

## Overview

### What is Financial Aid Self-Service?

Banner Financial Aid Self-Service is an online portal that provides each student with real-time financial aid information. In this portal, each student can:

- View their financial aid status and requirements
- Accept or decline awards
- Monitor Satisfactory Academic Progress (SAP)
- Access notifications and messages
- General Links

### Accessing Financial Aid Self-Service

1. Log in to [MyValley](#) using your Single Sign On credentials
2. Under the Tuition & Financial Aid section, click on the [Financial Aid Self-Service](#) link.

### Home

Once logged in, you'll see the Financial Aid Home Page. This section provides a dashboard overview of your financial aid status, holds, and special messages for individual award years at KVCC.

The screenshot displays the Financial Aid Self-Service Home Page. At the top, the Kalamazoo VALLEY logo is visible on the left, and a settings icon and user profile icon are on the right. The main heading is "Financial Aid" with a dropdown for "Aid Year: 2024-2025". Below this is a navigation menu with links: Home, Offer, Financial Aid History, Resources, Notifications, Satisfactory Academic Progress, and College Financing Plan. The "Student Requirements" section is divided into "Unsatisfied Requirements" and "Satisfied Requirements". Under "Unsatisfied Requirements", there are three items: 1. "Complete Independent Verificaiton Worksheet" (Last update: 04/03/2025) with a "REQUESTED" status and an upward arrow. 2. "Provide a signed copy of student/spouse 2022 Fed Tax Return" (Last update: 04/03/2025) with a "REQUESTED" status and an upward arrow. 3. "Provide government-issued ID in person to FA office/TTC" (Last update: 06/10/2025) with a "RECEIVED NOT YET REVIEWED" status and an upward arrow. Under "Satisfied Requirements", there is one item: "You must read and accept Terms and Conditions" (Last update: 06/03/2025) with a "RECEIVED AND SATISFIED" status. The "Special Messages" section at the bottom contains a blue box with an information icon and a downward arrow.

## Offer

In the Award Offer tab, you will see a breakdown of the following:

- Cost of Attendance (COA)
- Student Aid Index (SAI)
- Award Information (Grants, Loans, Scholarships, and Work-Study)
- Tentative Payment Schedule

Each section is labeled with a number below corresponding to a description/explanation of information.

1. *Expected Enrollment Status*: This is the enrollment status KVCC anticipates you will enroll in and the level at which you have been awarded. You are not required to be enrolled at this level. Adjustments to awards may be made if your enrollment changes.
2. *Student Aid Index*: The Student Aid Index (SAI) is a numerical calculation made by the Department of Education (ED) based on your FAFSA application and is used to determine your financial need and award eligibility.
3. *Cost of Attendance*: Estimated cost to attend KVCC. This includes direct and indirect costs.

The screenshot displays the 'Financial Aid' dashboard for the 2024-2025 aid year. The 'Offer' tab is selected, and a 'View your Payment Schedule' button is highlighted with a green box and the number 7. Three sections are highlighted with green boxes and numbers 1, 2, and 3:

- 1 Expected Enrollment Status**: Shows 'Full-Time'.
- 2 Student Aid Index**: Shows '\$0.00' with a description: 'An eligibility index number that determines how much financial aid you would receive if you attend the school.'
- 3 Cost of Attendance**: A table showing 'Non Billable Items' for Fall 2024, Winter 2025, and Summer 2025, with a total amount of \$25,105.00.

Type	Fall 2024	Winter 2025	Summer 2025	Amount
Tuition	\$1,905.00	\$1,905.00	\$1,016.00	\$4,826.00
Institutional Fees	\$167.00	\$167.00	\$167.00	\$501.00
Books and Supplies	\$825.00	\$825.00	\$440.00	\$2,090.00
Room and Board	\$3,779.00	\$3,779.00	NA	\$7,558.00
Food	NA	NA	\$1,170.00	\$1,170.00
Housing	NA	NA	\$2,609.00	\$2,609.00
Transportation	\$995.00	\$995.00	\$995.00	\$2,985.00
Personal Expenses	\$1,091.00	\$1,091.00	\$1,091.00	\$3,273.00
Loan Fee	\$31.00	\$31.00	\$31.00	\$93.00
	\$8,793.00	\$8,793.00	\$7,519.00	\$25,105.00

4. *Grants and Scholarships to Pay for College (Gift Aid)*: Grants and scholarships are both types of free money to help you pay for college, and you don't have to pay them back, provided you meet the eligibility requirements for the awards. Awards in this section do not need to be accepted by the student.
5. *Options to Pay Net Cost (Self-Help Aid)*: Self-Help Aid is money you can get to assist with college costs, but funds are earned or repaid. These programs include work-study and student loans. Items in this section are offered and require additional actions to receive funds.
6. *Other Resources*: Students can self-report additional funds they have directly received to assist with college tuition, fees, or other expenses. Do not report scholarships or benefits that are sent/paid to KVCC directly (includes, but is not limited to third-party payments, tuition waivers, and veteran benefits).
7. *Payment Schedule*: This overview outlines your awards and payments.

The screenshot displays the Kalamazoo Valley Financial Aid Self-Service interface. It features three main sections highlighted with numbered callouts:

- Section 4: Grants and Scholarships to Pay for College**. This section contains a table with columns for Type, Fall 2024, Winter 2025, Summer 2025, and Amount. A row for 'Foundation Assistance' shows \$150.00 for Fall 2024, \$150.00 for Winter 2025, and \$0.00 for Summer 2025, with a total amount of \$300.00. The amount is marked as 'ACCEPTED' in green. Below the table, a total of -\$300.00 is displayed.
- Section 5: Options to Pay Net Cost**. This section shows a 'Net Cost' of \$24,805.00. Below this, there is a table for 'Work' with columns for Type, Fall 2024, Winter 2025, Summer 2025, and Amount. A row for 'Federal Work Study' shows \$1,500.00 for Fall 2024, \$1,500.00 for Winter 2025, and \$0.00 for Summer 2025, with a total amount of \$3,000.00. A dropdown menu is open over this row, showing options: Select, Accept, Decline, Modify, and Select (with an up arrow).
- Section 6: Other Resources**. This section includes a button labeled 'Add/View Resource' and a 'Comments' section with a text input field and a 'Send' button.

## Payment Schedule

This section breaks down an anticipated payment schedule for each award and term.

- *Expected Date*: The earliest date you can expect funds to begin authorizing to your student account.
- *Expected Amount*: The amount you are currently eligible for at your current enrollment level
- *Paid to Date*: The amount that has been fully applied to your student account. **Please note: This is not the date you will be refunded any excess financial aid funds. You will need to refer to the [“How & When Financial Aid is Paid”](#) section of the KVCC website.**

Payment Schedule for 2025-2026			
Fall 2025			
Grants and Scholarships			
Fund	Expected Date	Expected Amount	Paid To Date
Foundation Assistance	07/01/2025	300.00	0.00
Winter 2026			
Grants and Scholarships			
Fund	Expected Date	Expected Amount	Paid To Date
Foundation Assistance	10/15/2025	0.00	0.00

## Accept/Decline Awards

To accept, accept at a lower amount, or decline your awards, follow the steps below:

- Click on the Offer tab
- Under the section labeled “Options to Pay Net Cost”, each award requiring action/decision is listed.
- Select an action for each award (“Take Action” column)
  - *Accept*: To accept the award for the full amount listed.
  - *Decline*: To decline the award for the full amount.
  - *Modify*: To accept the award for a **lower** amount.
- Click “Confirm” to finalize your decision.

To accept the [2024-25 Terms and Conditions](#), please refer to the section in the appendix.

## Financial Aid History

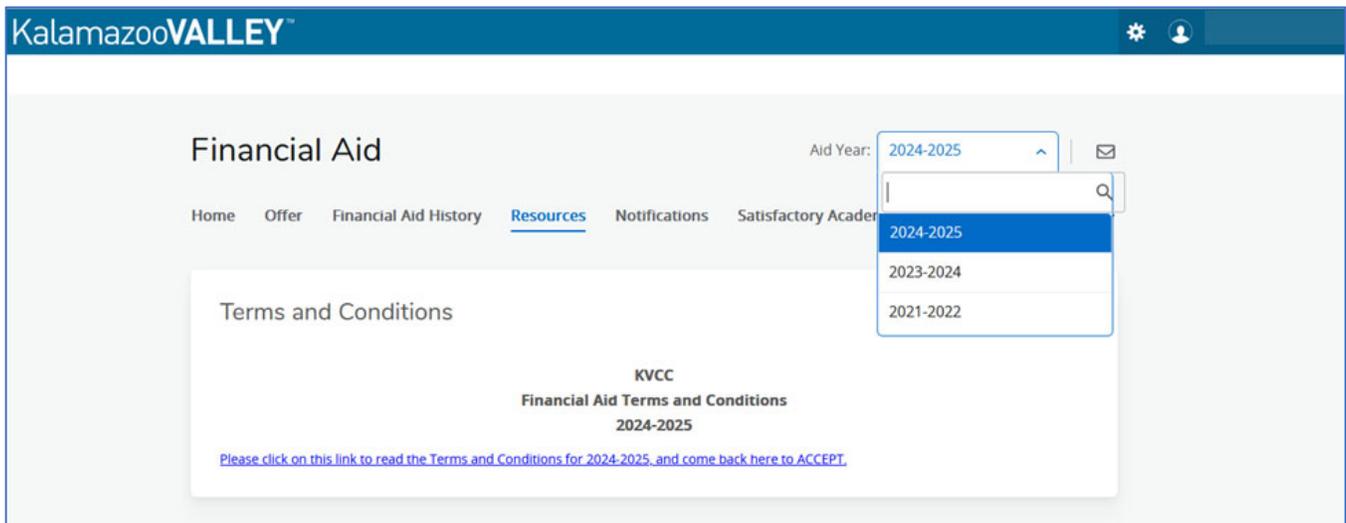
In the Financial Aid History tab, you will have access to your financial aid award history at KVCC. You can view all years at once or filter to one specific year.

Financial Aid				
				Aid Year: 2024-2025
Home Offer <u>Financial Aid History</u> Resources Notifications Satisfactory Academic Progress College Financing Plan				
All Years				\$1,814.25
Year	Fund	Period	Accepted	Paid
2025 - 2026	Foundation Assistance	09/03/2025 - 12/13/2025	\$300.00	\$0.00
2021 - 2022	Federal Pell Grant	09/08/2021 - 12/18/2021	\$3,248.00	\$0.00
		01/10/2022 - 05/03/2022	\$3,347.00	\$0.00

## Resources

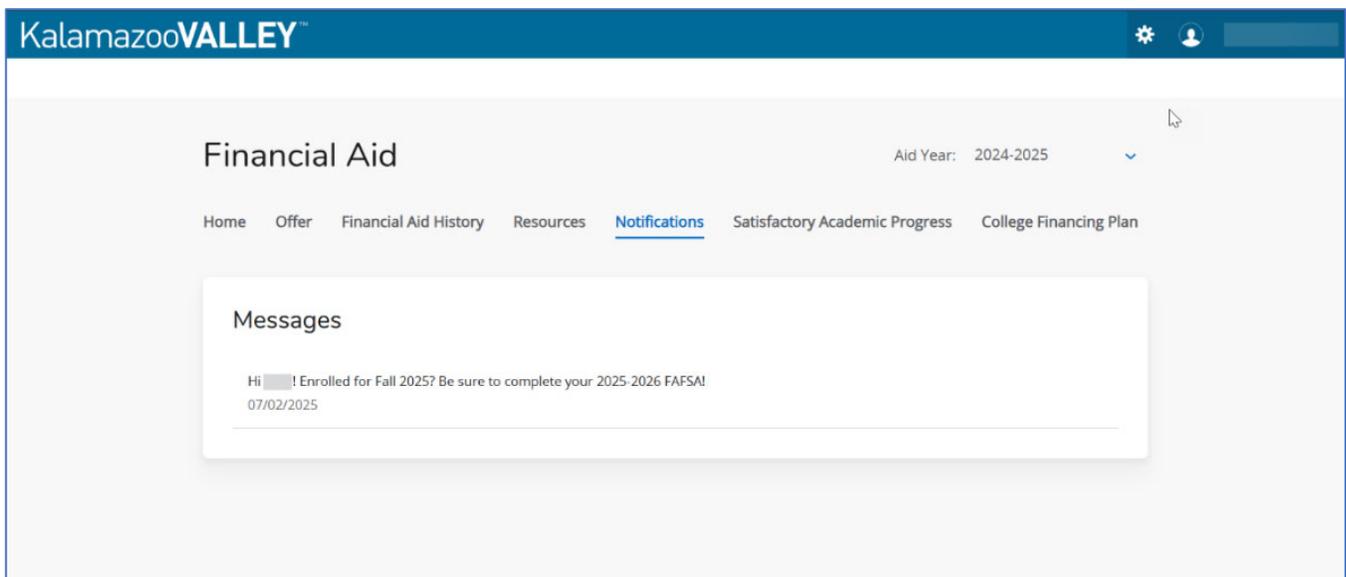
For the 2024-25 award year, the Resources tab will have a link to the Terms & Conditions for your awards, but you must accept the Terms & Conditions on the “Offer” tab. [Instructions](#) in the Appendix

Beginning with the 2025-26 award year, the [Terms & Conditions](#) can be located under “General Links” on the “Home” tab (Dashboard). By applying for Financial Aid and enrolling in classes at KVCC, you are agreeing and accepting the Terms and Conditions of Financial Aid.



## Notifications

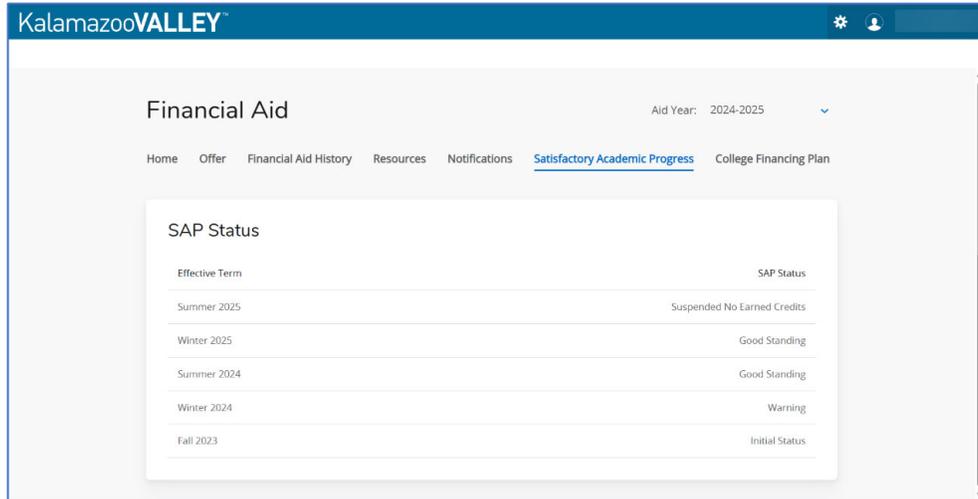
The notifications section provides you with current messages from Student Financial Services or the Financial Aid Advisor regarding your account.



## Satisfactory Academic Progress

On the Satisfactory Academic Progress tab, you can view your current eligibility status and history. You can locate our Standards of Academic Policy by clicking the links below, or on our [KVCC webpage](#).

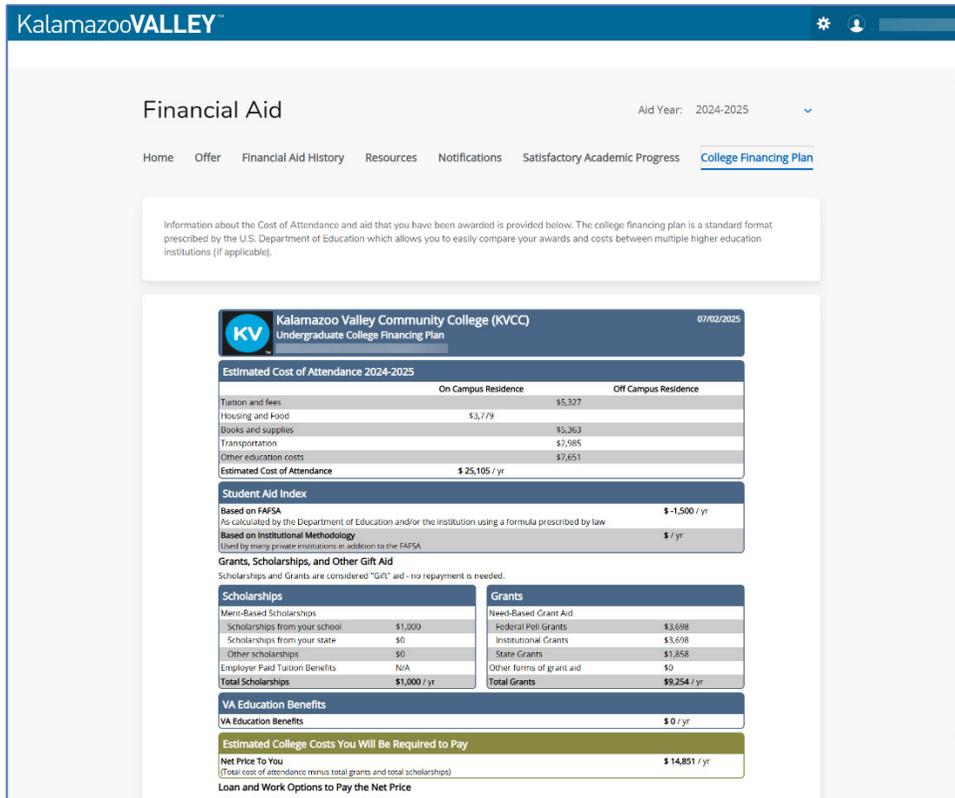
- [Summer 2025 \(and semesters prior\)](#)
- [Beginning Fall 2025](#)



## College Financing Plan

A College Financing Plan (sometimes called a Financial Aid Offer) is a clear, easy-to-read breakdown of how much it will cost to attend college and what financial aid you're getting to help pay for it.

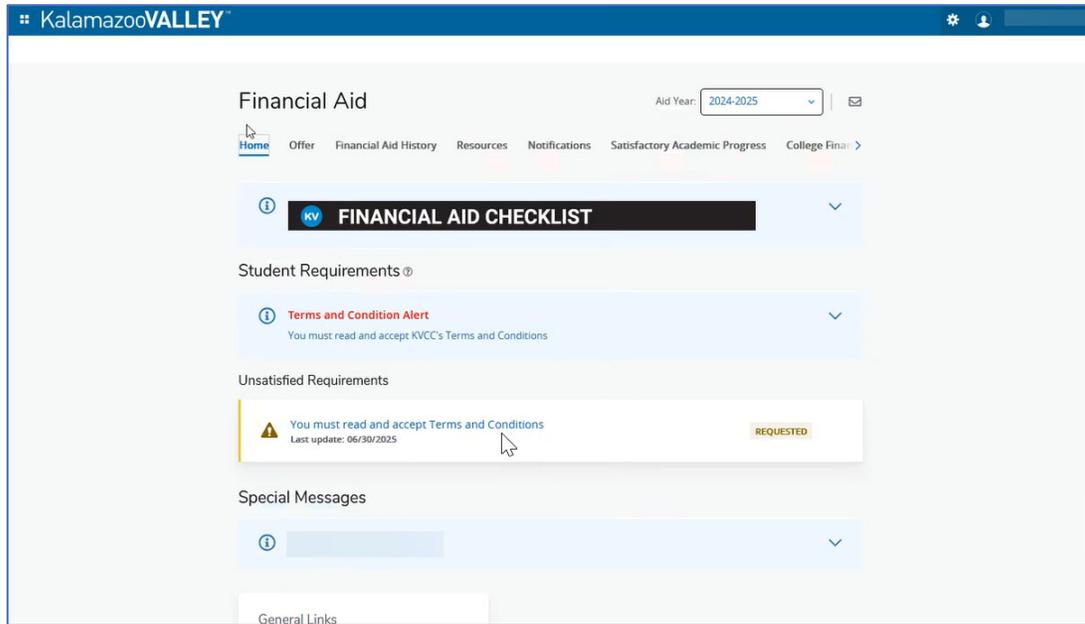
Think of it as your money roadmap for the school year!



## Appendix

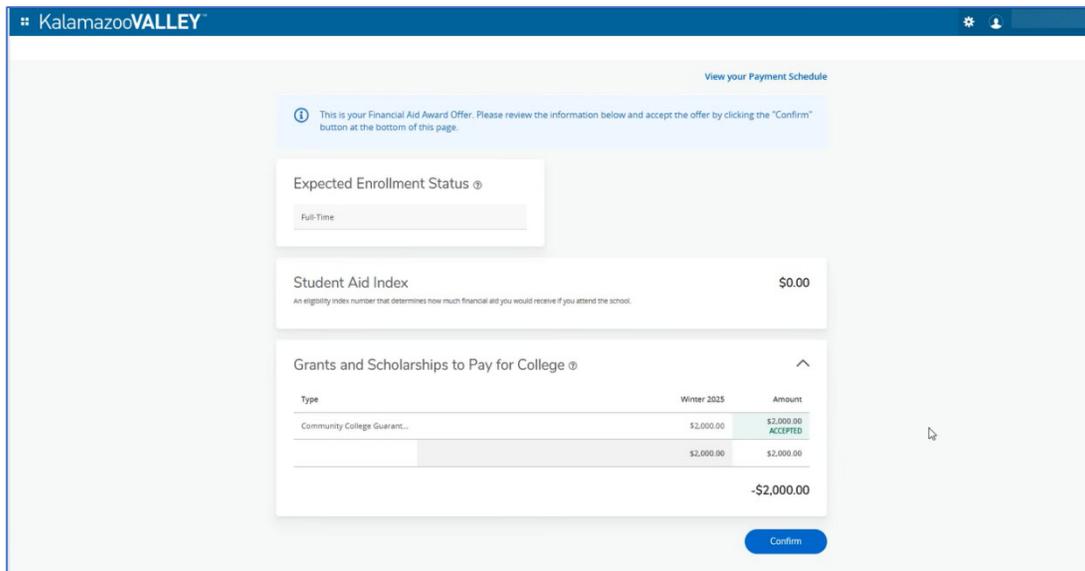
### Accepting Terms & Conditions (2024-25 Only)

You can begin the process by clicking on the link in the “Unsatisfied Requirements” on your Dashboard or by navigating to the “Offer” on the Self-Service portal.

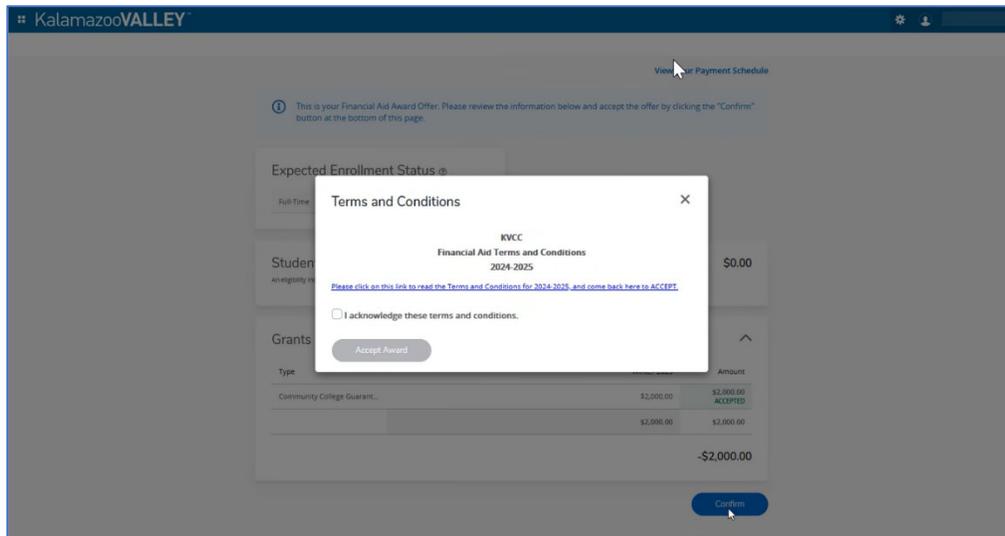


Once in the “Offer” tab, complete the following steps:

1. Review your awards
2. Accept/Decline offered awards
3. Click “Confirm” to continue through the process



- Click on the “Please click on this link to read the Terms and Conditions for 2024-25” text (document will open in a new tab)



- Once you have reviewed the document, return to the Financial Aid Self-Service portal



## Terms and Conditions — 2024-2025

I understand any financial aid that was offered to me will not be authorized or disbursed to my account until I have read and accepted these Terms and Conditions.

I understand the Student Financial Services Office at Kalamazoo Valley will communicate my financial aid information, including outstanding requirements, award notices, and required disclosures through email. Your initial financial aid offer will be mailed to the address on file at Kalamazoo Valley. Summer financial aid notification will be sent through email. I realize I can also view this information by accessing My Valley account. I understand that a paper copy of required authorizations and disclosures can be made available upon written request. (Student Consumer Information).

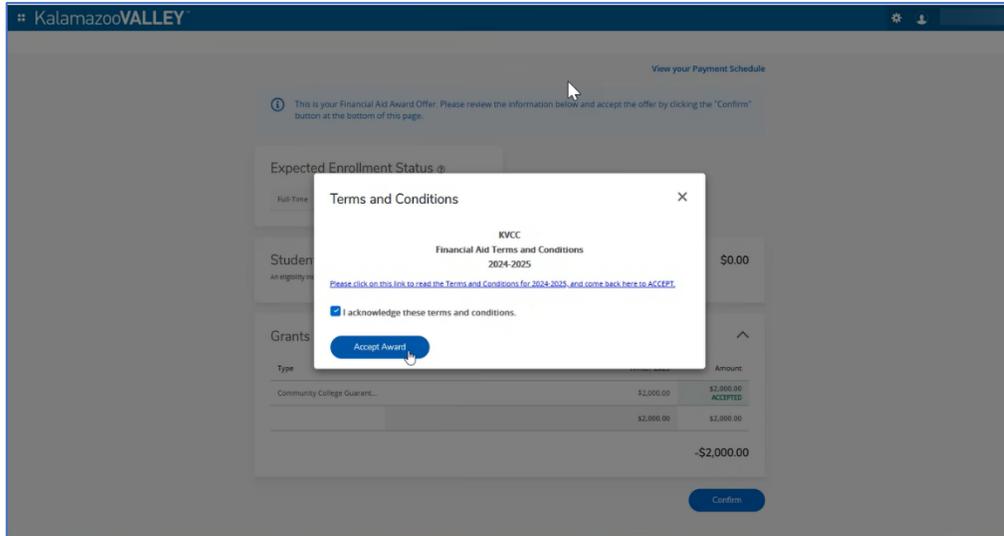
I authorize Kalamazoo Valley to apply any financial aid I receive, including Federal Title IV grant or loan aid, state aid, institutional aid, or other grant or loan, to my student account to pay for any tuition and fee charges that I incur. This authorization may be cancelled at any time. Requests to cancel must be in writing and submitted to the Student Financial Services Office.

I understand, if there is a change to these Terms and Conditions, the Student Financial Services Office at Kalamazoo Valley will notify me via email through my Kalamazoo Valley email account.

**My Financial Aid Offer could be revised if any of the following conditions occur:**

- I am enrolled for courses that are not required for my program of study.
- I have not completed verification requirements.
- Changes were made to my application information.
- An error was inadvertently made in determining my eligibility for financial aid.
- Federal/State funding authorizations change.
- There was incorrect or incomplete information provided to the Student Financial Services Office or on my FAFSA.
- I received additional financial resources that must be reported to the Student Financial Services Office.
- I am not maintaining Financial Aid Satisfactory Academic Progress.
- My enrollment status changes.
- I am receiving financial aid at more than one institution during the same enrollment period.
- I did not accept my student loan or work-study award.
- I am not pursuing an eligible certificate or associate degree program, as required for Title IV financial aid and state financial aid assistance. Post Associate Certificate, Certificate of Achievement and Unclassified Programs are **not** considered eligible programs for financial aid.

6. Check the “I acknowledge these terms and conditions”
7. Click Accept Award



8. Once completed, your requirements will be updated, and Terms & Conditions will be listed as “Satisfied” on your “Home” tab (Dashboard).

