

**Kirtland Community College
Financial Aid Reference**

2010-2011



Welcome to Kirtland

This reference guide is designed to give students a picture of the aid programs at Kirtland Community College. As a consumer of educational services and programs, students should be fully aware of the assistance to which they may be entitled and to their rights and responsibilities.

We strongly urge students to read this guide carefully and keep it for future reference. Financing a college education can be a challenging process. To increase the possibility of receiving adequate financial support, it is very important that students understand the policies and procedures of the financial aid system.

Due to the changing nature of federal, state and institutional financial aid programs the information in this guide is subject to change without notice. The College has the right to revise any financial aid package which was incorrectly computed. The College reserves the right to make adjustments resulting from changes and new interpretations of federal and state guidelines and regulations. If it is determined that a student fraudulently submitted incorrect data on his/her application or documentation, the situation will be referred to the U.S. Department of Education for investigation and possible prosecution.

Statement of Accreditation

Kirtland Community College is accredited by the Higher Learning Commission North Central Association of Colleges and Universities. Students who wish to review a copy of the document describing the College's accreditation should contact the President's Office.

Statement of Compliance

It is the policy of Kirtland Community College that no person shall, on the basis of race, color, religion, national origin or ancestry, age, disability, physical proportions, sexual orientation, marital status, or genetic information be excluded from participation in, be denied the benefits of, or be subjected to discrimination during any program, activity,

service or in employment. For information, or to register a grievance, contact the Director of Human Resources, room 226 ADM Building, 10775 N St Helen Rd, Roscommon, MI 48653, 989-275-5000 x. 271 or 239.

Code of Conduct

The Office of Financial Aid follows Kirtland's Employee Code of Conduct (POL 5.005) which prohibits conflicts of interest. In addition, as a member of the National Association for Student Financial Aid Administrators (NASFAA) we follow the [NASFAA Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals](#).

What is considered financial aid?

Financial aid is any source of funds to help students meet their educational expenses. Kirtland offers four basic types of financial aid; funded by federal, state, college and private sources. Students may be offered a combination of these types of aid:

1. Grants – Awards usually based on financial need with no repayment required unless the student has an overpayment.
2. Scholarships – Awards usually based on academic performance and/or financial need with no repayment required.
3. Loans – Need and non-need based awards which require repayment with interest.
4. Employment – Work awards of part-time employment associated with the College.

What is the Purpose of Financial Aid?

The purpose of financial aid is to assist students who would otherwise be unable to attend college without such aid. The College practices the following philosophy in administering financial aid programs:

Parents have the primary responsibility to pay for the student's education if the student is not deemed "independent" according to FAFSA standards. Students share in this responsibility

and are expected to contribute from his/her employment and savings.

Financial aid funds are used to supplement, not replace, what the student and family contribute to meet college expenses.

Title IV Federal Financial Aid Programs at Kirtland

FEDERAL PELL GRANT

This grant provides an annual award for the 2010-2011 academic year up to \$5550 depending on the computed Expected Family Contribution from the Free Application for Federal Student Aid. These awards are prorated, depending on the actual enrollment level of the student per semester. This grant is available to students who have not yet earned a bachelor's degree. This is an entitlement program from which all students who meet eligibility requirements will receive an award.

Students who receive their first Pell Grant on or after July 1, 2008 are limited to 18 semesters of funding.

A year round Pell Grant has been established for students who complete more than one year of academic work in a single award year. No additional application is required. Students that enroll for summer will be reviewed to determine if they qualify for additional funds.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This program provides awards of \$100-\$4000 per academic year. Priority for these awards is given to Pell Grant recipients with the lowest Expected Family Contribution (EFC) determined by the Free Application for Federal Student Aid (FAFSA). The award amount is dependent on annual availability of funds and other resources that make up an individual award package. *The typical award at Kirtland Community College is \$200-250 a year.*

ACADEMIC COMPETITIVENESS GRANT

This is a grant program available only to Pell eligible students that graduated on or after January 1, 2005 and completed a *rigorous* high school program. Pell eligible students must submit a final high school transcript to the Financial Aid Office for evaluation. Students must be seeking an eligible certificate or associate degree. Freshmen may receive up to \$750 a year and sophomores may receive up to \$1300. 2010-2011 is the final year funding is approved for this program.

FEDERAL WORK STUDY (FWS)

This program is a federally funded work program used to promote part-time employment on or off campus. Employment opportunities are offered to students enrolled for a minimum of six credits that demonstrate financial need. Positions are limited and the number of hours a week a student can work varies. Students may earn up to their maximum financial need annually as determined by the Free Application for Federal Student Aid (FAFSA). All job placements are handled through the Counseling Office.

DIRECT LOAN PROGRAM

Direct Subsidized loans: The federal government pays the interest while the student is in school at least half-time, during the six-month grace period and during all deferment periods for a subsidized loan.

To apply for a Direct Subsidized loan, students must first complete the Free Application for Federal Student Aid (FAFSA) and complete all necessary documentation as requested from Kirtland. A loan request form must be submitted to initiate a loan request. This type of loan is based upon financial need. Not all students qualify for subsidized loans.

Direct Unsubsidized loans: Interest does accrue on this type of loan while students are in school, during the six-month grace period and during all periods of deferment or students have the option of paying the interest. This type of loan is not based on financial need.

To apply for an unsubsidized loan, students must first complete the Free Application for Federal Student Aid (FAFSA) and complete all required documentation requests. A loan request form must be submitted to initiate a loan request.

The loan process at Kirtland may be completed on-line, by signing the Master Promissory Note, completion of entrance counseling and the funds transfer from the U.S. Department of Education to the student account.

Michigan Financial Aid Programs

MICHIGAN COMPETITIVE SCHOLARSHIP

This is a state scholarship awarded to eligible Michigan high school graduates. Applicants must be Michigan residents with demonstrated financial need as determined by the Free Application for Federal Student Aid (FAFSA), as well as have achieved the minimum qualifying ACT score required by the Michigan Higher Education Assistance Authority. Michigan Competitive Scholarship full-year awards for 2009-2010 full-time students equal \$510. The amount is adjusted based on financial need, other gift assistance and enrollment status.

TUITION INCENTIVE PROGRAM (TIP)

A state funded program that provides tuition and fee assistance to residents who are under the age of 20 at the time of high school graduation or GED completion. Students must enroll in college within 48 months of high school graduation or GED completion. The Michigan Department of Human Services determines eligibility for this award. TIP will pay tuition and some fees, up to 80 credit hours, but no more than 24 credit hours during an academic year.

CHILDREN OF VETERANS TUITION GRANT

This grant provides undergraduate assistance to certain children of qualified veterans who meet Michigan residency requirements. To apply students should contact the State of Michigan at www.michigan.gov/osg

Institutional Financial Aid

KIRTLAND INDIAN TUITION WAIVER

This program provides free tuition (student must pay all fees) for qualified North American Indian students. Eligibility requirements include:

Confirmation of one-quarter Indian descent as verified by the Inter-Tribal Council, Michigan residency prior to July 1, 2007, and maintenance of satisfactory academic progress.

KIRTLAND NATIONAL GUARD TUITION WAIVER

A 25% tuition waiver is available to degree seeking members of the Michigan Army or Air National Guard. The application is available online or by calling the aid office.

INSTITUTIONAL WORK PROGRAM

This is an institution work program for students not eligible for federal and state work-study. See *Work Study Programs* for more information.

INSTITUTIONAL SCHOLARSHIPS

Kirtland offers a variety of scholarships funded by both the institution. Criteria and deadlines vary. A complete listing is available in the college catalog. Current scholarship opportunities can be found at:

<http://kirtland.edu/finaid/scholarships.htm>

OTHER SOURCES

PRIVATE LOANS

Private loans, also known as alternative loans are available through a variety of lenders. Eligibility criteria vary by lender as does interest rate and fees. Alternative loans require a credit history check. Contact the Financial Aid Office for a current listing of participating private lenders. Due to ever changing market conditions, interest rates and participating lenders may vary.

PRIVATE SCHOLARSHIPS

Private scholarships and educational assistance are available from a variety of sources. Be wary of any organization that charges a fee for providing you with a list of scholarships. Many local organizations provide scholarship opportunities to KCC students. Current scholarship opportunities can be found at:

<http://kirtland.edu/finaid/scholarships.htm>

How to Apply for Federal Financial Assistance

Students can submit the Free Application for Federal Student Aid using the following methods; Internet filing: www.fafsa.gov or paper (mail-in) applications are available by calling the Federal Student Aid Hotline at 1-800-4FED-AID.

The process for requesting financial aid through the College is the same for all types of need-based assistance. Students should follow these steps:

1. The student should file the Free Application for Federal Student Aid.
2. The application cannot be filed before January 1st for the upcoming fall semester. First year students applying for the Michigan Competitive Scholarship should file by March 1st.
3. Students should complete their federal tax return before filing an application for financial aid in order to provide accurate information.
4. Depending on the method used to apply, in 1-3 weeks the student will receive a Federal Student Aid Report (SAR) from the federal processor. The college(s) listed on the FAFSA will receive the same information electronically.

Priority deadlines for FAFSA submittal at Kirtland Community College

Fall Semester.....	May 1
Winter Semester.....	October 1
Summer Semester.....	April 1

The above deadlines are suggested in order to have adequate time for aid to be determined. Late applicants may not have aid determined in time for payment of tuition and fees.

Direct Loan Application Deadlines:

Loans for fall 2010	November 5, 2010
Loans for winter 2011	April 1, 2011
Loans for summer 2011	May 13, 2011

Terms and Conditions of Financial Aid

Financial Aid awards are subject to the following stipulations:

1. The student is a citizen or permanent resident of the United States.
2. To be eligible for any type of financial aid, enrollment is required. If classes are dropped after initial registration, the financial aid package may be adjusted.
3. Course repeats are not funded by aid unless the prior grade is D- or less.
4. If dropping classes decreases or cancels eligibility for financial aid, any balance owed to the College is the students' responsibility.
5. The student must inform the Financial Aid office of aid received from sources outside the office.
6. If additional financial aid is received after the award letter is issued, the award package may be adjusted or cancelled.
7. Financial aid is contingent upon the continuation of the current aid programs, sufficient appropriations and student meeting Kirtland Community College's Satisfactory Academic Progress (SAP) policy.
8. Adjustments to the award package may be required for changes in the family's financial situation, additional available funding, errors in calculations or clerical errors.
9. Financial aid received for the current award year cannot be used to pay indebtedness from a previous award year.
10. All funds received are to be used for educational-related expenses while attending Kirtland Community College.
11. In cases of enrollment at more than one institution for the same period of time, federal and state funding may only be received at one institution.
12. Students receiving Title IV aid (Pell Grants, FSEOG, ACG and Stafford loans) must enroll no later than the semester census date.

Responsibilities of the Student

1. Acquire necessary forms to complete the financial aid file.
2. Complete and return all required forms to the Financial Aid office (Roscommon campus) to complete the financial aid file in a timely manner.

3. Maintain Satisfactory Academic Progress as outlined in the institutional policy.
4. Meet all deadlines as established by the institution each academic year.
5. Read all information provided by the Financial Aid office.
6. Maintain a file of all correspondence to and from the Financial Aid office. This would include application information, appeal requests, award letters, promissory notes, employment information, etc.
7. Report outside sources of financial aid to the Financial Aid office in a timely manner.

start of each semester) for changes in enrollment. These adjustments will affect assigned budgets and award amounts and may result in reduced or cancelled awards.

6. The College reserves the right to issue adjusted award letters due to an error in calculation.
7. Loans are not packaged up front. Students must submit a loan request form in addition to completing the FAFSA.

Note: Due to the large applicant pool and limited funding allocations, not all students meeting the priority deadline are awarded funds from all programs.

Kirtland Community College Financial Aid Packaging Policy

Financial aid packages are created for students throughout the academic year. Applications whose financial aid files are complete by College priority deadlines will receive maximum consideration in the distribution of funding resources according to funding criteria. Due to limited funding, the college cannot attempt to meet the financial need of students with gift money. Kirtland Community College employs an up-front policy of packaging gift awards first, work study second, and loans last.

Guidelines for awarding financial aid:

1. The Expected Family Contribution (EFC) is determined as a result of the Free Application for Federal Student Aid (FAFSA).
2. The Federal Pell Grant is the foundation of the financial aid package.
3. Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded according to federal guidelines. Federal Pell Grant recipients with the lowest Expected Family Contribution have first priority for FEOG funding. The typical FSEOG award at Kirtland Community College is \$200.
4. Applicants not receiving FSEOG will be considered for other funds administered by Kirtland Community College.
5. Award packages are created based on "full time" enrollment. Adjustments will be made at the end of the 100% refund period (approximately two weeks after the

Awarding Procedures- Student Loans

Due to past high student loan default rates and the high drop-out rate of first time students the College's Board of Trustee's adopted the following policy:

Stafford loan requests are restricted to tuition, fees, books/supplies and an average transportation allowance, less any grants, scholarships, and/or third party assistance for any student with less than 6 college level credits completed at KCC or six transfer credits on file. Exceptions of the above must indicate extenuating circumstances, and may be appealed in writing, to the Director of Financial Aid. When policy is dictated by regulation, no exceptions can be made.

**Most recent default rate of KCC Students: 9.6% (FY2007)
Prior default rate of KCC students: 8.1 (FY2006)**

Average loan debt of May 2010 KCC graduates: \$11,220

Due to increasing levels of indebtedness and lack of academic progress towards degree completion the Office of Financial Aid has adopted these procedures.

1. Maximum Stafford loan debt is capped at \$31,000.00

Additional loan debt may be permitted on a case by case basis for independent student already having completed a bachelor's degree.

2. Students with a cumulative GPA of less than 2.00 or on financial aid probation at time of request may be delayed if adequate grants, scholarships, or third-party assistance cover the costs of tuition, fees, required books/supplies and transportation allowance.

3. Minimum loan request is \$250.
4. Students requesting a loan for one semester will be restricted to half their annual loan limit unless the student is in their final semester of enrollment for their declared program of study.
5. Students seeking additional loan funding may contact one of the alternative/private educational lenders that the College participates with. A current listing is available by calling the office.

Student loans may be declined by the student at any time before the college receives the loan proceeds. Please notify the office in writing of any decrease or cancellation request.

Increases to student loans must be requested in writing to the Director of Financial Aid. Additional documentation may be required to substantiate the request. No exceptions can be made that are not in compliance with regulations.

General Award Information

The academic period for awarding is the fall/winter/summer semesters. Students will normally be awarded for fall/winter. Federal Pell Grants will be awarded for the fall/winter semesters, with any remaining eligibility awarded for summer.

Initially, awards will be based on full-time enrollment. Adjustments will be made if actual enrollment is less than full time. If late starting classes are added or dropped prior to the start date of the class, adjustments will be made as necessary to awards. Adjustments for dropped classes may result in changes to the student's account.

Verification

Colleges must verify all applications the processor selects for verification. A minimum of 30% of aid applicants must be verified. Students selected are required to submit a copy of student and/or parent federal tax return information (2009 tax returns for the 2010-2011 award year), a verification worksheet, documentation of untaxed income and income

exclusions. Other documentation may be required depending on database match results the federal processor conducts. The Financial Aid office will send notification to students of all required documentation. Processing of a student financial aid file and awarding will only take place once all required documentation is received.

Once submitted to the Office these documents become a permanent part of the student's record and may not be copied for use in other files without student's signed authorization.

The Financial Aid Award Letter

All students receiving financial aid awards are notified with an institutional award letter. The letter contains the following information:

- Name of award program.
- Amount of award for each semester.
- Total amount of award for the academic year.

A student's total award package may not exceed the individual student's financial need. Financial need is calculated as follows:

$$\begin{aligned} & \text{Cost of Attendance} \\ & - \text{Expected Family Contribution} \\ & \text{Student's Financial Need} \end{aligned}$$

Award letters should be reviewed carefully by the student. Students wishing to decline aid should return the award letter indicating what types of aid they want cancelled or reduced.

Enrollment Levels for Financial Aid

Full time	12 or more credit hours
$\frac{3}{4}$ time	9-11.9 credit hours
$\frac{1}{2}$ time	6-8.9 credit hours
$\frac{1}{4}$ time	1-5.9 credit hours

Any courses for which there is an "I" grade on the transcript for a previous enrollment period will not be counted towards level of enrollment for a current semester for financial aid. An "I" grade means the course must be completed by a specified date without re-enrolling for the class.

Disbursement of Financial Aid

Financial aid program disbursements are applied to tuition and fee charges on student accounts at the

beginning of each semester. Other charges on the student account are the responsibility of the student. For applications received after the semester begins, disbursements will be made upon file completion; verification, if required; and eligibility of the student's SAP for disbursement. Eligibility of the student depends on enrollment status, Satisfactory Academic Progress, eligible program of study, high school diploma or equivalency, etc.

Disbursement date information is available on a per student basis by logging into the online Financial Aid System (NetPartner). Once funds are disbursed to a student's account an overage/refund check is generally mailed to the student in 3 business days.

Disbursement of aid for students enrolled in modular coursework, FLEX or late start classes may be delayed. Regulations require that the students begin the coursework for which they have been awarded aid.

First-time borrowers of Federal Subsidized or Unsubsidized Loans are required to complete "Entrance Counseling" prior to disbursement of funds. Disbursements are made as follows:

FULL YEAR ACADEMIC LOAN PERIOD

Fall / winter – Standard Programs

(1/2) **1ST Disbursement** – no sooner than 30 days after the fall semester begins.

(1/2) **2nd Disbursement** – no sooner than 30 days after the winter semester begins.

ONE SEMESTER ONLY LOAN

(1/2) **1ST Disbursement** – no sooner than 30 days after the semester begins.

(1/2) **2nd Disbursement** – no sooner than mid-point of the semester.

NOTE: Students receiving *William D. Ford Direct Loans* who drop to an enrollment level below six credits or completely withdraw in any semester are subject to the following:

- The change of enrollment is reported to the National Student Loan Data System.
- All remaining disbursements for the loan period are cancelled.
- Exit packets are mailed to the student.
- All or part of the loan may have to be repaid.

Cost of Attendance

The Cost of Attendance (COA) is comprised of several components and based on residency status, living arrangements and enrollment level. The table below provides sample budgets for the 2009-2010 academic year. Financial aid budgets for a full-time student are computed for a full year, based on an average of thirty credits a year.

	In District	Out of District	Out State
Tuition/Fees	\$2887	\$4822	\$7539
Books	\$1000	\$1000	\$1000
Personal	\$625	\$625	\$625
Living	\$4788	\$4788	\$4788
Travel	\$1900	\$1900	\$1900
Totals:	11200	\$13135	\$15852

*Based on 2009-2010 data. Figures for 2010-2011 not yet final.

Additional components may be included in the total budget if documentation is provided. The added costs will depend on the individual student circumstances but may include dependent care expense, one time computer purchase or additional training items required by instructor.

Expected Family Contribution

The formula to determine ability to contribute toward the cost of education is legislated by Congress. The Expected Family Contribution (EFC) is the result of the Free Application for Federal Student Aid (FAFSA). For dependent students the EFC is the result of a combination of the parents and student income and asset information. For independent students the EFC is the result of the student and spouse (if student is married) income and asset information.

Programs Eligible for Financial Aid

All associate degree programs are eligible for financial aid. Check with the Financial Aid office for eligible certificate programs. Most aid programs require enrollment by census date.

Open Entry/Open Exit/Industrial Trade Classes

Open Entry/Open Exit and M-TEC classes are treated like regular courses during the semester for

which the student registers. Students must complete all course work during the semester enrolled. Those classes not completed will be counted as attempted and not completed. If the student is placed on probation or termination due to non-completion, once the course(s) is complete and a grade is assigned, the Office of Financial Aid will review Satisfactory Academic Progress (SAP). *Disbursement of aid for students enrolled in these courses may be delayed. Refer to section on disbursement of financial aid.*

High School Diploma/Ability to Benefit

Completion of a high school diploma or GED are the standard ways to meet eligibility criteria to receive federal financial aid. Dual enrolled students (high school students enrolled for college courses) are not eligible for federal or state funding.

Students who have not earned a high school diploma or GED equivalency and are above the compulsory attendance age may prove *Ability to Benefit* by scoring at minimum levels on the COMPASS test. Contact the Counseling Office on Kirtland Community College's campus for additional information.

The *Ability to Benefit* requirement is applied as follows:

Requirement is met, if the Kirtland applicant scores at or above the approved passing scores on all 3 tests in the COMPASS.

Requirement is NOT met, if the Kirtland applicant scores below the approved passing score on any one of the 3 tests in the COMPASS.

Students above the compulsory age of attendance and no longer enrolled in high school may meet eligibility criteria by successfully completing six college level credits at their own expense.

Guest Student Status

Students enrolled as 'guest students' at Kirtland Community College are not eligible for federal or state financial aid. Students must be pursuing an eligible certificate or degree program at Kirtland Community College to qualify for funding.

Bookstore Charges

Students awarded financial aid are permitted to use their aid at the Kirtland Community College

bookstore. The amount a student is permitted to charge depends on remaining financial aid funds after tuition and fees are paid. Amounts charged at the bookstore will reduce the amount of a cash overage the student is eligible to receive after the semester begins.

A complete listing of required books is maintained by the Bookstore. Students are not required to purchase their books through KCC.

Work Study Programs

Students who would like to work on campus or in community service jobs may qualify for employment through the Federal Work Study Program or the Institutional Work Program.

To determine eligibility, all students must file the Free Application for Federal Student Aid (FAFSA) available in the Financial Aid office.

Minimum requirements for Federal Work Study Program:

1. Enrollment of a minimum of six credit hours each semester.
2. Must be a U.S. citizen or eligible non-citizen.
3. Not in default on a federal student loan or owe a federal grant overpayment.
4. Registered with the selective service if required to do so.
5. Qualify based on the results of the FAFSA and coordination of all other aid sources not to exceed the individual student's financial need.

Students with a Federal Work Study award will be granted an amount each semester, depending on financial need. Students may work and earn up to the total annual amount. Earnings exceeding the annual amount award will be charged to the employing department's institutional fund.

Students working under any of the work study programs must follow all rules and regulations for time cards, signature, hours of work, etc.

The Student Employment Process

1. All students interested in employment must file the Free Application for Federal Student Aid (FAFSA). The student's

- eligibility is based on the results of the FAFSA.
2. Contact the Counseling Office for a list of job opportunities. The employing department conducts interviews and selects a candidate. The employing department administrator signs the *Student Employment Form*.
 3. If hired for a position, complete the payroll forms in the Business Office.

Dropping Classes

Students are responsible to formally drop classes for which they do not wish to attend. Contact the Records Office for instructions on how to withdraw from courses. Contact the Financial Aid office before dropping to determine any financial aid consequences from the drop.

Complete Withdrawals from Kirtland Community College

Students who completely withdraw from a semester and receive federal financial aid may have to repay some or all of the aid received. (See *Return of Title IV Funds*). Withdrawals may also affect availability of future financial aid (see *Satisfactory Academic Progress*). Contact the Financial Aid office before withdrawing to determine the effects of the withdrawal. See *Title IV Return of Funds* for more information.

Federal Return of Title IV Funds for Complete Withdrawals

Under changes made by the Higher Education Act of 1998 & 2003 this policy focuses on the amount of Title IV program funds to be returned when a student withdraws from college prior to completing the semester. This policy applies only to students receiving Title IV aid (federal PELL grants, federal SEOG, and federal subsidized and unsubsidized Stafford Loans).

During the first 60% of the enrollment period, a student “earns” Title IV funds in direct proportion to the length of time he or she remains enrolled.

Students who withdraw totally from the college without completing 60% of the enrollment period will be required to repay a portion of the aid received within 45 days. For example, a student withdrawing after completing 10% of the enrollment period may need to repay up to 90% of the federal funds that were awarded to him or her.

A student’s withdrawal date is:

- the date the student began the institution’s withdrawal process, or
- the midpoint of the period for a student who leaves without notifying the school.

The institution has the option of using the student’s last date of attendance at a documented academically-related activity in lieu of any other withdrawal date.

The responsibility to repay unearned aid is shared by the school and the student in proportion to the aid each is assumed to possess.

The institution’s share is the lesser of:

- the total amount of unearned aid, or
- institutional charges multiplied by the percentage of aid that was unearned.

The student’s share is:

- the difference between the total unearned amount and the institution’s share.

After the student’s share is fully allocated among the Title IV programs, any amount owed to a grant program is reduced by half. NOTE: A student who withdraws may have charges not covered by financial aid, such as non-classroom-related items charged at the bookstore, which must be paid by the student.

NOTE: Students receiving William D. Ford Direct Loans who drop to an enrollment level below six credits or completely withdraw in any semester are subject to the following:

- The change of enrollment is reported to the National Student Loan Data System.
- All remaining disbursements for the loan period are cancelled.

Reporting Additional Financial Aid Resources

Students are required by federal regulations to report all sources of financial assistance to the Financial Aid office. All resources of aid must be included in the student's financial aid award package to ensure an over-award has not occurred.

Late Financial Aid Awards

Awards made by the Financial Aid office or notification of additional aid by the student or an outside source after the initial award letter is mailed may result in the adjustment of awards. Adjustments are made to ensure compliance with individual program requirements and to avoid over-awards in the total award package. Revised award letters are mailed as adjustments are made.

Federal Financial Aid for Attendance at Two Institutions Simultaneously

Students attending two institutions simultaneously may only receive federal and state financial aid at one institution for the same payment period. Generally, the school granting the degree is the school providing the financial assistance. Aid may be awarded based upon the combined enrollment. Appropriate paperwork must be submitted.

Kirtland Community College has consortium agreements with the Michigan Community College Virtual Learning Collaborative (MCCVLC), Ferris State University, Franklin University, Madonna University, Michigan State University, North Central Community College, Alpena Community College, and Mid-Michigan Community College.

Students are solely responsible for submitting paperwork to the financial aid office and for making payment arrangements at their other school. Aid cannot be sent to other schools on the student's behalf.

Satisfactory Academic Progress Standards

To be eligible for financial aid, student must be in Good Academic Standing and making Satisfactory Academic Progress, as defined below, toward the completion of a one-year

certificate or degree program. This policy applies to all students receiving assistance from any financial aid program administered by the Kirtland Community College financial aid office. This policy is separate from the college's general probation policy and is monitored at the completion of each semester of enrollment. The following standards must be met in order to continue to receive financial aid.

Good Academic Standing

Good Academic Standing means maintaining a current grade point average (GPA) of 2.00 or better. In addition, once the student has completed a cumulative total of 60 credit hours, the student must maintain a cumulative GPA of 2.00.

Satisfactory Academic Progress

Satisfactory Academic Progress means that the student is making reasonable progress toward completion of a degree or certificate program. For each semester of enrollment, students must complete 66% of the credits for which they were awarded aid.

A student shall not receive financial aid for credit hours attempted beyond a maximum of 150 percent of the published length of their declared program of study. For most associate degree seeking students, aid is cut off at 93 credits. Upon completion of a program of study, a student may be considered for financial assistance for a new program of study. Kirtland Community College limits financial aid eligibility to a maximum of three eligible certificates (without completing an associate degree) and no more than three associate degrees. In addition, the following rules, also apply:

- Classes taken for audit will not be considered when determining eligibility.
- Incomplete (I) grades are considered as failures to complete unless and until changed to passing grades.
- No more than 30 credit hours of remedial classes will be approved for financial aid.
- Repeated courses will be allowed only if the previous course grade was less than a 1.00.

- Students may continue to receive financial aid during their probationary semester. Students must satisfactorily complete at least six credit hours in order to have their probation considered for removal. Failure to satisfactorily complete the probationary semester will result in termination from financial aid.

Request for Adjustment to Information Reported on FAFSA

Students may request that the financial situation of the family be re-evaluated for the following reasons:

1. Drastic changes to income due to unemployment, death, disability.
2. Medical expenses not paid by insurance.
3. Including parent in number in college.

By completing the *Special Circumstances Review* form (available in the Financial Aid office) and providing required documentation, a professional judgment *may* be used to adjust information that may affect the family contribution.

Personal Student/Parent Documentation

All paperwork submitted to the Financial Aid office is held in strict confidence under the guidelines of the Privacy Act. Required personal documentation must be maintained in the student files due to federal regulations. If the student requests a copy of documentation from their file, a signed request by the student is required for student information, and a signed request by the parent is required for parent information.

Dependency Override

A change in the dependency status of the student based on documented special circumstances. Unmarried students without dependents under the age of 24 may be considered independent of their parent(s) if an unintentional, involuntary or uncontrollable break in the family relationship has occurred. Students must submit the Appeal to Dependency Status Form along with documentation. Requesting a dependency override does not guarantee approval.

VA Educational Benefits

Educational benefits available include:

1. Chapter 30, Montgomery GI Bill
2. Chapter 31, Vocational Rehabilitation
3. Chapter 33, Post 9/11 GI Bill
4. Chapter 35, Educational Assistance for Veteran's Dependents.
5. Chapter 1606, Montgomery GI Bill Selected Reserve Educational Assistance.
6. Chapter 1607, Reservists called to active duty.

VA Application Process

VA Application forms are available online at www.gibill.va.gov or at the Office of Financial Aid. Students previously receiving educational benefits elsewhere must complete a Request for a Change of Place and/or Program Form and have transcripts sent to Kirtland for evaluation.

Certification of Enrollment

Students must request certification of enrollment each semester. The KCC Veterans Certification Request Form must be fully completed and returned to the Office of Financial Aid along with a class schedule.

Pay Rate

Monthly rates vary according to which VA program is providing and assistance and by the student's course load status. Check the VA website at www.gibill.va.gov for pay rates.

Consequences of Dropping Classes

If a student receiving VA benefits drops a class and it changes the course load the drop will be reported to the VA. If a student fails a course, the last date of attendance in the course will be reported. Students are responsible for any overpayment due to their withdrawal (unofficial or official), or class failure.

Satisfactory Progress

A VA student placed on academic probation may have a maximum of two consecutive semesters to raise the cumulative GPA to 2.00. Failure to do so will make the student ineligible for recertification and unsatisfactory progress will be reported to the VA.

Contact Information

KCC Financial Aid Office

Telephone: 989-275-5000 ext. 257

Facsimile: 989-275-6789

Email: finaid@kirtland.edu

Christin Horndt, Director of Financial Aid

Telephone: 989-275-5000 ext. 310

Email: horndtc@kirtland.edu

Audrey Larkin, Financial Aid Specialist

Telephone: 989-275-5000 ext. 260

Email: larkina@kirtland.edu

Laurel Dankert, Data Support Specialist

Telephone: 989-275-5000 ext. 330

KCC Records & Registration

989-275-5000 ext. 251

KCC Accounting

989-275-5000 ext. 218

KCC Bookstore

989-275-5000 ext. 273

Numbers and Websites

Federal Student Aid Hotline

1-800-4FED-AID

Michigan Office of Scholarships & Grants

1-888-4-GRANTS

Direct Loan Servicing

1800-848-0979

Nelnet Loan Servicing

1-877-804-3603

Sallie Mae Loan Servicing

1-888-2SALLIE

FAFSA Online

www.fafsa.gov