

2025-2026 Financial Aid Terms and Conditions

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

Student Financial Services at Kalamazoo Valley will communicate my financial aid information, including outstanding requirements, award notices, and required disclosures through email. Your initial financial aid offer and any subsequent changes will be emailed to your KVCC email address. I realize I can also view this information by accessing the MyValley Self-Service Portal. I understand a paper copy of required authorizations and disclosures can be made available upon written request. (Student Consumer Information).

Kalamazoo Valley Community College will apply any financial aid received, including Federal Title IV grant or loan aid, state aid, institutional aid, or other grants or loans, to the student account to cover any tuition and fee charges incurred. This authorization may be cancelled at any time. Requests to cancel must be submitted in writing to the Student Financial Services Office.

If there is a change to these Terms and Conditions, the Student Financial Services Office at Kalamazoo Valley will notify students via email through their Kalamazoo Valley email account.

Financial Aid Offers could be revised if any of the following conditions occur:

- The student is enrolled in courses that are not required for my program of study.
- The student has not completed verification requirements.
- Changes were made to the student's application information.
- An error was inadvertently made in determining eligibility for financial aid.
- Federal/State funding authorizations change.
- Incorrect or incomplete information provided to the Student Financial Services Office or on my FAFSA.
- The student received additional financial resources that must be reported to the Student Financial Services Office.
- The student is not maintaining Financial Aid Satisfactory Academic Progress.
- The student enrollment status changes.
- The student is receiving financial aid at more than one institution during the same enrollment period.
- The student did not accept their student loan or work-study award.
- The student is 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.
- Financial aid is awarded and disbursed with the expectation that the student will attend courses through the last day of the course. If the student withdraws or ceases academic activity (unofficial withdrawal) from courses, the student may owe the college for aid received.

General Information:

- Federal/State regulations mandate that only courses in a student's declared program of study are eligible for Federal/State financial aid. The student is responsible for ensuring their courses are required for their program of study.
- Students still in high school and/or dual enrolled or in early/middle college at Kalamazoo Valley are not eligible for Federal/State financial aid. If the student is first enrolling in a program of study on or after July 1, 2012, the student must have a high school diploma, GED certificate, or a home school completion credential to receive Federal Title IV or State of Michigan funds. Students may be required to submit documentation regarding their high school completion status.
- The student is not eligible for financial aid if they indicated "guest" student status on their admissions application at Kalamazoo Valley.
- Once a student has earned a bachelor's degree, the student is no longer eligible for federal grants, which include, but are not limited to, the Pell Grant.
- Students are required to inform Kalamazoo Valley Student Financial Services if they have or will attend and receive financial aid at another college or university while also attending Kalamazoo Valley; this may affect the student's financial aid offer.
- Students are required to inform Kalamazoo Valley Student Financial Services if they become incarcerated during the 2025-2026 academic year.
- Students are required to inform Kalamazoo Valley Student Financial Services if they receive outside sources, such as Michigan Works. The receipt of outside sources may result in adjustments to the student's financial aid offer and financial obligation to Kalamazoo Valley.
- Students who did not attend KVCC during the Fall 2025 or Winter 2026 term must complete a Kalamazoo Valley Summer Intent Form (in addition to the FAFSA) if they wish to be considered for financial aid, other than the Pell Grant, for the Summer 2026 semester. Summer Intent Forms will be available March 15, 2026.
- To receive state scholarships or grants, the student must have a FAFSA on file.
- Futures for Frontliners, Michigan Reconnect, Michigan Reconnect Expansion, and Community College Guarantee only cover in-district tuition and mandatory fees. The student is responsible for outstanding balances due to books and/or inclusive access charges.

Paying for Tuition, Fees and Books and Refund Information:

- Student Financial Services is authorized to pay my tuition, fees, and any book and supply charges from my financial aid, unless I notify the office otherwise.
- The student is required to pay balances owed to the College at the time they occur, and the student is responsible for any remaining balance that financial aid does not cover.
- If a student has a credit balance on their account, a book and supply authorization for the amount over their charges may be available the week before the semester starts and will continue midway through the third week of the semester. Bookstore vouchers may be available upon request for later-starting courses by contacting the Student Financial Services Office.
- A book and supply authorization or voucher can only be used for books and supplies needed for the student's coursework and does not include the purchase of food, clothing, cards, etc.
- For 2025-26 tuition and fee charges, visit <https://www.kvcc.edu/tuition/>.

Federal Work-Study

- If the student is interested in being employed through the Federal Work-Study program, I must complete the Kalamazoo Valley Financial Aid Adjustment Form requesting work-study funds.
- If the student was awarded Work-Study funds, the student must access the My Valley account to accept or decline their Work-Study award.

Pell Grant Payments:

- Federal Pell Grant awards are calculated based on full-time attendance (**credit hours, not contact hours**) and will be adjusted based on my actual enrollment status.
- I realize my Pell Grant may be affected if I add/drop/withdraw from classes on or before the following dates:
 - Fall 2025 September 22, 2025
 - Winter 2026 January 30, 2026
 - Summer 2026 May 29, 2026
- If the student is registered in classes and chooses to add class(es) after the dates listed above, the Pell Grant will not be adjusted to cover the cost of this course(s).
- If the student needs to withdraw from a course(s), they should reach out to Student Financial Services before doing so, because an enrollment change may reduce their Pell Grant or other awards and may create an outstanding balance.
- Lifetime Eligibility Used (LEU) is tracked by the U.S. Department of Education and is based on full-time enrollment. If the student has received Pell grant funds equivalent to 12 full-time semesters, the student will not have any remaining Federal Pell eligibility for the 2025-2026 award year.

Student Loan:

- Students may be offered a Federal Direct Subsidized and/or Unsubsidized Loan, and may choose to accept this loan, accept the loan at a reduced amount, or decline the loan. If accepted, the student is responsible for repaying this loan.
- Students must read and accept the Pre-Loan Certification through the My Valley account once any loan has been awarded.
- Students offered a student loan must complete Entrance Loan Counseling and a Master Promissory Note at <https://studentaid.gov>.
- Students must be enrolled in at least six credit hours in their program of study.
- The cost of attendance budget will be adjusted if the student's enrollment status is less than full-time (12 or more eligible credit hours). This may result in a decrease in the student's loan eligibility.
- Per federal regulations, students who graduate, are enrolled in less than six credit hours, or withdraw from KVCC must complete Loan Exit Counseling if they have borrowed a federal direct student loan at any time during their higher education career.

Financial Aid Standards of Satisfactory Academic Progress, Attendance, Auditing, and Withdrawing from Classes:

- Students must meet established Financial Aid Standards of Satisfactory Academic Progress to maintain eligibility for financial aid. Go to www.kvcc.edu/financial, then Financial Aid Satisfactory Academic Progress Standards (effective beginning 2025-2026).
- Auditing courses do not count toward Financial Aid or VA benefits.
- Students repeating a course and earning a lower grade than the prior attempt will not count as a passed course for financial aid.
- Federal regulations require students to meet class attendance standards. To comply with this Federal requirement, instructors will monitor and report students who do not meet class attendance standards. If the student is reported as not meeting attendance standards, they will be administratively dropped from those classes. In turn, their financial aid offer will be reviewed and adjusted to reflect the eligible number of credit hours. If an adjustment is required, the Student Financial Services Office will revise my award and notify me of this action via email. Additional information regarding Class Attendance is on the Financial Aid website at https://www.kvcc.edu/admissions/finaid/class_attendance.html.
- Dropping courses may result in a loss or reduction of the student's financial aid eligibility, and may result in a balance owed to the college.