Financial Aid®

My Valley Account Information

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

To access your My Valley account and view your information:

Log in by going to www.kvcc.edu, then use the **login** link at the top of the page or choose **My Valley** from the main menu. Once you have logged in, click on Banner Self-Service, then Student Services & Financial Aid, to access:

▶ Registration

► Student Records

► Online Financial Aid Information

► Tuition Bill

If you are interested in applying for financial aid, including student loans, you must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. Kalamazoo Valley will determine your eligibility for financial aid based on the results of your FAFSA.

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

Important information you should review through My Valley by going to Financial Aid Information:

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

We encourage you to check your Financial Aid Checklist for important financial aid information.

- Visit www.kvcc.edu/myvalley
- Choose Financial Aid Information (under My Links)
- ► Choose My Award Information
- Choose Award By Aid Year
- ► Select Aid Year
- ► Review your Financial Aid Checklist and/or select "Award Overview"

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

Parent Information:

- ► Kalamazoo Valley students have the option to grant access to third party individuals (i.e. parents, grandparents, etc.) to view certain academic and financial aid information. In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), student financial and academic records may not be shared with a third party without written consent. Access to this information can only be granted by the student and the student has the right to revoke this access at any time. Students must complete a written release form and submit to the Financial Aid Office in person. Release forms are available in the Financial Aid Office or can be downloaded from our website at www.kvcc.edu/finaid, Forms, then Release of Information Form.
- ► State issued identification must be presented by the tax filer before tax related information is disclosed.
- ▶ If you are interested in applying for a Federal Direct PLUS (Parent Loan for Undergraduate Students) Loan, you must apply at https://studentloans.gov. Your Federal Student Aid (FSA) ID is required to login, apply, and sign the Parent PLUS Master Promissory Note.

Financial Aid Reminders

Financial Aid Application Process

- First-time applicants: Request a Federal Student Aid (FSA) ID. Student and parent (if dependent student) must create their own unique FSA ID's by going to FSAID.gov
- **Everyone:** Complete the Free Application for Federal Student Aid (FAFSA) every year. If you would rather complete the paper version, contact the Federal Student Information Center at 1-800-433-3243 to request a paper FAFSA be mailed to you.
- Everyone: To be eligible for financial aid, you must be pursuing a certificate or degree program. Certificate of Achievement, Post Associate Certificate, and Unclassified Programs are not considered eligible programs for financial aid. Guest student, Dual Enrolled, International, or Early/Middle College Students are not eligible for federal financial aid programs.
- **Everyone:** If your file has been selected for verification, please submit any requested documents to the Financial Aid Office as soon as possible. Your financial aid will not authorize to your account until all documents have been submitted and reviewed.
- **Everyone:** Review your financial aid information online by accessing your My Valley account for any changes to your eligibility/award status. We also encourage you to review your Financial Aid Checklist.
- Student loan applicants: You may be offered a Federal Direct Loan. If you choose to be considered for an additional Unsubsidized Loan, you must complete the Kalamazoo Valley Financial Aid Adjustment Form requesting this loan.
- **Everyone:** If you wish to apply for financial aid for the 2020 summer semester, you must also complete a Summer Intent Form in addition to the 2019-2020 FAFSA. Summer Intent forms will be available in the Financial Aid Office and on our website beginning in March.

After You Receive Your Award Letter

- **Everyone:** FAFSA filers selected for verification will be notified. You must make sure all requested documents have been submitted to the Financial Aid Office.
- <u>Student loan applicants</u>: To finalize your request for a student loan you must access your My Valley account to accept, reduce, or decline your student loan offer. You will also need to read and accept the Pre-Loan Certification by accessing your My Valley Account. All students who have previously borrowed must also complete and submit the Loan Debt Awareness Form. Future loan changes can be made by completing the Financial Aid Adjustment Form available on our website or in the Financial Aid Office.
- Student loan applicants: New or first-time loan borrowers at Kalamazoo Valley must complete Entrance Loan Counseling and a Master Promissory Note by logging into https://studentloans.gov. Please refer to the Kalamazoo Valley website for more details at www.kvcc.edu/finaid.
- **Everyone:** To finalize your financial aid award, you must read and accept Kalamazoo Valley's Financial Aid Terms and Conditions accessing your My Valley account.
- **Everyone:** You must report to the Financial Aid Office any private scholarships or additional resources you will be receiving for the award year.

Prior to Payment of Your Aid

- Everyone: Review your Award status and review any Outstanding Requirements by accessing your My Valley account.
- **Everyone:** Check account balance and authorized aid by accessing your My Valley account. Go to My Links: Account Information.
- **Everyone:** Make sure to pay any unpaid tuition and fees that financial aid does not pay by the tuition due date. Refer to class schedule for semester-specific tuition due dates.

After Your Financial Aid Pays

- Everyone: Stay enrolled and attend your classes. Federal financial aid will not disburse to your account until your instructors have verified you are meeting their class attendance standards. Withdrawing from classes and/or not meeting class attendance standards could result in the loss of your financial aid, affect your future eligibility for financial aid, and could result in you being required to repay your financial aid.
- **Everyone:** You must make **Satisfactory Academic Progress** toward your degree to maintain eligibility for financial aid. Refer to Kalamazoo Valley's Financial Aid Standards of Academic Progress.
- <u>Everyone</u>: Please review the Kalamazoo Valley Financial Aid website at www.kvcc.edu/finaid for important information regarding how financial aid is paid, information regarding a complete withdrawal from all classes, standards of academic progress, financial aid programs, scholarship information, and Student Consumer Information.