

Student Consumer Information

Federal regulations require that institutions provide specific consumer information about the college and about financial aid to enrolled and prospective students. The following information is available electronically and paper copies are available upon request.

Consumer Information/ Disclosures	
Financial Assistance Information	
Document	Location
Contacts for information on financial assistance and institutional issues.	https://www.kvcc.edu/admissions/finaid/ https://www.kvcc.edu/services/students/pdf/KV_StudentHandbook.pdf
Private/Alternative Loans	https://www.kvcc.edu/admissions/finaid/loans/pal.html
Ethical Principles and Practices (KVCC Financial Aid Office adheres to the Statement of Ethical Principles and Code of Conduct of the National Association of Student Financial Aid Administrators (NASFAA))	http://www.nasfaa.org/ethics/

Health and Safety	
Document	Location
Drug and Alcohol Abuse Prevention Program <ul style="list-style-type: none"> • Penalties associated with drug related offenses • Links to 2 more recent program disclosures/distribution • Biennial review 	https://www.kvcc.edu/services/safety/
Cleary (Campus Security Act)	https://www.kvcc.edu/services/safety/
Timely Warning and Emergency Notification	https://www.kvcc.edu/services/safety/
Crime Statistics	https://www.kvcc.edu/services/safety/
Daily Crime Log	https://www.kvcc.edu/services/safety/
Emergency Response/Evacuation	https://www.kvcc.edu/services/safety/

Institutional Information	
Document	Location
Academic program information (current degree programs; instructional, lab or other physical facilities which relate to the program(s); faculty & instructional personnel; and any plans for improving academic programs, if such a plan exists.	https://www.kvcc.edu/academics/facultysearch/facultySearch.php https://www.kvcc.edu/programs https://www.kvcc.edu/about/StrategicPlan2018.pdf https://kvcc.smartcatalogiq.com/
Information regarding required internships.	https://www.kvcc.edu/campuslife https://www.kvcc.edu/services/internship/
Names of associations, agencies, and governmental bodies that accredit, approve or license the institution and its programs; and procedures for obtaining or reviewing documents describing accreditation, approval, or licensing	https://www.kvcc.edu/services/students/pdf/KV_StudentHandbook.pdf https://kvcc.smartcatalogiq.com/
Services and facilities available to students with disabilities, including students with intellectual disabilities.	https://www.kvcc.edu/services/student_access https://kvcc.smartcatalogiq.com/
Net Price Calculator	https://www.kvcc.edu/NetPrice/npcalc.htm

Transfer of Credits policies, including established criteria on transfer of credit earned at another institution, and a list of institution articulation agreements	https://kvcc.smartcatalogiq.com/ https://www.kvcc.edu/about/BestPracticesResolution.pdf
Copyright Information	https://www.kvcc.edu/services/students/pdf/KV_StudentHandbook.pdf

College Bookstore-ISBN The International Standard Book Number (ISBN) and retail price information of required and recommended textbooks and supplemental materials.	http://bookstore.kvcc.edu
Voter Registration Form Availability	https://www.michigan.gov/documents/MIVoterRegistration_97046_7.pdf
Constitution Day	https://www.kvcc.edu/Full_Story/1808301550dkem-news
Student Body Diversity Information on diversity of the student body, including percentage of enrolled, full-time students who are male, female, self-identified members of a major racial or ethnic group, and Federal Pell Grant recipients.	https://nces.ed.gov/collegenavigator/
Student Right-To-Know Act	http://athletics.kvcc.edu
Completion/Graduation rates (for short term programs and if required by accrediting agency or State) Police Academy and Wind Turbine Academy	https://www.kvcc.edu/academics/police/ https://www.kvcc.edu/academics/wind/
Completion/Graduation rates for student athletes	http://athletics.kvcc.edu
Equality in Athletics Disclosure Act	http://ope.ed.gov/ATHLETICS

Other	
Document	Location
FERPA Information	https://www.kvcc.edu/about/privacy.php https://www.kvcc.edu/services/students/pdf/KV_StudentHandbook.pdf
Establishing and Maintaining an Information Security Program	http://home.kvcc.edu/operatingpolicies/CMOP5010.htm
Availability of Employees for Information Dissemination Purposes	https://www.kvcc.edu/services/students/pdf/KV_StudentHandbook.pdf

Distance Education/Online Learning	
Document	Location
A list of all programs that are offered at a physical campus location The Groves Center Location (Police Academy and Wind Turbine Technician Academy)	https://www.kvcc.edu/programs/ https://www.kvcc.edu/academics/police/ https://www.kvcc.edu/academics/wind/
Any instructions or materials provided to student for participation in online courses	https://www.kvcc.edu/virtualvalley/ https://www.kvcc.edu/virtualvalley/online_policy_and_statements.htm

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: location #9210 — phone: 269-488-4340 — email: financialaid@kvcc.edu.

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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.

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 \$1,000 - \$5,100 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. Students must complete a FAFSA annually to determine eligibility for this program.

SCHOLARSHIPS

Kalamazoo Valley offers many scholarship opportunities. Scholarships are available to high school seniors, as well as scholarships for students currently enrolled at Kalamazoo Valley. For a list of scholarships that Kalamazoo Valley offers, please refer to our website at www.kvcc.edu/financial, then go to Scholarships and access the Kalamazoo Valley Scholarship Brochure.

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 SAT 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 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 SAT 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 colleges and university. (NOTE: Students cannot receive both a State Competitive Scholarship and a Tuition Grant at the same time.)

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. Students are identified annually by the Department of Health and Human Services (DHHS) as having met the Medicaid eligibility requirement. Once identified, SSG will send students notification of eligibility. SSG sends reminder notifications to students their senior year of high school. Students must complete the application by logging into the MiSSG Student Portal or by calling 888.447.2687. Beginning with 2018/2019, students must file the FAFSA. Students must initiate within four years and one fall semester. TIP benefits expire six years after high school graduation. 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.

LOANS

Federal Direct Subsidized Stafford Loan

William D. Ford Federal Direct Stafford Loans (Direct Loans) are low-interest, educational loans. Funds are provided by the federal government. These loans help students finance their educational expenses up to \$3,500 per year for freshman, and \$4,500 per year for sophomore students. A maximum of \$23,000 may be borrowed as an undergraduate student. The loan carries a fixed interest rate of 5.05% for the 2018-2019 academic year.

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. Students must file the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov to be considered for a loan. Only students with demonstrated need qualify for this subsidized loan. This loan will automatically be packaged. Student must accept/decline their loan online through their MyValley account.

Students receiving a loan are required to complete an exit loan counseling session prior to program completion at Kalamazoo Valley. Students receive a six month grace period after graduating or dropping below half-time status before they begin repayment. All interest and principle payments are automatically deferred while the student is enrolled on or above a half-time basis. Principle interest payments are deferred during the 6 month grace period.

Federal Direct Unsubsidized Federal Stafford Loan

All students, regardless of income, will be able to obtain this student loan. Interest rate is 5.05% for the 2018/2019 academic year. 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 for \$3,100 if no other aid awarded. Student must accept/decline their loan online through their My Valley 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 or the student's Cost of Attendance.

Students receiving a loan are required to complete an exit loan counseling session prior to program completion at Kalamazoo Valley. Students receive a six month grace period after graduating or dropping below half-time status before they begin repayment. All principle payments are automatically deferred while the student is enrolled on or above a half-time basis and during the student's grace period.

Time Limitation on Direct Subsidized Loan Eligibility for First-Time Borrowers on or After July 1, 2013.

If you are a **first-time borrower on or after July 1, 2013**, there is a limit on the maximum period of time (measured in academic years) for which you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program of study. This is called your "maximum eligibility period."

After you have received Direct Subsidized Loans for your maximum eligibility period, you are no longer eligible to receive additional Direct Subsidized Loans, and if you are enrolled in school you may become responsible for paying interest on your Direct Subsidized Loans. You may continue to receive Direct Unsubsidized Loans.

With certain exceptions as provided under the Act (such as if you graduate from your program of study before you receive or at the time you receive Direct Subsidized Loans for your maximum eligibility period), you will become responsible for paying the interest that accrues on your Direct Subsidized Loans during all periods if you:

- Continue to be enrolled in any undergraduate program after you have received Direct Subsidized Loans for your maximum eligibility period, or
- Enroll in another undergraduate program that is the same length as or shorter than your previous program.

The borrower's Rights and Responsibilities Statement that is stated on your MPN provides additional information concerning the limitation on direct Subsidized Loan eligibility for first-time borrowers on or after July 1, 2013.

Note: A first-time borrower on or after July 1, 2013 is an individual who has no outstanding balance on a Direct Loan Program loan or a Federal Family Education Loan (FFEL) Program loan on July 1, 2013, or who has no outstanding balance on a Direct Loan or FFEL program loan on the date he or she obtains a Direct Loan Program loan after July 1, 2013.

Federal Direct 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. Parents can choose to defer the payment until after the student graduate or drops below half-time, there is no grace period for Parent PLUS Loans. The interest rate is fixed at 7%. The parent may borrow up to the cost of education minus other aid. A FAFSA must be on file prior to the awarding of a PLUS loan.

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 complete an on-line Exit Interview provided by the Department of Education.
- E. Must begin repayment of the loan obligation according to the repayment schedule and as notified by the loan servicer.
- 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 July 1, 2018 to June 30, 2019

Federal PLUS Loans	7.6%
Federal Subsidized Stafford Loan	5.05%
Federal Unsubsidized Stafford Loan	5.05%

Cancellation Provisions:

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

Repayment:

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

Example of Student Repayment Schedule

**William D. Ford Federal Direct Loan Program
Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement**

Repaying Your Loans: Standard, Graduated, and Extended Repayment Plans

Debt	Standard Repayment Plan (10-year repayment period)		Graduated Repayment Plan (10-year repayment period)			Extended-Fixed Repayment Plan (25-year repayment period)		Extended-Graduated Repayment Plan (25-year repayment period)		
	Payment	Total Paid	Minimum Payment	Maximum Payment	Total Paid	Payment	Total Paid	Minimum Payment	Maximum Payment	Total Paid
\$10,000	\$123	\$14,718	\$72	\$216	\$16,088	N/A	N/A	N/A	N/A	N/A
\$20,000	\$245	\$29,437	\$144	\$431	\$32,177	N/A	N/A	N/A	N/A	N/A
\$30,000	\$368	\$44,155	\$216	\$647	\$48,265	N/A	N/A	N/A	N/A	N/A
\$40,000	\$491	\$58,873	\$287	\$862	\$64,353	\$315	\$94,614	\$275	\$417	\$101,515
\$50,000	\$613	\$73,592	\$359	\$1,078	\$80,442	\$394	\$118,268	\$344	\$521	\$126,899
\$60,000	\$736	\$88,310	\$431	\$1,294	\$96,530	\$473	\$141,921	\$413	\$625	\$152,280
\$70,000	\$859	\$103,028	\$503	\$1,509	\$112,618	\$552	\$165,575	\$481	\$730	\$177,664
\$80,000	\$981	\$117,747	\$575	\$1,725	\$128,706	\$631	\$189,228	\$550	\$834	\$203,046
\$90,000	\$1,104	\$132,465	\$647	\$1,940	\$144,795	\$710	\$212,882	\$619	\$938	\$228,427
\$100,000	\$1,227	\$147,183	\$719	\$2,156	\$160,883	\$788	\$236,535	\$688	\$1,042	\$253,806

Notes:

- All estimated payments shown in the chart above are calculated using a fixed interest rate of 8.25%.
- The payment amounts shown in this chart are estimates. Your actual payment amount may differ from these estimates depending on factors such as the interest rate(s) of your loans and the amount of your loan debt. Your loan servicer will provide you with your actual monthly payment amount after you select a repayment plan.
- For the Extended Repayment Plan, an entry of "N/A" means that you are not eligible for this plan based on the amount owed when your loan enters repayment.
- You may use the Repayment Estimator at StudentAid.gov/Repayment-Estimator to estimate payment amounts based on your actual loan debt.

Repaying Your Loans: Income-Based Repayment Plan (IBR Plan) for Borrowers Who Are Not New Borrowers on or after July 1, 2014

Debt	Starting income of \$25,000				Starting income of \$40,000				Starting income of \$60,000			
	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)
\$20,000	\$97	\$245	\$43,861	219	Not Eligible	-	-	-	Not Eligible	-	-	-
\$40,000	\$97	\$491	\$89,628	300	\$285	\$491	\$72,680	173	Not Eligible	-	-	-
\$60,000	\$97	\$642	\$94,175	300	\$285	\$736	\$148,999	268	\$535	\$736	\$97,093	143
\$80,000	\$97	\$642	\$94,175	300	\$285	\$981	\$193,464	300	\$535	\$981	\$156,150	193
\$100,000	\$97	\$642	\$94,175	300	\$285	\$1,227	\$201,322	300	\$535	\$1,227	\$236,102	251

William D. Ford Federal Direct Loan Program
Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement

Repaying Your Loans: Pay As You Earn Repayment Plan (Pay As You Earn Plan) for Eligible Borrowers and IBR Plan for New Borrowers on or after July 1, 2014

Debt	Starting income of \$25,000				Starting income of \$40,000				Starting income of \$60,000			
	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)
\$20,000	\$65	\$245	\$38,488	240	\$190	\$245	\$31,254	134	Not Eligible	-	-	-
\$40,000	\$65	\$309	\$40,127	240	\$190	\$491	\$85,707	240	\$356	\$491	\$64,729	143
\$60,000	\$65	\$309	\$40,127	240	\$190	\$625	\$89,727	240	\$356	\$736	\$129,366	222
\$80,000	\$65	\$309	\$40,127	240	\$190	\$625	\$89,727	240	\$356	\$981	\$154,976	240
\$100,000	\$65	\$309	\$40,127	240	\$190	\$625	\$89,727	240	\$356	\$1,046	\$155,860	240

Repaying Your Loans: Income-Contingent Repayment Plan (ICR Plan)

Debt	Starting income of \$25,000				Starting income of \$40,000				Starting income of \$60,000			
	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)	Initial Payment	Final Payment	Total Paid	Time to Repay (Mos.)
\$20,000	\$151	\$199	\$43,436	249	\$193	\$219	\$33,513	161	\$219	\$251	\$30,761	131
\$40,000	\$225	\$423	\$96,630	274	\$385	\$438	\$67,027	161	\$438	\$502	\$61,523	131
\$60,000	\$225	\$694	\$146,629	300	\$475	\$658	\$106,605	175	\$658	\$754	\$92,284	131
\$80,000	\$225	\$1,018	\$162,256	300	\$475	\$939	\$176,175	233	\$809	\$1,015	\$124,521	240
\$100,000	\$225	\$1,018	\$163,256	300	\$475	\$1,360	\$281,310	298	\$809	\$1,296	\$171,619	158

Notes:

- For the IBR Plan, the Pay As You Earn Plan, and the ICR Plan, the estimated payment amounts shown in the charts above are calculated using a fixed interest rate of 8.25% and the 2013 Poverty Guidelines (published by the U.S. Department of Health and Human Services). For the ICR Plan, the calculations also use the 2013 income percentage factors. For all three plans, the calculations are based on an assumption that you are single and do not have any children or anyone else in your household, that you live in one of the 48 contiguous states, and that your income will increase at a rate of 5% per year.
- The payment amounts shown in these charts are estimates. Your actual payment amount may differ from these estimates depending on factors such as the interest rate(s) of your loans, the amount of your loan debt, your income, and whether and how quickly your income increases.
- For the IBR Plan and the Pay As You Earn Plan, an entry of "Not Eligible" means that you would not have a partial financial hardship based on the loan debt and starting income shown and therefore would not be eligible to initially select the plan.
- You may use the Repayment Estimator at [StudentAid.gov/Repayment-Estimator](https://studentaid.gov/Repayment-Estimator) to evaluate your eligibility for the IBR and Pay As You Earn plans, and to estimate your payment amounts under the IBR, Pay As You Earn, and ICR plans based on your actual loan debt, income, family size, and state of residence.

You can also find a repayment calculator at <https://studentloans.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 1800-4-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.
For Direct Loan Program Borrowers Only – Full-time employee of a qualifying public service organization. Must meet additional eligibility requirements. FFEL Program borrowers may qualify by consolidating into the Direct Loan Program.	The remaining balance on an eligible Direct Loan will be forgiven for a borrower who makes 120 monthly payments on the loan, under certain repayment plans, after Oct. 1, 2007. Each of the required 120 payments must be made while the borrower is employed full-time by a qualifying public service organization.	For additional information, go to: www.studentaid.ed.gov .

† 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.

BORROWER'S RIGHTS AND RESPONSIBILITIES: YOUR SCHOOL MAY ASK YOU TO SIGN A CHECKLIST TO DOCUMENT THAT YOU COMPLETED EXIT COUNSELING. YOU UNDERSTAND YOU HAVE THE RIGHT TO:

-Written information on your loan obligations and information on your rights and responsibilities as a borrower

-A copy of your MPN either before or at the time your loan is disbursed

--A grace period and an explanation of what this means Notification, if you are in your grace period or repayment, no later than 45 days after a lender assigns, sells or transfers you loan to another lender

-A disclosure statement, received before you begin to repay your loan that includes information about interest rates, fees, the balance you owe, and a loan repayment schedule

--Deferment or forbearance of repayment for certain defined period, if you qualify and if you request it Prepayment of your loan in whole or in part anytime without an early repayment penalty

-Documentation that your loan is paid in full

YOU UNDERSTAND YOU ARE RESPONSIBLE FOR:

--Completing exit counseling before you leave school or drop below half-time enrollment Repaying your loan according to your repayment schedule even if you do not complete your academic program, if you are dissatisfied with the education you received, or you are unable to find employment after you graduate .

-Notifying your lender or loan servicer if you:

Move or change your address; change your telephone number; change your name; change your social security number; change employers or your employer's address or telephone number changes; or you are making monthly payments on your loan after your grace period ends, unless you have a deferment or forbearance.

-Notifying your lender or loan servicer of anything that might alter your eligibility for an existing deferment or forbearance.

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. Apply online at www.kvcc.edu.
2. Complete the 2018/2019 Free Application for Federal Student Aid (FAFSA). This application must be received by the processor no later than June 30, 2019.

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.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 2019 summer semester, you should also complete a Summer Intent form (in addition to the FAFSA). Summer Intent forms will be available in the Financial Aid Office beginning March 1. **Note: You must re-apply for financial aid each academic year. The application cycle begins October 1.**

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

Students selected for verification will be required to submit a copy of their IRS Tax Return Transcript unless they used the Data Retrieval Tool when completing the FAFSA. Dependent students may be requested to submit annual statements for any untaxed income received by their parents, in addition to their IRS Tax Return Transcript.

Dependent students whose parents are currently separated or divorced, and they filed a joint tax return, a W-2 form, in addition to the tax return transcript 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. We encourage you to become familiar with KVCC's My Valley portal system. This will enable you to periodically check your financial aid information for any changes to your financial aid eligibility.

Your FAFSA results (Student Aid Report-SAR) will be sent directly to you by email. The financial aid office will download 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.
- only enroll in courses required for their program of study (for most financial aid programs)

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, 2018, will have financial aid eligibility determined by the date tuition is due for the 2018 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.

Your eligibility for financial aid depends on your Expected Family Contribution, your year in school, your enrollment status, and the cost of attendance. The Expected Family Contribution (EFC) is a number that determines your eligibility for federal student aid. The EFC formulas use the financial information you provide on your FAFSA. 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 students to meet class attendance standards. Federal financial aid will not disburse to your account until attendance standards in your classes can be verified. To comply with this Federal requirement, instructors will be monitoring and reporting your attendance status. Federal aid recipients reported as not meeting attendance standards 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 their 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, Federal Direct Stafford Loan, and Federal Direct 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. Only one award letter is 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 available at the Kalamazoo Valley Bookstore. Any balance monies are usually paid during the fourth week of the semester according to dates published in the class schedule. Federal financial aid will not disburse to a student's account until attendance in each class can be verified. Students can access their credit balance/refund via the choice they make when they access Student Choice Refunds.

Student Choice Refunds

Kalamazoo Valley Community College has partnered with Nelnet Business Solutions, to offer an easy way for students to receive their refund each semester if money is due back to them. The best part is they get to choose how we send them their refund. The three options are:

- ▶ **Direct Deposit** – Students provide their bank account information and we'll deposit their refund directly into that account.
- ▶ **Prepaid Debit Cards** – We can load their refund to any reloadable debit card.
- ▶ **Paper Check** – We can mail a paper check to the address on file with the college. This is the default option if no other choice is made. This method does take the longest for you to receive your refund. Please be sure the college has your current address, otherwise it will delay your receipt of the refund even further.

Satisfactory Academic Progress (SAP) Standards for Financial Aid Recipients

To be eligible for financial aid, students must be making "Satisfactory Academic Progress" (SAP) toward the completion of their eligible certificate or associate degree program. The following standards apply to all students receiving assistance from any financial aid program requiring a determination of Satisfactory Academic Progress as criteria for eligibility. Private funded programs may require different progress standards. Refer to appropriate program guidelines or consult with Financial Aid Office staff.

The Financial Aid Office will monitor your academic progress at the end of each semester. All prior course work must be reviewed. This includes all classes attempted at KVCC and all transfer credits. **This also includes course work attempted when no financial aid was received.** To maintain eligibility for financial aid, three distinct criteria are monitored and must be met.

- Quantitative Standard:** Students must pass a minimum of 67% of all attempted credits at KVCC (including transfer credits). The chart below is an **example** of how the credit hours attempted each semester are measured to determine completion rate - Pace of Progression.

To stay on pace for an Associate Degree, you cannot withdraw or fail more than 31 credit hours. For a Certificate, you cannot withdraw or fail more than 16 credit hours. The following chart shows how many credits need to be completed, based on attempted credit hours to keep pace towards the completion of your degree.

Total Attempted Credit Hours *	Completed credit hours required to keep pace	Total Attempted Credit Hours *	Completed credit hours required to keep pace	Total Attempted Credit Hours *	Completed credit hours required to keep pace	Total Attempted Credit Hours *	Completed credit hours required to keep pace	Total Attempted Credit Hours *	Completed credit hours required to keep pace
1	1	20	14	39	26	58	39	77	52
2	1	21	14	40	27	59	40	78	52
3	2	22	15	41	28	60	40	79	53
4	3	23	16	42	28	61	41	80	54
5	4	24	16	43	29	62	42	81	54
6	4	25	17	44	30	63	42	82	55
7	5	26	18	45	30	64	43	83	56
8	6	27	18	46	31	65	44	84	56
9	6	28	19	47	32	66	44	85	57
10	7	29	20	48	32	67	45	86	58
11	8	30	20	49	33	68	46	87	58
12	8	31	21	50	34	69	46	88	59
13	9	32	22	51	34	70	47	89	60
14	10	33	22	52	35	71	48	90	60
15	10	34	23	53	36	72	48	91	61
16	11	35	24	54	36	73	49	92	62
17	12	36	24	55	37	74	50	93	62
18	12	37	25	56	38	75	50		
19	13	38	26	57	38	76	51		

* Overall attempted credit hours at KVCC as well as transfer credits (even if no financial aid was received).

- Qualitative Standard:** Students must maintain a 2.0 cumulative grade point average (GPA).
- Maximum Time Frame Standard:** The number of **attempted credits** in which a student is expected to finish a program cannot exceed 150% of the published length of the program, which is 93 credits for an associate degree or 47 credits for certificate programs. Total credit hour limits apply whether or not the student has actually received financial aid for the entire time at KVCC. **Transfer credits from previous schools count toward credit hour limits.** Students exceeding these credit hour maximums will not be eligible for additional semesters of financial aid. This maximum time-frame standard is intended to be long enough to allow for changes in a major, loss of credit due to transfer, withdrawn coursework, etc.

Additional Standards of Academic Progress Requirements and Information:

- Students must be enrolled in an eligible academic degree or certificate program.
- Students will be suspended from financial aid if they don't demonstrate any academic progress by completing at least one course with a passing grade (1.0 or greater) during the semester, regardless if they have completed 67% of their attempted courses and have a 2.0 GPA.
- Attempted credit hours include all courses for which a student is registered at the end of the posted semester drop/add period.
- The following grades are used to calculate the cumulative GPA: 4.0, 3.5, 3.0, 2.5, 2.0, 1.5, 1.0, 0.0, CR, and NC.
- The following grades do not affect the cumulative GPA, but will be counted as attempted credit hours in the maximum time frame calculation:
W - withdrawal, V - audit, I - incomplete.
- Remedial and Repeat courses are eligible for financial aid as long as the courses are required by the student's academic program plan, or are approved by an academic counselor and do not exceed the maximum number of credits allowed, and the student is otherwise maintaining Satisfactory Academic Progress, including the maximum time-frame measure standard.
- Repeating a course** - A student may only repeat a previously passed course once and receive financial aid. Student may repeat a failed course until it is passed. Repeated credits count toward maximum time frame.
- Remedial coursework** - may be excluded based on submitting an appeal form.

- Students wishing to change their academic program may be allowed additional credits to complete a new academic program upon appeal by the student. Credits attempted and grades earned that do not count toward the new program may not be counted towards the maximum time frame. Changing of an academic program more than once may not be considered as the basis for an appeal.
- Only courses applicable to the student's academic program are considered to be financial aid eligible.
- Financial aid applicants who have completed an Associate Degree or Certificate from KVCC will not be considered for additional semesters of financial aid unless they complete an appeal form.

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. **Warning** - A student is placed on one semester of financial aid warning if s/he fails to maintain all criteria set forth by the Satisfactory Academic Progress Standards **and demonstrates some academic progress by completing at least one course with a passing grade during the semester.** During the warning semester, the student is eligible to receive financial aid as awarded. Performance during the warning semester determines subsequent action. If aid recipient completes a minimum of 67% of all credit hours attempted and has maintained a minimum 2.0 cumulative GPA, recipient will be returned to good standing. If recipient fails to satisfy minimum standards, the recipient will be placed on financial aid suspension.
3. **Suspension** - A financial aid recipient is suspended from financial aid in either of two situations:
 - A. When a student does not demonstrate any academic progress by completing at least one course with a passing grade (1.0 or greater) during the semester.
 - B. When a student on Financial Aid Warning fails to complete a minimum of 67% of all credit hours attempted and/or does not establish a cumulative 2.0 GPA.

In order to be reinstated **to a status eligible for financial aid**, student must initiate the appeal process (refer to KVCC Financial Aid Appeal Process Procedures) to have their suspension status reviewed for a status change. Student must also complete, **at KVCC**, a minimum number of credit hours with a minimum 2.0 in each class. The minimum number of credit hours required is based on the enrollment status established in the award year where the warning or probation status developed. In cases involving variable enrollment, the greater status will be used. Upon completion of the minimum credit hour requirement, GPA requirement, and processing of the request for appeal, the student may be eligible for financial aid based on following a financial aid academic plan developed specifically for the student.

All students on suspension must pay for school-related costs, including tuition, fees, and books from personal resources until SAP standards are again met. If you are able to meet SAP standards at the end of a semester of enrollment, you will need to complete a SAP Appeal Form to request consideration for financial aid in a subsequent semester.

Financial Aid Appeal Process

A student who does not meet the eligibility requirements due to special or extenuating circumstances may appeal. All appeals must be completed using the SAP Appeal Form that may be found on our website under Download Forms (www.kvcc.edu/finaid), and must state the following:

1. Explain the circumstances that caused you to fail to make satisfactory academic progress – the circumstance must be significant in nature, and must have occurred during the semester progress was not met.
2. Describe what has changed to enable you to now make satisfactory academic progress
3. Submit third party documentation to support your appeal (ex: medical documents, letter from therapist, law enforcement official, etc.). This documentation must be specific and support your reason for not making progress. This documentation must be on official letterhead, signed and dated.
4. Meet with an academic counselor to develop a program plan which counselor will need to sign indicating those remaining courses needed to complete your program of study. This must be submitted with your appeal.

Note: In some cases you may be required to meet with an academic counselor to develop a Student success Plan.

Suggested deadline to submit a SAP appeal or FAAP Review Form:

Fall semester - October 1st. Winter semester – March 1st Summer semester- July 1st

Reinstatement of Financial Aid Eligibility

If an appeal has been approved for you, financial aid may be awarded using one of the following options:

1. **Probation Status** – Student must have the ability to earn a 2.0 cumulative GPA and a 67% Pace of Progression. Student must meet satisfactory academic progress by the end of the semester.
2. **Financial Aid Academic Plan (FAAP)** – Student must meet the terms of their individual FAAP and **enroll for only those classes listed on their program plan signed by an academic counselor.** Any classes for which you register that are not listed on your program plan may result in financial aid being cancelled for **those classes not required for your program of study.** Student must earn a 2.0 semester GPA and complete 67% of classes attempted for that semester.

Financial aid eligibility may be reinstated if an attempted credit hour deficiency has been cleared. To clear-up an attempted credit hour deficiency, students could have a grade change, complete coursework for an incomplete or pass greater than 67% of all future attempted credit hours. Students will need to complete a SAP Appeal Form to notify the Financial Aid Office for a review of their status.

Academic Progress Standards for Clock-Hour Based Programs and Academies – All clock hour programs and academies are divided into payment periods. Progress is monitored at the end of each payment period. Students who successfully complete a payment period continue in good standing. Students who fail to successfully complete a payment period are placed on financial aid warning for the next payment period for which they receive financial aid. Students who fail to successfully complete a second payment period are placed on financial aid suspension. These students may re-apply for financial aid when they have met the minimum standards for at least one full payment period prior to the period for which they are applying for reinstatement. Students on financial aid warning status that enroll in credit hour classes will be measured according to the credit hour based Standards of Progress policy.

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 web site 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, 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 within the refund period online or with the Admissions, Registration and Records Office. This may be accomplished by using the Internet via My Valley or by completing a drop/add 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 Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Direct Plus Loan
4. Federal Pell Grant
5. 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 or stops attending classes on the 19th day of summer classes (17.9% of the semester) in a 106 calendar day semester. Tuition and fee charges are \$1,262, and book charges \$315.09. Student is disbursed a Federal Pell Grant in the amount of \$1,454, SEOG of \$200, Subsidized Loan of \$990 and an Unsubsidized Loan of \$924. Under the Federal Return of Title IV Funds policy, the institution has to return \$924 to the Subsidized Loan, and \$371 to the Unsubsidized Loan, and the student has to pay \$188 back to the Federal Pell Grant. Note: student also needs to pay back the institution the \$1,295 the institution paid on behalf of the student.
2. Student withdraws or stops attending classes on the 24th day of fall classes (22.9% of the semester) in a 105 calendar day semester. Tuition and fee charges are \$1,900.50 no book charges. Student is disbursed a Federal Pell Grant in the amount of \$2,220. Under the Federal Return of Title IV Funds policy, the institution has to return \$1,465 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 \$1,465 the institution paid on behalf of the student.
3. Student withdraws or stops attending 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 or stops attending 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, the student has earned their Title IV aid so no aid will need to be returned.

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.

Financial aid eligibility is based on a standard Cost of Attendance (COA) budget. If you feel you have special circumstances that should be considered in your COA such as: high tuition and fee costs, excessive book and supply costs, and/or child care expenses, we may be able to increase your cost of attendance budget that may lead to an increase in loan eligibility. You can complete the Cost of Attendance (COA) Review Form and submit this to the Financial Aid Office for review.

KALAMAZOO VALLEY COMMUNITY COLLEGE
2018/2019 Student Financial Aid Budgets/Cost of Attendance
Based on Enrollment Status (15 credit hours – not contact hours)
April 10, 2018

Without Loan Fees

In-District			Out-District	
<u>2 Semesters</u>	<u>1 Semester</u>		<u>2 Semesters</u>	<u>1 Semester</u>
3210	1605	Tuition (\$107/\$184/\$247)	5520	2760
68	34	Enrollment Fee (\$34/semester)	68	34
168	84	General Fee (\$84/semester)	168	84
1800	900	Books/Supplies (\$60/cr)	1800	900
406	203	Personal	406	203
5746	2873	Room and Board	5746	2873
<u>1506</u>	<u>753</u>	Transportation	<u>1506</u>	<u>753</u>
12,904	6,452		15,214	7,607

With Loan Fees

In-District			Out-District	
<u>2 Semesters</u>	<u>1 Semester</u>		<u>2 Semesters</u>	<u>1 Semester</u>
3210	1605	Tuition (\$107/\$184/\$247)	5520	2760
68	34	Enrollment Fee (\$34/semester)	68	34
168	84	General Fee (\$84/semester)	168	84
1800	900	Books/Supplies (\$60/cr)	1800	900
406	203	Personal	406	203
5746	2873	Room and Board	5746	2873
1506	753	Transportation	1506	753
<u>72</u>	<u>36</u>	Loan Fees	<u>72</u>	<u>36</u>
11,769	6,488		15,286	7,643

LESS THAN HALF-TIME*

In-District			Out-District	
<u>2 Semesters</u>	<u>1 Semester</u>		<u>2 Semesters</u>	<u>1 Semester</u>
		Tuition (\$107/\$184/\$247)		
68	34	Enrollment Fee (\$34/semester)	68	34
168	84	General Fee (\$84/semester)	168	84
		Books/Supplies (\$60/cr)		
1506	753	Transportation	1506	753

* Add tuition and fees and books/supplies to arrive at appropriate budget
 Note: Books and Supplies based on \$60 per credit hour

2 Semester Budget - Fall and Winter = 30 weeks

1 Semester budget - Fall OR Winter OR Summer = 15 weeks

2 Semester and 1 Semester budgets based on full-time enrollment status (min. 15 credits per semester)

Incarcerated Budget: include tuition/fees and only books/supplies related to course of study.

Out of State Budget - use out-of-state tuition, \$247/cr. all other budget items remain the same as above - International \$279/cr

Under special circumstances, dependent care allowance may be added to budget (\$954 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

The Certificate of Achievement degree meets the increasing demand by employers for certification of specific skills.

Certificate Award

The Certificate degree 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.

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.

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.

To view programs of study at Kalamazoo Valley, access <https://www.kvcc.edu/programs> for more information.

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 68%) 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 16%) 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 Higher Learning Commission.

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 Executive Vice President for Instruction and Student Success Services.

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, the Center for New Media in downtown Kalamazoo, as well as the new Culinary and Allied Health Building and the Food Innovation Building. All buildings are 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 note-takers, 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 regarding nondiscrimination and equal opportunities for the disabled.

For more information regarding services for students with disabilities, call the Office for Student Access at 269-488-4397.

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		2017- 2018
Accounting	AAS		18
Administrative Assistant	AAS		4
Administrative Support	CERT		3
American Sign Language Studies	COA		7
Animation and Game Art	AAS		13
Apprenticeship	COA		4
Architecture	AS		1
Art	AA		3
Art and New Media	AAS	Inactive	0
Auto-Automatic Transmission/Transaxle	COA		13
Auto-Brakes	COA		9
Auto CAD	COA		1
Auto-Driveline	COA	Inactive	0
Auto-Electric/Electron Systems	COA		11
Auto-Engine Performance	COA		10
Auto-Engine Repair	COA		2
Auto-Heating/Air Conditioning	COA		15
Auto Hybrid Adv. Tech Vehicles	CERT		0
Auto Light Duty Diesel Engines	COA		0
Auto-Manual Drive Transmission/Axles	COA		12
Auto-Suspension/Steer Systems	COA		3
Automotive Drivability Systems (ADS)	AAS		1
Automotive Technology	AAS	Inactive	1
Automotive General Service Tech.	CERT	Inactive	0
Automotive Undercar Systems	AAS		2
Aviation Technology	AS		0
Biology	AS		11

Biological Sciences	AS		1
Business Administration	AAS		41
Business Administration	AA		123
CAD-CAM Certificate	CERT		2
CAD Specialist	CERT		1
Chemical Technology	AAS		2
Cisco Technician	AAS		0
CNC Operator	COA		5
Coaching	CERT		3
Coaching	COA		4
Communications	AA		18
Computer Aided Design/Mfg.	PAC	Inactive	0
Computer Aided Drafting	AAS	Inactive	0
Computer Info Systems	AA		11
Computer Programming	AAS	Inactive	0
Computer Programming for Business	AAS	Inactive	0
Computer Science	AA		0
Computer Support Technician	AAS	Inactive	0
Criminal Justice	AA		24
Culinary Arts & Sustainable Food Systems	AAS		22
Database Specialist	COA		1
Dental Hygiene	AAS		19
Deskside Support	COA		1
Dietary Manager	COA		4
Digital Prepress	AAS	Inactive	0
Drafting/Computer Aided Design	AAS		8
Drafting/CAD Drafter	AAS	Inactive	0
Drafting/CAD-CAM Design	AAS	Inactive	0
e-Business (E-commerce)	AAS	Inactive	0
Electrical Construction	CERT		3
Electrical Control	CERT		1
Electrical Technology	AAS		5
Elementary Education	AA		11
Emergency Medical Services	AAS		4
Emergency Medical Tech-Basic	COA		16
Engineering (Pre)	AS		25
Engineering Technology	AAS		4
English	AA		9
Fire Fighting	CERT	Inactive	0
Fire Science	AAS		12
Fisheries/Natural Resource	AS		4
General Automotive Service	CERT		0
General Marketing	AAS		10
General Studies	AA		197
Graphic Design	COA	Inactive	0
Graphic Design	AAS		9

Graphic Design	CERT		4
Health Sciences General Studies	AAS		0
Heating/Ventilation/Air Conditioning	AAS	Inactive	0
Heating/Ventilation/Air Conditioning	CERT		11
Help Desk	COA	Inactive	0
Hybrid/Advanced Technology Vehicles	COA	Inactive	0
Illustration	CERT		0
Illustration	AAS		5
Industrial Lab Technician	COA	Inactive	0
Information Processing Specialist	CERT	Inactive	0
International Studies	AA		9
International Studies	CERT		21
Inventor	COA		2
IT Support Technician	AAS		6
Law Enforcement/Certification	AAS		9
Law Enforcement/Criminal Justice	AAS		15
Legal Office Assistant	CERT		0
Liberal Arts	AA		33
Machine Tool Automation	AAS		1
Machinist	CERT		2
Machine Tool Operator	COA		4
Machine Tool Technology	AAS		4
Maintenance Mechanic Facility	AAS	Inactive	0
Maintenance Mechanic Facility	CERT		1
Maintenance Mechanic Industrial	CERT		0
Maintenance Mechanic Industrial	AAS		1
Mechanical Engineering Technology	AAS	Inactive	0
Medical Assistant Technology	CERT		10
Medical Assistant Technology	AAS		6
Medical Coding Specialist	CERT	Inactive	0
Medical Language Specialist	CERT	Inactive	0
Medical Administrative Assistant	CERT		2
Multi-Media/Video	AAS		6
Network Manager	COA		1
Nursing	AAS		68
Nursing RN Completion	AAS		6
Nursing Level 1 – PN	CERT	Inactive	0
Nursing Level 2-RN	AAS	Inactive	1
Nursing Level 2 VLC	AAS	Inactive	0
Occupational Education	AA		0
Occupational Therapy	AS		6
Occupational/Technical Studies	AAS		15
Office Management	CERT		5
Office Support Specialist	COA		5

Oracle Database Administrator	COA	Inactive	0
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Paramedic	CERT	Inactive	1
PC Support Technician	COA		1
Pharmacy	AS		2
Physical Education	AA		2
Physical Therapy	AS		2
Physician's Assistant	AS		3
Plumbing	COA	Inactive	0
Pre-Medicine	AS		1
Pro Engineer	COA		2
Psychology	AA		22
Quality Management	CERT	Inactive	0
Respiratory Care Practitioner	AAS		17
Science (Pre)	AS		4
Secondary Education	AA		14
Senior Lab Technician	COA	Inactive	0
Social Work	AA		16
Software Developer	AAS		6
Software Specialist	COA		2
Solid Works	COA		2
Special Education	AA		3
Supervisory Leadership	CERT		2
Sustainable Brewing	AAS		3
Sustainable Brewing	CERT		16
Sustainable Brewing	AS		3
Video Game Art	AAS	Inactive	0
Visual Communication	AAS	Inactive	0
Web Design/Interactive Media	AAS	Inactive	0
Web Design/Interactive Media	CERT	Inactive	0
Web Design/Development	AAS		8
Web Developer	COA		1
Web Development	AAS	Inactive	0
Web Production Technology	COA	Inactive	0
Welding	COA		4
Welding CV Processes	COA		0
Welding CC Processes	COA		0
Welding Technologies	CERT		5
Wind Energy Technology	CERT	Inactive	0
Word Processing Specialist	COA		6

Kalamazoo Valley Community College Facilities

KVCC welcomed its pioneer class of 1,518 students in September of 1966. Per-semester enrollment now totals more than 8,500. KVCC employs 1185 people, including 130 full-time faculty members, 0 full-time adjunct staff, 5 full-time educational professionals, 352 adjunct faculty members, 41 part-time paraprofessionals, and 96 part-time Police and Fire Science members. The remainder of the workforce includes 41 administrative positions, 235 members of full-time staff, with another 241 serving on a part-time basis, 15 part-time clinicians and approximately 29 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 five 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 storage facility for unused furniture.

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 completed in the fall of 2010 and added a two-level, 30,000-square-foot building on the west end of the campus. It houses 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 included 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 2015, the Texas Township Campus offered around 50 general-purpose classrooms with a seating capacity ranging from 24 to 60 students, three large lecture halls, two with a capacity for 120 students, and one with a capacity of 140 students, and 40 labs for the following disciplines/activities/services:

- ▶ Art, piano, office careers, computer information systems (8), biology (3), dental hygiene, geology, physics (2), medical assistant, ceramics, nursing (2), automotive (3), machine tool, welding, drafting and design (2), heating/air conditioning/refrigeration (2), photography, electrical (3), chemistry (2), and material science.

The Learning Center assists students in reaching their academic goals. Academic support is available on a drop-in basis for math and writing and by appointment for the sciences, computers, economics, languages, study skills, business, accounting, reading, ESL, and other courses.

Call 269.488.4397 for more information or to make an appointment.

The **KVCC Libraries** offer thousands of books and journals in both hard copy and electronic formats to support student research and learning. Library personnel is available to assist students with research. Through the Libraries, students also have both on-campus and remote access to more than 100+ online research databases. Computer work stations, printers and scanners, audio-visual equipment, copiers, and media resource materials are available at both Texas Township and Arcadia Commons Campus Libraries. Libraries on both campuses offer adaptive technology computer stations equipped with character enlarging software and multiple scanners.

Student Success Services from academic and career advising and counseling to tutoring, mentoring and more than 20 different clubs and organizations, Student Success Services has something for everyone. Student success is the ultimate goal, and we're here to help. Services include: Advising & Counseling, Apprenticeships, Brother2Brother, Employment Services, Kalamazoo Promise Services, Learning Center, Life Resources, Multicultural Services, Office for Student Access, Prior Learning Assessment, Student Internships, Student Organizations and Activities, Student Strengths Development, Testing Services, Transfer Resource Services and Veteran Services.

Programs and services vary by campus. Call 269.488.4040 or email success@kvcc.edu for more information.

The **Student Commons** includes a wellness and fitness center, meeting areas, computer stations, and a lounge that 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 cohort 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, classrooms 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 for 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, digital game art, animation, graphic design, web design and interactive media, illustration, web production technology, and time-based media and multi-media performance. 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, game art and development, and web page design and web production technology.

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 that 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 Alliance of Museums and welcomes 130,000 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 a barrier-free, 84-seat digital video theater and live performance space. Films, concerts, lectures, and classes are scheduled throughout the year. Programming details are available at www.kalamazoomuseum.org.

*The planetarium, a barrier-free facility, is a 109-seat theater equipped with a Digistar 6 laser projection system and a 5.1 channel surround sound system. State-of-the-art computer graphics recreate the sky as seen from any location within three hundred light years of Earth, draw worlds of our solar system in stunning detail, or put visitors in virtual environments representing real or imaginary places and times. Family programs are offered daily.

*The Burton Henry Upjohn Children's Landscape is a self-directed play area designed to promote parent and child interaction in an educational environment. The hands-on exhibits and classroom programs are filled with age-appropriate interactive programs for children ages 2-5 years old. All hands-on activities and teacher-led programs are free of charge, and themes change bi-monthly.

*The Innovation Gallery is packed with hands-on fun, where visitors learn about the science and technology that matters here in Kalamazoo. The gallery includes activities related to land, mobility, music, and the human body. The ThinkTank features live

demonstrations, while the Innovation Lab buzzes with activity as visitors design, test, and evaluate a variety of things humans depend on for daily life.

*Science on a Sphere, developed by researchers at NOAA, helps illustrate earth science to audiences of all ages. Animated images are shown on the 60-inch diameter sphere, which is used to explain complex environmental processes in a way that is fun and educational.

The Groves of KVCC

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. It is home to the 70,000 square foot Groves Campus facility that provides a tranquil location for business, community and career education. The building was designed to deliver employer demand-driven business and industry training, workforce development programs and business-minded meeting space.

The Groves Campus delivers competency based, skills building programs driven by industry requirements for businesses in the southwest Michigan region. Core services include: training needs assessments, sourcing of industry expert training providers, design and development of customized training programs and hosting of business forums and conferences. A wide spectrum of program topics includes, quality, manufacturing, supervision/management, human resources, soft skills and certifications (technical and professional).

KVCC's Career Academy programs provide a fast-track learning solution to specific skills sets leading to employment. Development and implementation activities for career academies are housed at the Groves Campus. New academy programs are constantly in development based on the needs of regional employers. Currently academies include: Wind Turbine Technician, Police, Phlebotomy, Patient Care Assistant, Production Technician, Corrections Officer and CNC. Mechatronics and Telecom programs are also offered in modules to coincide with business schedules.

The Groves Campus provides rental accommodations and event management services for business meetings, conferences, seminars, and workshops. Rooms of various sizes are available to meet most training or conference needs including a 124 seat tiered auditorium, video teleconferencing, laptop rental equipment and wireless capability throughout the building.

The Groves Campus also host departments that include Community Culinary & Nutrition, Continuing Education, and Life Enrichment/Community Outreach initiatives. These programs support community interest as well as providing learning opportunities for improved wellbeing through local collaborations.

The Groves mission is to mold public-private partnerships to attract companies and, thereby, create leaning opportunities for students, provide training for community workforce and generate new jobs.

KVCC Health Focused Campus

KVCC's 4th site, the Health Focused Campus, opened in 2016 and is located in downtown Kalamazoo. The campus is the result of strong collaboration with core partners (Bronson Healthcare and KCMHSAS), as well as other organizations, and positioned to be a catalyst for urban revitalization, community health, sustainability and workforce development.

New facilities include:

- Culinary and Allied Health – includes simulation labs, production kitchens, community kitchen, classrooms, teaching brewery, teaching restaurant and café
- Food Innovation and Production – includes greenhouses, urban growing systems, aquaponics, food processing and distribution facilities, classroom and visitor center
- KCMHSAS Clinic

The curriculum reflects the belief that we must integrate the best practices of agriculture, healthcare, the latest developments in culinary and food production research and technology, and our transformative power as citizens and educators to improve the human condition and sustain our communities. Key degrees, certificates and articulation opportunities (among others) include:

- Unique Culinary Arts*
- Sustainable Food Systems
- Food Safety
- Food Service Administration
- Sustainable Brewing

**WHAT MAKES US UNIQUE:*

- Educate chefs, healthcare, and agriculture professionals about the impact of food on health and the environment

- Expand opportunities for use of locally-sourced for institutions and restaurants
- Demonstrate and evaluate high-tech growing systems
- Develop flexible programs to satisfy workforce demands
- Create training for next generation jobs

Financial Aid Code of Conduct

NASFAA's Code of Conduct as adapted by KVCC:

Code of Conduct

The following Code of Conduct was last updated by NASFAA's Board of Directors in March 2014. Subject to enforcement procedures that go into effect July 1, 2015, NASFAA institutional members of NASFAA will ensure that:

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.

Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.

If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publically disclosed. Borrowers will not be auto-assigned to any particular lender.

A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.

No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).

2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.

3. Institutional award notifications and/or other institutionally provided materials shall include the following:

A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.

Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.

Standard terminology and definitions, using NASFAA's glossary of award letter terms.

Renewal requirements for each award.

4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."

5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

Student Complaint Information:

The Michigan Department of Licensing and Regulatory Affairs' Corporations, Security & Commercial Licensing Bureau is the agency designated to review complaints against institutions of higher education. All complaints concerning KVCC's distance education activities regulated by Michigan's Higher Education Authorization and Distance Education Reciprocal Exchange Act (2015 PA 45) may be directed to the Department of Licensing and Regulatory Affairs, Corporations, Securities & Commercial Licensing Bureau, P.O. Box 30018, Lansing, MI 48909 through the process described at http://www.michigan.gov/documents/lara/Post-Secondary_Student_Complaints_498839_7.pdf