KCTCS STUDENT AID WEB Consumer Information

Education after high college costs you time, money, and effort. It's a big investment, and you should carefully evaluate the college you are choosing. Kentucky Community and Technical College System colleges participate in the following U.S. Department of Education Title IV programs:

- **Federal Pell Grants**
- **Federal Supplemental Educational Opportunity Grants (FSEOG)**
- **Federal Work-study**
- **Federal Family Educational Loans**

State program funds are available in the form of grants, scholarships and waivers.

Grants are student financial aid based on need and do not have to be repaid.

The Work-study Program lets you work and earn additional money to help pay for college.

Loans must not only be repaid but interest charges increase the repayment amount.

GENERAL INFORMATION

Student Eligibility

To receive aid from the federal student aid programs you must:

- Have student financial need as demonstrated by your application on the Free Application for Federal Student Aid (FAFSA).
- Have a high school diploma or a General Education Development (GED) Certificate, or pass any test approved by the U.S. Department of Education as a demonstration of your ability to benefit from college. GED preparation and testing information is available at the Office of Student Affairs at your local college.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. Some colleges offer a few certificate programs that are not long enough to meet Federal standards of student aid eligibility unless you are pursuing a more advanced credential of which the ineligible certificate is a component. Ask about your certificate at your local college.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Make satisfactory academic progress toward graduation/program completion. (See section on Satisfactory Academic Progress).
- Sign a statement of educational purpose and a certification statement on overpayment and default (found on the Free Application for Federal Student Aid [FAFSA]).

- Register with the Selective Service, if required.
- If you are admitted "conditionally" you may receive student aid for one semester only. Before additional student aid can be awarded your admission file must be completed.
- All academic transcripts from previously attended colleges and universities must be evaluated for transfer credit before any Federal Title IV aid can be awarded and/or credited to your account. The only exception is if you are conditionally admitted. You have one semester to present academic transcripts in time to be evaluated.

Financial Need

When you apply for federal student aid (FSA), the information you report is used in a formula established by the U.S. Congress. The formula determines your Expected Family Contribution (EFC), which is the amount you and your family could contribute toward your education. If your EFC is below a certain amount, you will be eligible for a Federal Pell Grant, depending on your date of application, other federal and state grants/scholarships, assuming you meet all other eligibility requirements. There is not a maximum EFC that defines eligibility for the other student aid programs. These amounts also vary from year to year. Instead, your EFC is used in an equation to determine your financial student need:

- Cost of attendance
- Expected Family Contribution (EFC)
- Student Financial Need

The Office of Student Aid calculates your cost of attendance and subtracts the amount you and your family are expected to contribute (EFC) toward that cost. If there's anything left over, you are considered to have student financial need. In determining your need for aid from the FSA Programs, your student aid administrator must first consider other aid you are expected to receive.

2009-2010 Cost of Attendance for KCTCS Students
Cost of attendance is a budget allowance based on an average tuition of 11 hours and average costs used to calculate student need.

In-State – With Parents *(Avg 11 Sem Hrs – Fal/Spr)*	
Tuition	$2,750.00
Books	$750.00
R & B	$4,172.00
Personal	$800.00
*Transportation	$2,020.00
Total	**$10,492.00**

Nonresident – With Parents **Contiguous to KY Counties** *(Avg 11 Sem Hrs – Fal/Spr)*	
Tuition	$5,500.00
Books	$750.00
R & B	$4,172.00
Personal	$800.00
*Transportation	$2,020.00
Total	**$13,242.00**

Nonresident – With Parents *(Avg 11 Sem Hrs – Fal/Spr)*	
Tuition	$9,350.00
Books	$750.00
R & B	$4,172.00
Personal	$800.00
*Transportation	$2,020.00
Total	**$17,092.00**

In-State – All Others *(Avg 11 Sem Hrs – Fal/Spr)*	
Tuition	$2,750.00
Books	$750.00
R & B	$6,952.00
Personal	$800.00
*Transportation	$2,020.00
Total	**$13,272.00**

Nonresident – All Others **Contiguous to KY Counties** *(Avg 11 Sem Hrs – Fal/Spr)*	
Tuition	$5,500.00
Books	$750.00
R & B	$6,952.00
Personal	$800.00
*Transportation	$2,020.00
Total	**$16,022.00**

Nonresident – All Others *(Avg 11 Sem Hrs – Fal/Spr)*	
Tuition	$9,350.00
Books	$750.00
R & B	$6,952.00
Personal	$800.00
*Transportation	$2,020.00
Total	**$19,872.00**

NOTE: Transportation is calculated at 25 miles roundtrip **x 5 days a week **x** 32 weeks **x** $.50½ cents per mile.*

Tuition and books are adjusted based on enrollment. Books and transportation may be adjusted upward with appropriate documentation.

Dependency Status

When you apply for federal student aid, your answers to certain questions will determine whether you are considered dependent on your parents. This will determine whether you must report their income and assets as well as your own - or whether you are independent and must report only your own income and assets (and those of your spouse, if you're married). Students are classified as dependent or independent because federal student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for their post secondary education. You are an independent student if at least one of the following applies to you:

- You were born before January 1, 1987;
- You are married;
- You are enrolled in a graduate or professional educational program (Beyond a bachelor's degree);
- You support legal dependents other than a spouse;
- You are an orphan or ward of the court (or were a ward of the court until age 18); or
- You are an eligible veteran of the U.S. Armed Forces.

If you claim to be an independent student, KCTCS Office of Student Aid may ask you to submit proof before you can receive any federal student aid. If you think you have unusual circumstances that would make you independent even though none of the above criteria apply to you, talk to a student aid counselor. He or she can change your status if he or she thinks your circumstances warrant it based on the documentation you provide. But, remember the aid administrator won't automatically do this. That decision is based on his or her judgment, and it is final. You cannot appeal it to the U.S. Department of Education.

APPLYING

Remember, applying for Federal Student Aid is FREE!

What form do I use?

You apply by completing and mailing the paper Free Application for Federal Student Aid (FAFSA), by applying electronically (through your local KCTCS campus Student Aid Office Workshops), or by using the U.S. Department of Education's web site. To complete the form, you need your and your spouse's or your and your parent's 2008 income tax form (1040, 1040 A, 1040EZ, 1040 Telefile). If you did not file a tax return you need documentation of all sources of income, taxed or untaxed, such as Social Security, Black Lung, TANF, etc.

Filing Electronically at KCTCS Student Aid Campuses

1. Let Us Help You File

As a service to you, at no charge, most KCTCS colleges' offices of student aid will help you file your Free Application for Federal Student Aid (FAFSA). When you file electronically an estimate of federal aid eligibility can be completed immediately allowing you to know whether you are eligible for federal, state, or institutional aid. Check with your local campus to see if they can provide this service.

2. File Using FASFA On The WEB

Personal computers are located throughout KCTCS campuses where you can file the form yourself over the World Wide Web. You can also file on any computer that has Internet access. Generally, this allows faster processing from the Department of Education. Before applying on the WEB it is best to complete the paper FAFSA and use it to guide your answers to the appropriate questions.

You can get a paper FAFSA from your local college, your high school, or from the Federal Student Aid Information Center (1-800-433-3243).

Students and parents can apply for a Personal Identification Number (PIN) and if the name, Social Security number and date of birth (DOB) match you will receive an email address to obtain your PIN within 72 hours if you leave an email address or you may receive your PIN by US Mail. PINs allow you and your parents (if applicable) to apply, renew, make corrections and even sign the application. With the PIN you may also access NSLDS (National Student Loan Data System) for your account information. Parents of dependent students who wish to sign electronically will need a PIN also. Using an email address students can be notified when the application is received, when processed which includes an address (URL) to view the processed Student Aid Report. Apply for a PIN at www.pin.ed.gov and apply for student aid at www.fafsa.ed.gov

If you applied for federal student aid this past college year, you probably will be able to file a Renewal Free Application for Federal Student Aid (Renewal FAFSA). You will either receive it at your home address or from your college. You may also be able to file a Renewal FAFSA electronically. You do not have to use the renewal FAFSA; you can still use the new year FAFSA. If you qualify to use the Renewal FAFSA, you will have fewer questions to answer. Most of the information on the form will be preprinted and will be the same as the information you gave last year (plus any of your corrections that were processed). You will only have to write in some new information and information that has changed (for example, income or family size). All items marked with arrows must be completed even if the information is the same as last year. Check with the student aid office if you have questions about the Renewal FAFSA.

For most student aid programs, the FAFSA (or Renewal FAFSA) is the only form you need to file. Federal Family Educational Loans do require the FAFSA and an additional form. See your Student Aid Office.

Read the instructions carefully when you complete the FAFSA or the Renewal FAFSA. Most mistakes are made because students do not follow instructions. Pay special attention to any questions on income, because most errors occur in this area. When you apply, you should have certain records on hand. These records are listed on the application. You should save all records and all other materials used in completing the application because you may need them later to prove that the information you reported is correct. This process is called verification. Thirty per cent of all applicants are selected for verification. This does not mean there are errors but only that the data must be reviewed for accuracy. If verification is required, and you do not provide it, you will not receive aid from the FSA Programs, and you might not receive aid from other sources. You should make a photocopy of your application (or print out a copy of your FAFSA application) before you submit it. This way, you have a copy of the data you submitted for your own records. So be sure you keep all documents and that the information you report is accurate.

WHEN DO I APPLY?

Apply soon AFTER January 1. (You cannot apply before this date.) It is easier to complete the application when you already have your tax return completed, so you may want to consider completing your tax return as early as possible. You do not have to file them early; just have the completed information.

Do not sign, date, or send your application before January 1. If you apply by mail, send your completed application in the envelope that came with it. It is already addressed, and using it will ensure that your application reaches the correct address. Send it only by regular mail.

NOTE: You must reapply for federal aid every year. If you change colleges, your aid can be transferred by calling the Federal Student Aid Information Center at (800) 433-3243 and ask them to add your new college to your 2009-2010 Student Aid report. They will ask for the following information:

- Your name
- Social Security Number
- Date of Birth
- Permanent Mailing Address
- Your DRN (Data Release Number) The four digit number located on Part I in the upper right hand corner
- The name of your new college

WHAT HAPPENS AFTER I APPLY?

If you apply by mail, your application will be processed in approximately four weeks. Then, you will receive a Student Aid Report (SAR) in the mail. The SAR will report the information from your application and, if there are no questions or problems with your application, your SAR will report your Expected Family Contribution (EFC), the number used in determining your eligibility for federal student aid. Each college you listed on the application will also receive your application information. Each paper version of the FAFSA and the Renewal FAFSA contains a postcard you can use to track the processing of your application. Fill in the postcard with the required information, attach a stamp to the postcard, and mail it with your application. When your application is received by the Department of Education's central processing system, the postcard will be stamped with the date that it is received. You will receive the date-stamped portion of the postcard for your files. If you do not receive your SAR within four weeks of the date stamped on the postcard, you may call 1-800-433-3243 to see when your application was processed.

If you apply electronically through a KCTCS college or on the WEB, your application will be processed in about a week.

The results will be sent electronically to the college you specify. You will receive a SAR in the mail approximately two weeks after sign your application with your PIN or mail the signature page that can be printed from the FAFSA web site. The SAR will report the information from your application and, if there are no questions or problems with your application, your SAR will report your EFC. The results will also be sent to the colleges you list on your application. However, if you do not mail in the signature page so it is received within 14 days of transmitting your data, or if you indicate on your application that a printer is not available, you will receive a SAR without an EFC. Should this be the case, you (and your parents if you are a dependent student) must sign the SAR and return it to the Central Processing System. The Central Processing System will send a revised SAR to you and, if there are no questions or problems with your application, the revised SAR will include your EFC. Your college cannot award you any federal student aid until you have your EFC. When you receive the SAR you must review it carefully to make sure it is correct.

If any changes are necessary, your college will be able to submit most corrections electronically.

However you apply, if you need to make corrections your college can make the corrections for you, or you can make corrections yourself on the WEB by using your PIN or you can make corrections on Part 2 of the paper SAR, sign and date it and return it to the address given at the end of Part 2. However, your college can make most corrections faster and can review for accuracy resulting in faster processing. If the data are correct and you do not need to make changes, you can receive student aid on the basis of that information.

If your college has not received your application information electronically, you must take your SAR to the college so they can add your college to your information which will then allow them to receive your information electronically. If it has been more than four weeks since you mailed in your application and you have not heard anything, you can check by calling 1-800-433-3243 (Monday - Friday, 8 a.m. to 8 p.m., Eastern Time) or visit your college's Office of Student Aid and ask them to check on your application, or you can write to: Federal Student Aid Information Center P.O. Box 84 Washington, D.C. 20044. If you write, make sure you include in your letter your full name, permanent address, Social Security Number, date of birth, and signature.

SPECIAL CIRCUMSTANCES

Although the process of determining a student's eligibility for federal student aid is basically the same for all applicants, there is some flexibility. For instance, if your college's Office of Student Aid Staff believes it is appropriate, based on the documentation you provide, they can change your status from dependent to independent. In some cases, your college's Student Aid Staff may adjust your cost of attendance or the information used to calculate your Expected Family Contribution (EFC) to take into account circumstances that might affect the amount you and your family are expected to contribute toward your education. These circumstances could include a family's unusual medical or dental expenses, recent loss of employment, death or divorce of a spouse or parents for dependent students. If conditions such as these apply to you or your family, contact your local college Office of Student Aid. Check if you feel you have any other special circumstances that might affect the amount you and your family is expected to contribute. But remember, there have to be very good reasons for the Student Aid Administrator to make any adjustments, and you'll have to provide adequate proof to support those adjustments. In general Federal Regulations cannot be appealed however some policies can be appealed and granted if the Student Aid Director/Administrator at your college thinks your request should be granted. Appeals must be presented in writing. Specific procedures are available at your college's Office of Student Aid. Also, remember that the Student Aid Administrator's decision is final and cannot be appealed to the U.S. Department of Education.

DEADLINES

Application Submission

Whether you apply electronically or by mail, the application processor must receive your application by June 30, 2010 for the 2009-2010 college year. THERE ARE NO EXCEPTIONS TO THIS DEADLINE.

Apply as soon AFTER January 1, as you can. (Do not sign, date, or send your application before this date.) KCTCS Office of Student Aid has set no deadlines by which students must apply for student aid. However, your local college's Office of Student Aid and the state authority for administering state grant have deadlines. **Applying early** insures consideration of your information for maximum funding.

As soon as your eligibility has been determined, the Office of Student Aid will set up your account and credit your account with the amount of student aid that you have been awarded. If your charges are less than the amount awarded, you will be issued a check for the balance, which will be mailed to your address or in some cases available at your college's Business Office. Be sure your address information is current in the Records Office at your college. Each college's Office of Student Aid publishes approximate dates when and how the balances will be issued to students.

SAR Submission

Your correct, complete application information must be at your KCTCS College's Office of Student Aid by your last day of enrollment or by August 31, whichever is earlier (see your Student Aid Staff). If your college has not received your application information electronically, you must submit your SAR to the college by the appropriate deadline. Make sure you know your last day of enrollment -- it may be earlier than August 31.

NOTE: If you are selected for verification, additional deadlines apply to you. Your Student Aid Staff can tell you what they are.

Frequently Requested Telephone Numbers and Web Sites

If you need answers right away to questions about federal student aid, call the appropriate number listed below at the Federal Student Aid Information Center between 9 a.m. and 8 p.m. (Eastern Time), Monday through Friday: 1-800-4-FED-AID (1-800-433-3243), This is a toll-free number. 1-800-730-8913 TDD (for hearing impaired)

The Federal Student Aid Information Center can:

- Assist you in completing the FAFSA.
- Tell you whether a college participates in the federal student aid programs and that college's student loan default rate.
- Explain federal student aid eligibility requirements.
- Explain the process of determining student need and awarding aid.
- Send federal student aid publications to you.
- Tell you if your federal student aid application has been processed.
- Send you a copy of your Student Aid Report (SAR).
- Accept a change in your address.
- Have your application information sent to a specific college.

If you have reason to suspect any fraud, waste, or abuse involving federal student aid funds, you may call 1-800-MIS-USED (1-800-647-8733), a toll-free number, which is the hotline to the U.S. Department of Education's Inspector General's Office. You may remain anonymous, if you wish.

The Student Guide is also available online, on the Department of Education's World Wide Web site through the Internet. The site address is;
http://studentaid.ed.gov/students/publications/student_guide/index.html

Help in completing the FAFSA is available online too. The address is

http://studentaid.ed.gov/PORTALSWebApp/students/english/fafsa.jsp

A list of Title IV college codes that you may need to complete the FAFSA is available at http://www.fafsa.ed.gov/FOTWWebApp/FSLookupServlet or write to: Deferral Student Aid Information Center, P.O. Box 84, Washington, DC 20044.

FAFSA on the Web Customer Service 1-800-801-0576

- Technical Assistance
- Web browser set-up and downloading
- Modem and printer set up
- Connectivity and access

Federal Student Aid (FSA) Customer Support Inquiry Center

- Title IV policy questions 1-800-433-7327
- Application processing questions, e-mail: csb@ed.gov

Help contacting ED staff, fax (202) 260-4199

FEDERAL PELL GRANTS

What is a Federal Pell Grant?

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. (A professional degree would include a degree in a field such as pharmacy or dentistry.) For many students, Pell Grants provide a foundation of student aid to which other aid may be added.

How do I qualify?

To determine if you are eligible financially, the U.S. Department of Education uses a standard formula, established by U. S. Congress, to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC) number. Your Student Aid Report (SAR) contains this number and will tell you if you are eligible.

How much money can I get?

You receive one Pell Grant in an award year but distributed half at a time each semester. How much you receive will depend not only on your EFC, but also, on your cost of attendance, whether you are a full-time or part-time student, and whether you attend college for a full academic year or less. Pell eligible students are eligible for two (2) fulltime enrollment semesters. Students who were not enrolled for fulltime both Fall and Spring semesters are eligible for the balance of the aid for the Summer. In addition to filing the FAFSA, institutional forms must be completed for the Summer term. These forms are available at your Student Aid Office. You may not receive Pell Grant funds from more than one college at a time even if you are enrolled at more than one college at a time. (See section on Dual-Enrollment/Consortium Agreements).

Dual-Enrollment/Consortium Agreements

You may take classes at different colleges at the same time and wish the different enrollments to count toward your total enrollment.

Home College (Awarding Student Aid) and Delivering College are both KCTCS Colleges

If your classes are taken at different KCTCS colleges you do not need to do anything except provide documentation that the classes taken at colleges other than your home college are required for completion of your credential. Your dual enrollment will be identified by report but you must check with your student aid office regarding the required documentation that the classes taken at the other colleges count toward **your** degree. Your student aid paperwork is submitted to, handled by, accounted for and distributed by the Home College. The Home College is the college from which you plan to obtain a degree.

Home College (Awarding Student Aid) is a KCTCS College but Delivering College is outside KCTCS

To consider enrollment at Non-KCTCS colleges, you must pick up a Dual Enrollment form from a KCTCS college and complete the student part and provide it to the Registrar of each of the Non-KCTCS Delivering College(s). The Non-KCTCS Delivering College Registrar certifies your enrollment and forwards the completed form to the student aid office of your Home College.

In both cases the Home College Registrar verifies the classes taken from the Delivering College count toward your particular educational credential (certificate, diploma, degree) to be received from the Home College. If the classes taken from the Delivering College do not count toward the Home College credential those classes will not be included in the calculation of enrollment for eligibility purposes. In addition you are responsible for paying for all classes taken at Non-KCTCS colleges whether the classes are accepted for the degree or not.

Home College (Awarding Student Aid) is NOT a KCTCS College, but Delivering College is a KCTCS College.

You need to obtain a Dual Enrollment Form from the Student Aid Office of the NON-KCTCS Home College. The Student Aid Office or the Registrar of the Delivering KCTCS College will certify the classes you are taking. Then the Awarding College (Home) can determine the enrollment status. It is your responsibility to pay the tuition to the KCTCS college by the deadline in order to avoid being dropped for nonpayment.

How will I be paid?

KCTCS will credit your awarded funds to your college account, and whatever is left will be given to you by paying you directly, by sending a check to your address, or combine these methods.

Can I receive a Federal Pell Grant if I am enrolled less than half time?

Yes, if you are otherwise eligible. You will not receive as much as if you were enrolled full time, but your Pell Grant funds will be disbursed in accordance with your enrollment status and you will not be refused an award simply because you're enrolled less than half time.

Academic Competitiveness Grant

The Academic Competitiveness Grant provides up to $750 for the first year of undergraduate study and up to $1,300 for the second year of undergraduate study. The program became available for the first time for the 2006-07 school year for first year students who graduated from high school after January 1, 2006 and for second year students who graduated from high school after January 1, 2005. The Academic Competitiveness Grant award is in addition to the student's Pell Grant award.

To be eligible for an ACG each academic year, a student must:

- Be a U.S. citizen;
- Be Federal Pell Grant eligible;
- Be enrolled full-time in a degree program;
- Be enrolled in the first or second academic year of his or her program of study at a two-year or four-year degree-granting institution;
- Have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second year student);
- If a first-year student, not have been previously enrolled in an undergraduate program; and
- If a second-year student, have at least a cumulative 3.0 grade point average on a 4.0 scale for the first academic year.

If you are completing the Free Application for Federal Student Aid (FAFSA) online (www.fafsa.ed.gov), FAFSA on the Web will predetermine if you are eligible to answer the ACG questions.

If you have submitted a paper FAFSA and have received your Student Aid Report (SAR) indicating that you may be eligible to answer the ACG questions, please call the Federal Student Aid Information Center at 1-800-4FED-AID.

You may also contact the financial aid office at your school for assistance regarding ACG.

FEDERAL STUDENT LOANS

KCTCS colleges participate in the Federal Family Educational Loans Program (FFELP). While you should be aware these funds must be repaid with interest you may feel you need this additional funding. You do not have to be Pell eligible to receive these funds but you must apply by using the FAFSA. Each college has its own policies and procedures for processing loan funds. It is the goal of each college to educate students regarding their rights and responsibilities so as to assure students will understand the seriousness of borrowing and be capable of repaying these loans. Contact your college for information about their requirements.

Is it ever possible to postpone repayment of my loan from another college?

Yes. Under certain circumstances, you can receive a deferment or forbearance on your loan. A deferment allows you to temporarily postpone payments on your loan. If you have a subsidized loan, you will not be charged interest during the deferment. If your loan is unsubsidized, you will be responsible for the interest on the loan during the deferment. If you don't pay the interest as it accrues, it will be capitalized which means it is added back into the total, resulting in a higher total repayment amount. See the Loan Deferment Summary for the list of deferments available if your loan was first disbursed on or after July 1, 1993. For information on deferments for loans disbursed prior to that date, Direct Stafford Loan borrowers should contact the Direct Loan Servicing Center (1-800-848-0979). FFELP Stafford borrowers should contact the lender or agency holding the loans, usually Kentucky Higher Education Student Loan Corporation (KHESLC)(1-888-678-4625). You cannot receive a deferment if your loan is in default. If you are temporarily unable to meet your repayment schedule but are not eligible for a deferment, you may ask to receive forbearance for a limited and specified period. If you are eligible for forbearance, your payments are postponed or reduced. Whether your loans are subsidized or unsubsidized, you will be charged interest. If you don't pay the interest as it accrues, it will be capitalized.

For example, you may be granted forbearance if you are:

- Unable to pay due to poor health or other unanticipated personal problems.
- Serving in a medical or dental internship or residency.
- Serving in a position under the National Community Service Trust Act of 1993.
- Obligated to make payments on certain federal student loans that are equal to or greater than 20 percent of your monthly gross income.
- Military service personnel called to active duty.

Deferments and forbearances are not automatic. If you have a Direct Stafford Loan, you must contact the Direct Loan Servicing Center to request either option (1-800-848-0970). If you have a FFELP Stafford Loan, you must contact the lender or agency (usually KHEAA, 1-800-928-8926 or KHESLC, 1-888-678-4625) that holds your loan. For either program, you may have to provide documentation to support your request. You must continue making scheduled payments until you receive notification that the deferment or forbearance has been granted.

CAMPUS-BASED PROGRAMS

What is a Federal Supplemental Educational Opportunity Grant?

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional student need - that is, students' with the lowest Expected Family Contributions (EFC's) - and gives priority to students who receive Federal Pell Grants. An FSEOG does not have to be repaid.

What is the difference between the FSEOG and Federal Pell Grant?

The U.S. Department of Education guarantees that each participating college will receive enough money to pay the Federal Pell Grants of its eligible students. There is no guarantee every eligible student will be able to receive a FSEOG; students at KCTCS colleges are paid based on the availability of funds, first applied, first file complete basis and those students with the most need. This is an advantage to applying early.

How much money can I get?

KCTCS will award a student $400 for the academic year.

How will I be paid?

KCTCS will credit your account, pay you directly (usually by check mailed to your home address), or combine these methods.

What is Federal Work-Study?

The Federal Work-Study Program provides jobs for students with financial need, allowing them to earn additional money to help pay education expenses. The program encourages community service work and work related to your course of study. No special skills are needed. Dedication to assignments and punctuality are valued.

How much will I make?

Your Federal Work-Study salary will be at least the current federal minimum wage, but it may be higher, depending on the type of work you do and the skills acquired. Your total Federal Work-Study award depends on when you apply and your level of need and the availability of positions.

How will I be paid?

You will be paid by the hour. KCTCS colleges will pay you directly twice a month.

Are Federal Work-Study jobs on campus or off campus?

Both. You may be assigned to work at any of the locations of your local KCTCS campus. If you work off campus, your employer may be a private nonprofit organization, a for-profit organization or a public agency. These organizations must provide part of the funds required for your salary.

Can I work as many hours as I want?

The amount you earn cannot exceed your total Federal Work-Study award. Each KCTCS College's Office of Student Aid will determine the number of hours to be worked. When assigning work hours, KCTCS Office of Student Aid will consider your class schedule and your academic progress.

NO CHILD LEFT BEHIND (formerly America Reads/Counts)

No Child Left Behind is a Federal work-study program assisting elementary school children in learning to read and count to level. Check with your local college about this program.

STATE PROGRAMS

The following state-sponsored programs are available to Kentucky residents attending colleges in Kentucky. They cannot be used by non-residents to attend Kentucky colleges, or residents to attend out-of-state institutions except in very specific situations. Kentucky Higher Education Assistance Authority administers these programs. More detailed information is provided on the website www.kheaa.com

The **College Access Program (CAP)** provides grants to Kentucky's financially needy students to attend Kentucky colleges. CAP Grants are awarded to Kentucky residents enrolled for at least six semester hours and seeking an eligible educational credential. The amount varies yearly and is determined by Kentucky Higher Education Assistance Authority.

The **Kentucky Educational Excellence Scholarship (KEES)** is a scholarship designed to encourage and reward high school students for good performance during their high school careers. GPA determines the amounts for each year of study and bonus dollars are awarded for ACT scores. Students must have graduated in May 1999 or thereafter. Students must be seeking an eligible educational credential.

A "**Jeff Green Scholar**" is a special designation for students who earn a 4.0 grade point average for all four years of high school, beginning with the 1998-99 academic year or later, and attain a 28 or above on the ACT by graduation. Students in the graduating class of 2002 were the first students who can qualify as Jeff Green Scholars. The title honors the late State Senator Jeff Green from Mayfield who served in the Kentucky General Assembly from 1992 to 1997.

The **KHEAA Teacher Scholarship Program** provides student aid to highly qualified Kentucky students pursuing initial teacher certification at participating Kentucky institutions. All applicants must be Kentucky residents enrolled full-time unless in the final term of a teacher certification program and less than full-time is required to complete the program. Applicants must demonstrate financial need. If the student does not teach according to the required provisions the scholarship becomes an interest- bearing loan. Applications are available at your local college or by calling 1-(800) 928-8926.

The **KHEAA Early Childhood Development** Scholarship provides student financial aid in non-repayable tuition scholarships for Kentucky residents who are pursuing one of the following:

> Associate of Arts (AA), Associate of Applied Science (AAS), or Bachelor of Science (BS) in interdisciplinary early childhood education, or early childhood special education, early childhood development, or a related degree that is approved by the Early Childhood Development Authority.

- Kentucky Early Childhood Development Trainers Certificate
- Kentucky Early Childhood Development Director's Certificate
- Childhood Development Associate Degree

For this scholarship students must enroll for not more than 9 credit hours of appropriate program college classes and be employed at least 20 hour a week in a participating early childhood development facility. Check with your childcare facility.

Kentucky Affordable Prepaid Tuition (KAPT) is a plan to help families save for their children's college education. Tuition paid at today's rates will grow to cover rates charged by public institutions. To request more information call toll-free 1-888-919-KAPT.

The Kentucky Educational Savings Plan Trust (KESPT) can help families save in a planned way for a child's higher education. A Trust account can be opened for the beneficiary at any age; the account owner determines the method, schedule, and amount of contribution. Earnings are exempt from Kentucky taxes and are deferred from Federal taxes until distribution. Deposits can be as little as $25 (or $15 if made by payroll deduction), and the Trust offers competitive savings rates. The younger the child is when participation begins, the better the family will be prepared to meet the growing educational costs. To request more information call toll free 1-877-598-7878.

THE KHEAA Work-Study Program provides career-related work experience for participating Kentucky resident students attending approved in-state postsecondary institutions. Kentucky employers provide jobs, most of whom are private entities. The student must be enrolled or accepted for enrollment for at least half time, making satisfactory academic progress, and not be in default on a Federal Student Loan nor owe a refund on a KHEAA grant.

Kentucky Department of Education sponsors the **Minority Teacher Scholarship** provides a maximum scholarship of $2000 for minority students enrolled in Kentucky's public institutions who want to become teachers or principals. For further information contact:

Michael Dailey

Division of Minority Educator Recruitment & Retention

17th Floor 500 Mero Street

Frankfort, Kentucky 40601

Phone (502) 564-1479

The Commonwealth of Kentucky sponsors The Kentucky Transitional Assistance Program (K-TAP). This program provides student and medical assistance to needy dependent children in Kentucky and the parents, or relatives, with whom the children are living. **K-Tap** helps families find jobs or get training that leads to a job. Adults getting **K-TAP** must take part in the Kentucky Works Program and may include but is not limited to: on the job training, work experience and vocational training.

STATE-MANDATED SCHOLARSHIPS and WAIVERS

To view these statutes in their entirety, visit the Legislative Research Commission' Web site

http://www.lrc.state.ky.us/search.htm

- **Scholarships for Faculty and Staff - KRS 164.020(32) -** Any regular or full-time employee of a public postsecondary education institution or a state or locally operated secondary area technology center may take 6 credit hours at a public postsecondary education institution. The institution is to waive the tuition. House Bill 240, 2000 Regular Session, added full-time employees of state or locally operated secondary area technology centers.

- **Scholarships for the Elderly - KRS 164.284 -** tuition and fees for persons 65 years of age and older are to be waived at public postsecondary education institutions. If classes are filled, the institution may deny "admission."

- **Dependents of Deceased or Disabled Kentucky Law Enforcement Officers & Firefighters KRS 164.2841**- Free tuition at a state-supported college for the survivor of a police officer, firefighter, or volunteer firefighter killed in the line of duty. Student must be a biological or adopted (not step) child whose parent or a non-remarried widow or widower whose spouse was a resident of Kentucky upon becoming a law enforcement officer, firefighter, or volunteer firefighter who was killed while in active service or training for active service or who died as a result of a service connected disability. These provisions apply to any firefighter or volunteer who is killed or dies on or after July 1, 1989.

- **KRS 164.2842-Free tuition** at a state-supported college for the widow, widower, or child of a police officer, firefighter or volunteer firefighter permanently or totally disabled in the line of duty. Student must be a biological or adopted (not step) child whose parent or a non-remarried widow or widower whose spouse- was a resident of Kentucky upon becoming a law enforcement officer, firefighter, or a volunteer firefighter and who was permanently and totally disabled while in active service or in training for active service. A living law enforcement officer, firefighter, or volunteer firefighter must be officially rated permanently and totally disabled for pension purposes or 100 percent disabled for compensation purposes or if deceased, must have held such a rating at time of death. Tuition is waived (1) until the child reaches age 23 (no age restrictions for spouse) or (2) for a maximum of 36 months.

- **KRS 164.505-Free tuition** at a state supported college for dependents, widow or widower or members of the Armed Forces or of members of the National Guard killed while in service or having died as a result of service-connected disability.
- No tuition will be charged if the person’s deceased parent or step parent, or if the person's deceased spouse if the person has not remarried, was a resident of the Commonwealth of Kentucky upon joining the Kentucky National Guard or upon entering military service and (1) was killed while serving in state active duty, active duty for training, or inactive duty training with the Kentucky National Guard, or while on active duty in the Armed Force of the United States, during a national emergency, or wars declared by Congress, or actions of the United Nations, or was killed by hostile fire while on duty in the Armed Forces of the United States or the Kentucky National Guard; or (2) died as a result of a service-connected disability acquired while serving in the state active, active duty for training, or inactive duty training with the Kentucky National Guard or Reserve Component, or while on active duty in the Armed Forces of the United States during a national emergency, or wars declared by Congress, or actions of United Nations.

- **KRS 164.515-**Spouse or child of permanently disabled member of the member of the National Guard, war veteran, prisoner of war, or member of the Armed Services missing in action exempt from tuition. Conditions: (1) The spouse, regardless of age, and any child, stepchild, or orphan of a permanently and totally disabled member of the Kentucky National Guard or Reserve Component injured while on state active duty, active duty for training, or inactive duty training, or a permanently and totally disabled war veteran or a one hundred percent (100%) service-connected disabled veteran regardless of wartime service, or prisoner of war or member of the Armed Services declared missing in action, who is over the age of seventeen (17) and under the age of twenty-three (23) shall not be required to pay any tuition upon his admission to any state-supported institution of higher education for a period not in excess of thirty- (36) months in order to obtain a diploma, nor in excess of the lesser number of months required for a certificate of completion. (2) To be entitled to benefits under this section the parent or stepparent of the child claiming benefits if living must be rated permanently and totally disabled for pension purposes or one hundred percent (100%) disabled for compensation purposes by the United States Veterans Administration or the Department of Defense or if deceased the claim to benefits is to be based on the rating held by the veteran at the time of death or if a prisoner of war or missing in action, must have been declared as such by the Department of Defense. Members of the Kentucky National Guard must be rated permanently and totally disabled as provided in KRS Chapter 342. The parent's, stepparent's, or spouse's service and rating must be evidenced by certifications from the records of the Kentucky Department of Military Affairs, Veterans Administration Records, or the Department of Defense of the United States.

- **KRS 164.507-**The non-remarried spouse, regardless of age, and any child, step-child, or orphan, between the ages of seventeen (17) and twenty-three (23), of a deceased veteran shall not be required to pay tuition fees upon admission to any state-supported institution of higher education for a period of not in excess of the thirty-six (36) months in order to obtain a diploma, nor in excess of the lesser number of months required for a certificate of completion, if the deceased parent or spouse: A. (1) Served in the Armed Forces of the United States during a national emergency, wars declared by Congress, or actions of the United Nations; or (2) Died while on active duty in the Armed Forces of the United State regardless of wartime service; or (3) Died as a result of a service-connected disability acquired while on active duty with the Armed Forces of the Unites States regardless of wartime service; and B. (1) Was a resident of Kentucky at the time of death; and (2) If discharged, was under honorable conditions.

- **KRS 164.480**- Every person who was engaged in any branch of the military or naval service of the United States, prescribed and classified by the United States War Department as a part of such service, during wars that were declared on April 6, 1917, and any wars declared thereafter, respectively, and who at the time of his enlistment was a resident of Kentucky, is entitled to a free scholarship in any state higher educational institution that he chooses for a period required for the completion of the course of study selected by him. The scholarship includes free tuition, fees, room rent, fuel and lights, and the advantages and privileges of the institution, but does not include free board. Provided, however, that if the federal government provides for the education of veterans of any wars herein referred to, then this section shall not apply to such veterans.

- **KRS 164.490**- Scholastic requirements for scholarship

  All persons eligible to the scholarship provided by KRS 164.480 shall meet the scholastic entrance requirements prescribed by the higher education institution for the course of study chosen by the applicant.

- **KRS 164.500**- each applicant for the scholarship provided by KRS 164.480 shall file his application at least thirty (30) days prior to the beginning of the semester of the college year at which he desires to enter. The application shall be accompanied by his certificate of honorable discharge from the service, which shall be returned to him upon admittance.

- **KRS 2845**- Tuition-free courses for supervising teachers and resource teachers

  In recognition of the valuable service to the preparation of teachers and the need for all teachers to have continual professional growth, a supervising teacher or a resource teacher for teacher interns may, with prior approval of the course-offering institution, take a minimum of six (6) credit hours per term at any public postsecondary institution and pay no tuition. The teachers covered in this section may exercise the tuition-free course option only if there is available space within a given course offering. A postsecondary institution shall not be required to establish a course to meet teacher requests.

  The tuition-free courses may be used to partially satisfy requirements for an advanced degree. Each public postsecondary education institution shall establish the procedures for implementing the provisions of this section, effective August 1, 2000.

- **OUT-of-STATE Waiver**- The Kentucky and Community and Technical College System offers a waiver for out-of-state tuition and fees to encourage students who live in neighboring counties in the contiguous states to enroll in KCTCS institutions where a reciprocity agreement does not exist. Out-of-state students awarded the waiver pay tuition and fees at the in-state rate with the remaining out-of-state portion of tuition and fees waived. Please contact your local college for details.

- **SECURING EDUCATIONAL EXCELLENCE in KENTUCKY (SEEK) WAVIER**

The Kentucky Community and Technical College System offer a waiver of tuition for secondary (high school) students who enroll at a KCTCS college in specific technical programs.

- **Non-SEEK High School Waiver**- Tuition for non-seek high school students enrolled in colleges that have a signed memorandum of agreement (MOA) with the high school/district. MOA must be retained for audit purposes.

- **CORRECTIONS WAIVER**- Per a memorandum of Agreement (MOA) with the Kentucky Department of Corrections, KCTCS colleges are authorized to award tuition waivers for students taking courses at Kentucky's correctional facilities. Please contact your local college for details.

- **CUSTOMIZED COURSE WAIVER-** Colleges of the Kentucky Community and Technical College System, on an exceptional basis, shall have the authority to provide a waiver for customized course offerings. Waivers for customized courses shall be of significant off setting benefit to the college's community. Written documentation regarding the reason and benefit of the waiver must be maintained for audit purposes.

- **TUITION/FEES WAIVER FOR FOSTER CHILDREN OR ADOPTED CHILDREN who are or were a ward of the court**

Student may be full-time or part-time and must complete the Free Application for Federal Student Aid. To determine the amount of the tuition waiver to be applied, the college uses three numbers: First the sum of the tuition waiver, plus other student financial assistance from all sources (except certain loans and work study) is calculated. Then the cost of attendance as defined in 20 U.S.C. sec. 108711, is compared to that sum (tuition plus financial assistance). If that sum exceeds the total cost of attendance, then the tuition waiver shall be reduced by the amount exceeding the total cost of attendance.

KRS 164.2847 KCTCS SCHOLARSHIPS FOR KENTUCKY RESIDENTS
THE PRESIDENT'S SCHOLARSHIP provides funds to each KCTCS College to reward/recruit students with outstanding academic performance, and unmet financial need as demonstrated by application for financial aid. Each college has additional criteria by which these funds are awarded.

JOHN T. SMITH SCHOLARSHIP provides funds to minority students who will attend a KCTCS Community/Technical college for at least one academic year as at least a half time student, maintain a 2.5 GPA and plan to attend a four- year institution. Applicants must have unmet financial need demonstrated by application for financial aid. Additional criteria may apply at individual colleges.

COMMONWEALTH SCHOLARSHIP provides funds for recent high school graduates using the following criteria:

1. Kentucky resident

2. Current year high school valedictorians

3. Valedictorians who graduated from high school during the previous academic year

4. Salutatorians and the upper 10% of the current high school graduating class

5. Students must have unmet financial need demonstrated by application for financial aid.

THE KENTUCKY COLONELS BETTER LIFE SCHOLARSHIP provides funds for two students in each of the 16 KCTCS college districts in the amount of $2500 per year for fulltime attendance in pursuit of a KCTCS associate degree. The KCTCS Scholarship Committee will select the students. An eligible student must be a single working parent with at least one child under the age of 12. The student must have unmet financial need demonstrated by application for financial aid, and demonstrate enthusiasm for learning and potential for academic success. The scholarship is renewable for a second year if the awardees maintain full-time enrollment and satisfactory academic progress toward the completion of their degrees as determined by the college scholarship committee.

MARTHA C. JOHNSON TUITION SCHOLARSHIP FOR Transfer Curriculum Sophomores provides one KCTCS sophomore student (30 hours completed), with a GPA of at least 3.0 with unmet financial need demonstrated by application for financial aid, and documented outside community service and involvement. To be eligible for the competition students must write a one-page essay about their career choice, personal values and community service. Eligibility will be evaluated by the KCTCS Scholarship Committee.

WILLIAM FOSTER TICHENOR TUITION SCHOLARSHIP for a sophomore (30 hours completed and admitted to the nursing program) nursing student. To be eligible the student also must have at least a 2.5 GPA and have unmet need as demonstrated by application for financial aid. A one-page essay about their career choice and personal values must be forwarded to the KCTCS Scholarship Committee for evaluation.

ROBERT STEPHEN WEIMANN TUITION SCHOLARSHIP for Non-traditional Harlan County Residents provides tuition funds to students who have previously demonstrated potential for academic excellence, are at least 25 years old and have unmet financial need as demonstrated by application for financial aid. College scholarship committees will evaluate candidates.

CHARLES E. CRAMNER-LIQUID TRANSPORTERS, INC. TUITION SCHOLARSHIP provides funds for the children of active employees with at least one year of service or children of employees who were deceased at the time of employment and whose spouse has not remarried. Students must be enrolled full-time, meet satisfactory academic progress and have unmet financial need as demonstrated by application for financial aid. Six semesters can be paid as long as the recipient maintains full-time enrollment and has a GPA of at least 2.5 and funds are available. Children of officers and directors of Liquid-Transporters are ineligible. Application must first be made to the Human Resources Office (Payroll) of Liquid-Transporters and then to the financial aid office of the selected college. The college can provide the application form.

Additional information about these scholarships is available at your local KCTCS College.

THIRD PARTY ASSISTANCE PROGRAMS

There are a number of outside agencies who offer educational assistance and other services to students. Listed below are some these agencies, a brief description of the programs they offer and contacts for each. The staff in your college's Office of Student Aid is available to assist students in dealing with these agencies.

VETERANS AFFAIRS

Through the Office of Veterans Affairs a number of educational assistance programs are available to eligible veterans and their dependents. These include:

CHAPTER 30 (Montgomery GI Bill/Active Duty Educational Assistance Program)

Under this program, educational benefits are provided to eligible veterans meeting specific requirements.

CHAPTER 31 (Vocational Rehabilitation)

Under this program, educational benefits are provided to service-disabled veterans to assist them in achieving independence and obtaining/maintaining employment.

CHAPTER 35 (Survivors and Dependents Educational Assistance Program)

Under this program, student aid is provided for the education of dependents (children and spouses) of deceased or disabled veterans or MIA service persons.

CHAPTER 106 (Montgomery GI Bill/Selected Reserve Educational Assistance Program)

Under this program, educational benefits are provided to eligible members of the Selected Reserve meeting specific requirements.

Veteran's Educational Benefits

KCTCS is approved for training veterans under the provisions of the various public laws commonly called the G.I. Bill. A veteran with entitlement may receive a monthly check varying in amount with his/her course load and number of dependents. A spouse or child of a veteran may receive benefits under certain conditions. Veterans or their families who think they may be eligible for benefits should contact their local Veterans Administration Office or the local KCTCS college's Veterans' Affairs Office. Students receiving V.A. educational benefits must adhere to V.A. Satisfactory Progress Standards. More information on these standards is available from the Veterans Affairs Office. Additional benefits and programs may also be available through this agency. Contact your Veterans Affairs Counselor for additional information.

KENTUCKY NATIONAL GUARD TUITION AWARD PROGRAM

This program provides awards equivalent to in-state tuition at eligible institutions to active enlisted members of the Kentucky National Guard. For information contact: Major Sharon Tyson, Kentucky National Guard, Frankfort, Kentucky @1-888-464-8273 or 1-502-607-1307. You may also contact your local National Guard unit.

KENTUCKY DEPARTMENT OF VOCATIONAL REHABILITATION

This program provides assistance to individuals who have physical or mental impairments with the goal being to assist these individuals achieve suitable employment and independence. Assistance is in the form of tuition (partial to full) and other services. For information contact: Department of Vocational Rehabilitation @1-800-373-7172 for the office nearest you.

KENTUCKY DEPARTMENT FOR THE BLIND

This program provides vocational rehabilitation assistance to individuals with severe visual disabilities so they may become independent and gain employment. Educational assistance is normally in the form of tuition, fees and books. Other services are also available. For information contact: 1-800-321-6668.

UMWA/BOCA TRAINING & EDUCATION FUND

This program is for UMWA employees, their spouses and dependents. It is not a grant or scholarship. Employees must participate by having paid into the fund. For information contact: Fund Administrator, UMWA/BOCA Training & Education Fund, 4600 Powder Mill Road, Beltsville, MD 20705-2675 or call 1-800-646-3544.

SOCIAL SERVICES PROGRAMS

Through the local social service agencies, a variety of programs are available to assist students. Those dealt with at KCTCS Colleges are**: Kentucky Works (JOBS),** which provides training and job-seeking assistance to recipients of the **KTAP** program. Assistance is normally in the form of transportation, childcare and other college related expenses. **TANF** "Temporary Assistance for Needy Families" formerly, AFDC), provides monetary payments to students and families with dependent children (who may also be students). Other programs may also be available. Please note that programs names and requirements may change. For information contact: local Department for Social Insurance offices located in all Kentucky counties. A KTAP representative is available to students at your college campus.

Workforce Investment Act (WIA) (Formerly Job Training Partnership Act (JTPA))

Students may qualify for help in meeting their educational expenses through the Workforce Investment Act. Prior to enrollment at KCTCS, a student should contact their local WIA office to determine eligibility and types of assistance available to them. Students needing more information on WIA may contact the local KCTCS Office of Student Aid.

College Specific Scholarships

Each year, a number of individuals, organizations and companies provide scholarships that are available to students attending various individual colleges. The amount and criteria for these awards will vary. These scholarships are advertised when available, and eligible students may apply at that time. Information is available at your local college's Office of Student Aid.

AmeriCorps

The AmeriCorps program provides full-time educational awards in return for work in community service. You can work before or during or after your post secondary education, and you can use the funds either to pay current educational expenses or to repay federal student loans. For more information on this program, call 1-800-942-2677 or write to: The Corporation for National and Community Service, 1201 New York Avenue, NW, Washington, D.C. 20525.

The HOPE Scholarship

The "HOPE Scholarship" tax credit helps make the first two years of college or post-secondary vocational school universally available. Students will receive a 100 percent tax credit for the first $1,000 of tuition and required fees and a 50 percent credit on the second $1,000. This credit is available for tuition and required fees less grants, scholarships, and other tax-free educational assistance and will be available for payments made after December 31, 1997 for college enrollment after that date. A high college senior going into his or her freshman year of college in September, 1998, for example, could be eligible for as much as a $1,500 HOPE tax credit. If you need more information on the HOPE Scholarship contact your local KCTCS College's Office of Student Aid.

The Lifetime Learning tax credit

This tax credit is targeted to adults who want to go back to college, change careers, or take a course or two to upgrade their skills and to college juniors, seniors, graduates, and professional degree students. A family will receive a 20 percent tax credit for the first $5,000 of tuition and required fees paid each year through 2002 and for the first $10,000 thereafter. Just like the "HOPE Scholarship" tax credit, the Lifetime Learning tax credit is available for tuition and required fees less grants, scholarships, and other tax-free educational assistance; families may claim the credit for amounts paid on or after July 1,1998 for college or vocational school enrollment beginning on or after July 1, 1998. The maximum credit is determined on a per-taxpayer (family) basis, regardless of the number of post-secondary students in the family, and is phased out at the same income levels as the "HOPE Scholarship" tax credit. Families will be able to claim the Lifetime Learning tax credit for some members of their family and the "HOPE Scholarship" tax credit for others who qualify in the same year. If you need more information on the Lifetime Learning tax credit contact your local college's Office of Student Aid.

SATISFACTORY ACADEMIC PROGRESS (SAP)

PURPOSE AND SCOPE

Federal regulations mandate that a student receiving financial aid under Title IV programs must maintain **S**atisfactory **A**cademic **P**rogress **(SAP)** in his/her course of study regardless of whether or not financial aid is awarded each semester. Students are responsible for understanding and adhering to the satisfactory academic progress policy.

Satisfactory Academic Progress (SAP) will be measured at the end of each term for all students.

Satisfactory Academic Progress is measured with the following standards:

- Qualitative (cumulative Grade Point Average)
- Quantitative (67% Rule – Earned hours divided by Attempted Hours)
- Maximum Time Frame (150% of required hours for program completion)

The Federal Regulations specify minimum standards for these measures. KCTCS may set stricter standards in its policy.

QUALITATIVE STANDARD – Grade Point Average (GPA)

KCTCS qualitative standard is determined by the student's earned Grade Point Average (GPA). KCTCS uses a 4-point scale for **GPA.** Students earning a cumulative grade point average below a 2.0 at the end of a term shall be placed on financial aid probation. Students receiving a GPA below 2.0 for three consecutive terms will be suspended from financial aid.

QUANTITATIVE PERCENTAGE STANDARD – (QPS *or* *67% Rule*)

The satisfactory academic progress policy must also include a quantitative measure to determine the number of credit hours attempted and percentage of credit hours completed (passed). The minimum percentage of work a student must successfully complete by the end of each term is 67% of all attempted hours. Students receiving a calculated QPS value below 67% for three consecutive terms will be suspended from financial aid.

MAXIMUM TIME FRAME (MTF) STANDARD

Students are expected to complete their degree/diploma/certificate credentials within a **M**aximum **T**ime **F**rame (**MTF)** of 150 percent of the required number of credit hours to graduate. **MTF** of 150% includes all classes required for the credential plus 50%.

EXAMPLE

Maximum Time Frame Rule (Required Classes for Credential plus 50%)		
Credential Hours	Maximum Time Frame Percentage	Attempted Hours Permitted
Associates – 60 hours	150%	90
Diploma – 48 hours	150%	72
Certificate – 30 hours	150%	45

NOTE: **Transferred hours, Repeated classes, Bankrupted hours, Incompletes, Withdrawals, Failed in graded courses, Failed in Pass/Fail courses and Audit (changed from credit to audit after the last day to add a class) count toward maximum time frame <u>and</u> quantitative standards.**

Student Aid enrollment status for payment purposes will be established at the close of the 7th calendar day beginning with the first day of class, including weekends but not holidays, or upon file completion whichever is later. Courses added after this date will not be considered for enrollment for student aid purposes but will be counted as attempted for quantitative and MTF standards.

OTHER ELEMENTS

GRADES

Grades of "A", "B", "C", "D", "P" and "S" will be considered in determining credit hours earned. Grades of "E", "F", "W", "WF", "WP", "NP", "U", or "I" will not be considered as credit hours earned but, will be considered as hours attempted for the semester.

FAILURE TO MEET THE STANDARDS OF ACADEMIC PROGRESS

If a student fails any combination of three (3) consecutive terms of cumulative qualitative and/or cumulative quantitative standards, their financial aid will be suspended. Students will be suspended even after one term after exceeding maximum time frame.

APPEAL PROCESS

If a student is placed on financial aid suspension and have unusual circumstances (illness, death in the family, accidents, etc.) that were a factor in not making satisfactory academic progress s/he has the right to appeal.

- A Satisfactory Academic Progress (SAP) Appeal form must be obtained and submitted to the local KCTCS Financial Aid Office by the student. The Appeal form is also available at the KCTCS Printable Forms web site.

http://www.kctcs.edu/Students/Costs_and_Financial_Aid/Financial_Aid_Forms.aspx

- Documentation supporting the extenuating circumstances must be available for review.
- SAP appeals may be approved/disapproved by the college Financial Aid Director (or designated staff) and if denied the student may request the appeal be forwarded to the college Student Financial Aid Appeals Committee. Decisions made by the Student Aid Committee are final and non-appealable.

The student is responsible for payment arrangements with the institution pending a decision of the appeals committee.

REINSTATEMENT OF AID

If a student was suspended because their cumulative grade point average did not meet the minimum 2.0 grade point average and s/he took additional courses to raise their grade point average to the minimum standard s/he may be reinstated providing they have not exceeded **M**aximum **T**ime **F**rame **(MTF)** and are in compliance with the 67% completion rule. For reinstatement purposes classes must be taken at KCTCS colleges. If the student passes classes at any KCTCS college while on probation or suspension without Student Aid and wish to have SAP re-evaluated, s/he must notify their local Student Financial Aid office in writing.

- As part of the appeal process in granting a MTF extension, the student must provide to their Student Financial Aid office a **Financial Aid Degree Audit** request certified by a college official listing only those classes required to finish their course of study (or credential). Classes taken but not required to finish the student's chosen credential will not be included in their enrollment calculation for Student Financial Aid eligibility purposes. The Financial Aid Degree Audit form is available at the KCTCS Printable Forms web site.

http://www.kctcs.edu/Students/Costs_and_Financial_Aid/Financial_Aid_Forms.aspx

REPEAT CLASS POLICY

KCTCS colleges will use the highest grade when calculating a student's GPA, but it must include the credits from all attempts when calculating maximum time frame (MTF).

ADDITIONAL INFORMATION

1. Student Aid will not be provided for:

    - Courses taken by audit
    - Credit hours earned by placement tests
    - Non-credit course work

2. All transfer hours will count in the attempted hours

3. Grades in legacy software systems (before Peoplesoft) will be used as recorded and reflected on the student's academic transcript.

4. If the student receives a change in a grade for a class he/she must report this to their local Student Financial Aid office in writing for the change to be evaluated into the student's financial aid eligibility record.

5. Developmental remedial course work may receive funding up to a maximum of 30 credit hours according to federal regulations.

6. Dual Enrollment Agreements (also known as Consortium Agreements) allow a student to receive funds for classes taken at more than one college outside KCTCS colleges. These forms are to be completed by the student and the student's "visiting" college and submitted to their local KCTCS home college (*where financial aid funds are received; usually the college from which the student plans to graduate*). Classes taken at a visiting college (whether at KCTCS colleges or outside KCTCS colleges) must count toward the student's graduation from their awarding college.

7. If a student is admitted "conditionally" she/he may receive student aid for one semester only. No additional aid may be awarded until the student completes an admission file.