not the prime consideration in the design of the curricula. The curricula for this degree has been developed with the help of various advisory committees that are knowledgeable in the specific career field and are frequently updated as knowledge and skills in these careers change.

ASSOCIATE OF APPLIED SCIENCE

Accounting	General Marketing
Administrative Assistant	Graphic Design
Animation	Law Enforcement Specialist for Certification
Automotive Technology	Law Enforcement & Criminal Justice
Business Administration	Illustration
Chemical Technology	Machine Tool Automation
Computer Aided Design	Machine Tool Technology
Computer Programming for Business	Maintenance Mechanic - Facility
Computer Support Technician	Maintenance Mechanic: Industrial
Dental Hygiene	Nursing RN – Level 2
Digital Prepress	Nursing Re-Entry (requires LPN)
e-Business	Respiratory Care Practitioner
Electrical Technology	Video Game Art
Emergency Medical Services	Visual Communication
Engineering Technology	Web Design/Interactive Media
Fire Science	Web Development

UNDECIDED

(Undecided on certificate or degree type)

UNCLASSIFIED

(Not seeking a degree or certification)

Transfer Programs (Associate of Arts or Science)

The Associate of Science (AS) degree is normally granted to students who complete the curricula in Pre-Engineering or Pre-Science. The Associate of Arts (AA) is granted to students who complete the curricula in Education or Liberal Arts. Students will generally be admitted as juniors to the baccalaureate degree-granting institutions, but close examination of the appropriate curricula is most important and the student is advised to see a counselor as soon as the transfer institution is known.

ASSOCIATE OF ARTS OR SCIENCE

Architecture	Liberal Arts
Art	Occupational Therapy
Aviation Technology	Pharmacy
Biology	Physical Education
Business Administration	Physical Therapy
Communications	Physician Assistant
Computer Information Systems	Pre-Medicine
Computer Science	Psychology
Criminal Justice	Science
Elementary Education	Secondary Education
Engineering	Social Work
English	Special Education
Fisheries/Natural Resources	
International Studies	

Enrollment and Student Retention

The feeling that the strength of an institution's program of study is reflected in its ability to retain students from semester to semester has long been held. There are, however, several factors especially pertinent to the community college situation that must be considered when reviewing enrollment patterns from semester to semester and year to year. The most important of these factors are listed below.

1. A large percentage (approximately 56%) of the students are part-time students. This means that there may be other factors influential in whether those students continue or not, such as work schedule, when classes are taught, amount of free time, etc.).
2. A significant percentage (approximately 27%) of the students attending the community college are in undecided or unclassified programs. Some do not know what type of training program they wish to pursue, others are here to take selected classes only.

Accreditation

Kalamazoo Valley Community College is an institutional member and accredited by the North Central Association of Colleges and Schools.

Various programs of study are also licensed and/or accredited by appropriate boards and associations.

Enrolled and prospective students who wish to review the College's accreditation documents should contact the Office of the Vice President for College and Student Relations.

Facilities and services available to disabled students

The Texas Township Campus, the Groves Campus with its M-TEC, and the Arcadia Commons Campus facilities, which include Anna Whitten Hall, the Kalamazoo Valley Museum, and the Center for New Media in downtown Kalamazoo, are all barrier free and easily accessible to students.

Special services are available for disabled students. Services are tailored to the needs of the individual and may include the use of notetakers, readers, interpreters, tutors, course format and modified tests administration. Modifications to the educational presentation and specialized or adaptive equipment may be used to accommodate students. Referrals to area social agencies are provided.

Kalamazoo Valley Community College complies with federal regulations with regard to nondiscrimination and equal opportunities for the disabled.

For more information regarding services for students with disabilities, call the Special Services Office at (269) 488-4368.

Program Completions

It is virtually impossible to give an accurate percentage rate of completion for any period of time in any of the programs except Nursing, Dental Hygiene, and Respiratory Care. Only in those three curricula does a student graduate as he/she chooses; full-time, part-time, every other semester enrollment, etc.

Listed below is the data regarding the number of KVCC graduates in various certificate and associate degree programs in the past year.

PROGRAM	DEGREE	2008/2009
Accounting	AAS	33
Administrative Assistant	AAS	10
Administrative Support	CERT	4
American Sign Language Studies	COA	17
Animation	AAS	3
Apprenticeship	COA	7
Architecture	AS	2
Art	AA	5
Auto-Automatic Transmission	COA	20
Auto-Brakes	COA	32
Auto-Electric/Electron Systems	COA	29
Auto-Engine Performance	COA	28
Auto-Engine Repair	COA	27
Auto-Heating/Air Conditioning	COA	25
Auto-Manual Drive Transmission	COA	25
Auto-Suspension/Steer Systems	COA	23
Automotive Technology	AAS	16
Automotive Technology	CERT	12
Aviation Technology	AS	1
Biology	AS	5
Business Administration	AAS	50
Business Administration	AA	99
CAD Specialist	CERT	1
Chemical Technology	AAS	3
Coaching	CERT	0
Communications	AA	12
Computer Aided Drafting	AAS	5
Computer Info Systems	AA	7
Computer Programming for Business	AAS	0
Computer Science	AA	2
Computer Support Technician	AAS	4
Criminal Justice	AA	12
Dental Hygiene	AAS	21
Digital Prepress	AAS	1
Drafting/CAD Design	AAS	2
Drafting/CAD Drafter	AAS	7
e-Business (E-commerce)	AAS	0
Electrical Construction	CERT	1
Electrical Control	CERT	1
Electrical Technology	AAS	13
Elementary Education	AA	17
Emergency Medical Services	AAS	5
Emergency Medical Tech-Basic	COA	53
Engineering	AS	14
Engineering Technician	AAS	2
English	AA	4
Fire Fighting	CERT	0

Fire Science	AAS	11
Fisheries/Natural Resource	AS	2
General Marketing	AAS	5
General Studies	AA	104
Graphic Design	AAS	16
Graphic Design	CERT	0
Heating/Ventilation/Air Conditioning	AAS	6
Heating/Ventilation/Air Conditioning	CERT	10
Illustration	AAS	3
Industrial Lab Technician	COA	1
International Studies	AA	7
International Studies	CERT	15
Inventor	COA	1
Law Enforcement/Certification	AAS	12
Law Enforcement/Criminal Justice	AAS	15
Legal Office Assistant	CERT	3
Liberal Arts	AA	45
Machine Tool Automation	AAS	0
Machinist	CERT	1
Machine Tool Technology	AAS	5
Maintenance Mechanic Facility	AAS	3
Maintenance Mechanic Facility	CERT	0
Maintenance Mechanic Indust	CERT	0
Maintenance Mechanic Indust.	AAS	0
Mechanical Engineering Technology	AAS	3
Medical Assistant Technology	CERT	12
Medical Assistant Technology	AAS	3
Medical Coding Specialist	CERT	11
Medical Language Specialist	CERT	2
Medical Administrative Assistant	CERT	10
Nursing Level 1 – PN	CERT	72
Nursing Level 2-RN	AAS	55
Nursing Level 2 VLC	AAS	5
Occupational Educ	AA	0
Occupational Therapy	AS	1
Occupational/Technical Studies	AAS	37
Office Management	CERT	1
Office Support Specialist	COA	6
Oracle Database Administrator	COA	0
Paramedic	CERT	4
PC Support Technician	COA	7
Pharmacy	AS	4
Physical Education	AA	1
Physical Therapy	AS	2
Physician's Assistant	AS	0
Plumbing	COA	2
Pre-Medicine	AS	3
Pro Engineer	COA	1
Psychology	AA	6
Quality Management	CERT	1
Respiratory Care Practitioner	AAS	19
Science	AS	4
Secondary Education	AA	22
Senior Lab Technician	COA	1
Social Work	AA	12

Software Specialist	COA	7
Special Education	AA	11
Supervisory Leadership	CERT	0
Video Game Art	AAS	1
Visual Communication	AAS	0
Web Design/Interactive Media	AAS	3
Web Development	AAS	2
Welding Technologies	AAS	8
Welding Technologies	CERT	0
Word Processing Specialist	COA	8

KALAMAZOO VALLEY COMMUNITY COLLEGE FACILITIES

KVCC welcomed its pioneer class of 1,518 students in September of 1968. Per-semester enrollment now totals more than 13,500. KVCC employs 1097 people, including 139 full-time faculty members, 337 part-time faculty members, and 10 full-time adjunct faculty members. The remainder of the workforce includes 38 administrative positions, 198 members of full-time staff, with another 269 serving on a part-time basis, 70 part-time clinicians and approximately 36 work-study students.

Texas Township Campus

The first facility on the 187-acre campus in Texas Township was Redwood Hall, a 40,000-square-foot modular building that served students until the first permanent structure, featuring a variety of classrooms and labs, a library, and areas designated for food service, student activities and student support, was ready for occupancy in 1971. Complementing the instructional programs were multi-media lecture halls, a television studio, and a wide range of audio-visual capabilities.

The Texas Township Campus has undergone four significant expansion and renovation programs: 32,000 square feet for new labs in 1982; 100,000 square feet of additional space in 1991; and the renovation of another 45,000 square feet of existing facilities and the replacement of Redwood Hall in the mid-1990's. Some 10,000 square feet of the latter remains as a modern, well-equipped child-care center.

The fourth renovation/expansion, which was completed in mid-2001, involved 60,000 square feet that remodeled the nursing facilities and the library, constructed a new home for the dental hygiene program/clinic, and modernized the food-service area. The new 63,000-square-foot Student Commons took the Texas Township Campus to 515,000 square feet.

A fifth expansion and renovation project was launched in the fall of 2009 to add a two-level, 30,000-square-foot building on the west end of the campus. It will house the KVCC Student Success Center, a large lecture hall, and the various offices/departments that have close, frequent contacts with students such as financial aid and the Office of Admissions, Records and Registration. The 15-month project also includes the creation of additional classrooms, more office space for faculty members, the upgrading of geology and physics labs, a new multi-purpose science lab, the remodeling of Central Receiving and Facilities Services, and additional parking spaces.

At the end of calendar year 2009, the Texas Township Campus offered around 50 general-purpose classrooms with a seating capacity ranging from 24 to 60 students, two large lecture halls with a capacity for 120 students, and 40 labs for the following disciplines/activities/services:

- ▶ Art, piano, office careers, computer information systems (eight), biology (three), dental hygiene, geology, physics (two), medical assistant, ceramics, nursing (two), automotive (three), machine tool, welding, drafting and design (two), heating-air conditioning-refrigeration (two), photography, respiratory therapy, electrical (three), chemistry (two), and material science.

The Learning Center at the Texas Township Campus houses the Math, Writing, and Multi-Course Tutoring areas, the Testing Center and the Special Services Office. The Learning Center provides a variety of services to enhance learning: tutoring on a walk-in basis or by appointment; one-on-one or group tutoring, alternative testing situations for students and faculty, and services for students with special needs.

The **KVCC Libraries** offer books and journals in both hard copy and electronic formats to support student research and learning. Through the Libraries, students also have both on-campus and remote access to more than 50 online research databases. Computer work stations, printers and scanners, audio-visual equipment, and media resource materials are available at both Texas Township and Arcadia commons Campus Libraries.

Texas Township Campus Library offers an adaptive technology computer station equipped with character enlarging software and a voice synthesizer for people who have visual impairments. The station includes a scanner and optical

character recognition software that converts printed text into digital format that can be converted into audio. Libraries on both campuses offer closed-circuit TV text enlargers.

The **Student Success Center** at the Texas Township and Arcadia Commons Campuses provide offices and staff to support students in achievement of their academic and career goals. The Center includes Placement Testing, Veterans Support, Strengths Development, Counseling, Credit for Prior Learning, Career Advising, Life Resources, Employment Services, Internships, Apprenticeships, Work Experience Coordination, Volunteer Services, Transfer Resources, Focus Program, The Learning Center, Special Services, Student Activities & Organizations, and Success Advocates. With the services available, staff will identify students' talents and needs; then create a plan to help achieve their goal. They will determine the resources that will help students manage challenges, enhance skills and successfully implement their plan.

The **Student Commons** provides a wellness and fitness center, meeting areas, greater computer capabilities and a lounge which offers a wall of windows, high ceilings, and overstuffed furniture. It provides a student-friendly space for a variety of creative expression, including music, art, poetry, dramatic readings, and short plays. Two large, flat-screened digital televisions and two Sega video game players make this an ideal spot for students to relax between classes, visit, or wait for the bus. Our beautiful, high-tech student center engages and nurtures the body, mind and spirit. KVCC students are encouraged to enjoy this resource, visit it often and make use of its creative and functional areas.

The **dental hygiene** area features high-tech, space-age training equipment unrivaled in the Midwest. The 8,000-square-foot site more than doubled the size of the college's dental-hygiene lab/clinic that graduated its first batch of students in the spring of 1972. The multi-media facility, with its nearly \$2 million worth of state-of-the-art equipment, features interactive and long-distance learning capabilities, high-tech mannequin simulators that are about the closest thing possible to working on living, breathing dental patients, and digitized patient and X-ray records that make the KVCC clinic "paperless."

KVCC's **Physical Education** complex consists of a pair of wooden-floor gyms that are 15,342 and 8,784 square feet, respectively, a 9,925-square-foot swimming pool, a classroom for courses in physical education, locker rooms for both genders, an exercise room, and other facilities upgraded as a part of the Student Commons project. The athletic fields include six tennis courts, a regular track (440 yards), a soccer field, a baseball diamond, cross-country ski trails, and a softball field.

Space on the Texas Township Campus is also committed for music practice and music classes, a 468-seat auditorium, media services, printing, a bookstore, the food-service area, and offices for the college's various administrative functions.

Arcadia Commons Campus

The Arcadia Commons Campus is located in downtown Kalamazoo, along Water and Rose Streets. The campus includes Anna Whitten Hall, the Kalamazoo Valley Museum and the Center of New Media, which includes the Arcus Gallery. Students may complete several degree programs at Arcadia, as well as courses required for other degrees or transfer.

Occupational degrees and certificates offered at the Arcadia Commons Campus include business, marketing, supervisory leadership, eBusiness, digital prepress, video game art, animation, graphic design, web design and interactive media, illustration, web development, and visual communication. The Arcadia Commons campus, especially through the Center for New Media, has an ongoing commitment to developing new programs and courses to meet the growing needs of the area. The liberal arts transfer degree can also be completed here.

The campus provides a full range of student services including admissions and registration, counseling, financial aid, tutoring, etc. A variety of special programs and events are also offered to students and the community.

Having the Kalamazoo Valley Museum as part of the Arcadia Commons Campus allows students and faculty ready access to its resources, including use of the planetarium for astronomy classes, the Stryker Theater for media-based social science classes, the collections for research or internships, and in general for volunteer or service learning activities.

The **KVCC Center for New Media** moved to downtown Kalamazoo in the renovated, enlarged and technically upgraded W. S. Dewing building and welcomed its first students in the fall of 2004.

Using the latest computer technology and individual artistic creativity, the Center for New Media is teaching the evolving skills for creating, packaging, animating and distributing information, including animation, graphic design, illustration, video-game art and development, and web page design and development.

The three-level, computer-packed structure features five computer classrooms, five lecture classrooms, a large computer lab, a digital photography/videography lab, a sound recording and editing lab, a production lab, workrooms, lounge areas, and gallery space the fronts on Kalamazoo's main street.

Kalamazoo Valley Museum

A participatory museum of history, science, and technology, the 60,000 square foot museum, offers an impressive variety of exhibits, special events, and programs for all ages. Kalamazoo Valley Museum is located on the downtown Arcadia Commons Campus. Admission and exhibits are free. Kalamazoo Valley Museum is accredited by the American Association of Museums and welcomes 115,000 visitors annually. The museum is open 361 days a year (closed on Easter, Thanksgiving, Christmas Eve and Christmas). For current offerings, visit www.kalamazoomuseum.org

Among the museum's special attractions are:

- **The Mary Jane Stryker Theater** is an 84-seat digital video theater and live performance space. Films, concerts, lectures, and classes are scheduled throughout the week including Friday evening concerts and films for adults as well as Saturday programs for children and their caregivers.
- **The Challenger Learning Center** offers simulated space missions that return to the surface of the moon, explore Mars, and examine Earth's fragile environment. Named in honor of Alvin and Emily Little of Kalamazoo, this NASA-oriented adventure delivers lessons in math and science as well as dreams of space careers to school classes from over ninety communities in southwest Michigan and northern Indiana.
- **The Universe Theater and Planetarium** takes visitors on trips to outer space and into history through computer graphic and video capabilities. The state-of-the-art, interactive Digistar 4 projects full color digital video images on a 50-foot dome as visitors experience the universe. Family programs are offered daily.
- **The Burton Upjohn Children's Landscape** is specially designed for youngsters 1 to 5 years old so that they can experience the entire museum scaled to pre-school dimensions. An eight-month curriculum of preschool classes serves day care providers and parents alike with a changing monthly schedule of museum classes for 3, 4, and 5-year olds.

Michigan Technical Education Center at KVCC

The **M-TEC at KVCC** is a 70,000 square foot facility that provides a state-of-the-art location for business trainings and meetings. It was designed to deliver employer-driven training, special workforce development programs and business-minded meeting spaces.

The M-TEC at KVCC markets employer-driven, performance improvement, rapid response training to assure a highly skilled workforce for southwest Michigan. Other core services include: training needs assessments, grant procurement assistance, sourcing of industry-expert training providers, design and development of customized training programs, hosting of several business forums and summits. A wide spectrum of program topics include quality, manufacturing, construction trades, supervision/management, human resources, information technology and technical and professional certifications.

In addition to training, the variety of spaces within the M-TEC provide rental accommodations for business meetings, conferences, workshops and seminars. Five large and four smaller rooms are available to meet most training or conference needs.

The Amphitheater provides tiered theater style seating for 125 persons and a 65-seat interactive video-teleconference facility is also available. An internet-ready computer lab with fifteen stations and one instructor station may be rented for computer training. The M-TEC has wireless capability throughout the building and thirty wireless laptops are available for rent.

A 5,000 square foot west upstairs wing is devoted to housing new and emerging businesses requiring incubation space to get their operations up and running. A second east upstairs wing contains The Michigan High Throughput Screening Center, a pre-clinical, drug assay facility.

The Groves

The Groves is a 248-acre education-business-technology park located south of I-94 and west of 9th Street (Exit 72) in Texas Township. The Groves' mission is to mold public-private partnerships to attract the research initiatives of major companies, and thereby to create learning opportunities for students, provide training upgrades for the community workforce and generate new jobs, both at the site and with spin-off and supplier companies.

Currently, The Groves is the home to Dana Corporation Heavy Vehicle Technology Center and the Lifestyle Improvement and Research Center of the Bronson Healthcare Group and the M-TEC at KVCC.