Financial Aid Programs

In a sense, every Kalamazoo College student receives a scholarship. Tuition and fees at the College cover only about two-thirds of the cost of an education. The remainder is made up from funds from endowments, gifts to the College, the Annual Fund, and other sources.

Additionally, through the generosity of alumni and friends, many named scholarships have been endowed to support students at Kalamazoo College. The Office of Financial Aid awards these funds, matching students with the criteria established by each donor.

Kalamazoo College believes in both financial aid based on promise and ability and financial aid based on need. For information about merit scholarships, contact the Office of Admission located in The Admission Center. For information about need-based awards, contact the Office of Financial Aid located on the first floor of Mandelle Hall.

Merit-Based Aid Programs

The College offers scholarships based on merit criteria: Lux Esto and Passages. These merit scholarships are awarded by the Office of Admission. These scholarships range from $20,000 to $32,000 per year (renewable for up to four years and are awarded to students who demonstrate strong academic achievement. First-year students and transfer students admitted to the College will be considered for these merit scholarships as their admission application is evaluated. No additional application is required.

Renewal terms are stated in the original award letter from the Office of Admission. A cumulative GPA of 2.5 is required at the end of the sophomore and junior years. First-year students are held only to the overall standard required by federal programs, that is a cumulative GPA of at least 1.67. This allows first-year students opportunity to experiment with course selection and recover from any initial adjustments to college requirements.

The College sponsors National Merit Scholars who are selected as finalists by the National Merit Scholarship Corporation. Finalists must be admitted to the College by March 1 and must have Kalamazoo listed as their first college choice. The same renewal terms as for general merit scholarships apply to National Merit Scholarships.

For the latest scholarship information, go to www.kzoo.edu/admission.

Heyl Scholarship Program

Kalamazoo College has long been respected for the strength of its science program, and this is reflected in the Heyl Scholarship Program. A science scholarship fund established by Dr. Frederick W. Heyl and Elsie L. Heyl provides scholarship support for students graduating from the Kalamazoo Public Schools or earning a certificate of completion from the Kalamazoo Area Math and Science Center to attend Kalamazoo College and major in one of the departments in the Division of Natural Sciences and Mathematics.

The scholarships are highly competitive and are renewed annually, provided the recipient maintains a grade point average of 3.0 or better while making normal progress toward a major in one of the above departments. A Heyl Scholarship covers full tuition and fees plus room charges and a book allowance. A student cannot simultaneously hold another scholarship awarded by the College and a Heyl Scholarship. However, scholarships offered by agencies outside of the College may be held concurrently, unless the combined scholarships exceed the "total cost of attendance," as defined by the Office of Financial Aid. Heyl Scholarships are not based on financial need, and some students may qualify for additional need-based financial aid from the College. Heyl Scholarships also cover tuition and fees for study abroad programs. Any situations that require a student to spend extra quarters on campus require a request for additional financial support. Students should direct this request to the Executive Director of the Heyl Scholarship Fund.

The Heyl Scholarship Fund also provides fellowships to any student graduating from Kalamazoo College with a major in the
Division of Natural Sciences and who wishes to pursue graduate study in selected science fields at Yale University. Students who are interested in this program are encouraged to contact the Executive Director of the Heyl Scholarship Fund early in their senior year. Students should provide notice of their intent to apply and verify that their field of interest qualifies for Heyl support.

**Kalamazoo Promise**

Kalamazoo College may enroll and support Kalamazoo Promise eligible students according to the terms of the program established by The Kalamazoo Promise Foundation. Promise eligible students can expect to receive college supported tuition scholarships concurrently with the Promise award. The level of tuition support is dependent on the qualifying years of eligibility earned under the terms of the Promise. For program details, please review the Kalamazoo Promise website or contact the Kalamazoo College Office of Financial Aid directly.

**Posse Scholarship**

The Posse Foundation identifies, recruits and trains student leaders from high schools in cities around the U.S. to form multicultural teams called “Posses.” These teams are then prepared, through an eight-month pre-collegiate training program, for enrollment at top-tier colleges and universities nationwide to pursue their academic interests and help promote cross-cultural communication. Kalamazoo College has partnered with the Posse Foundation to enroll students from Los Angeles. Scholarship renewal terms are stated in the original award letter from the Office of Admission and are dependent on meeting Satisfactory Academic Progress standards.

**Veterans and Children of Veterans**

Kalamazoo College is proud to support students eligible to receive veterans' educational benefits. Eligible students should request a certificate of eligibility from the VA. The VA will determine whether or not a student is eligible for educational benefits. A copy of the certificate of eligibility should be sent to the Financial Aid Office.

Students eligible for the Yellow Ribbon Program could receive up to $5,000 per year. Yellow Ribbon awards may reduce other institutional aid awarded depending on unmet need.

As required by Veterans Benefits and Transition Act of 2018, section 3679 of title 38, any individual who is entitled to educational assistance under chapter 31 or chapter 33, Post 9/11 GI Bill benefits is allowed:

- To attend or participate in the academic term(s) during the period beginning on the date which the individual provides a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33

Kalamazoo College will not impose any penalty, including the assessment of late fees, the denial of access to classes, nor will we require the student borrow additional funds due to the delayed disbursement funding from the VA.

**Postgraduate Fellowships**

Many Kalamazoo College students compete for assistance in financing postgraduate education. The College specifically administers the Herbert Lee Stetson Fellowship, which was established by President Stetson's will to assist with graduate work at Harvard, Yale, or Johns Hopkins Universities, the University of Chicago, or at a European university. The Graduate Fellowships Committee oversees the application process for a number of other scholarship and fellowship programs including, but not limited to, the following: Fulbright, Goldwater, James Madison, Rhodes, Marshall, Truman. Language faculty members coordinate applications for teaching assistantships in France, and the German University fellowships. Interested students should contact the Director of Grants, Fellowship & Research. As noted above, the Heyl Scholarship Fund provides fellowships for graduate study in selected science fields at Yale University.

**Need-Based Aid Programs**

Kalamazoo College participates in the following federal and state aid programs: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work/Study Program, Federal Direct Loan, Michigan Competitive
Scholarship/Michigan Tuition Grant, and the Federal Direct PLUS (Parent) Loan.

In addition, the College is committed to the provision of Kalamazoo College Grants and the many endowed and annually funded scholarships that are based on financial need.

Within its resources, the College strives to meet the financial needs of its students. These are the steps that a student must follow to apply for need-based financial aid at Kalamazoo College:

- Apply and be accepted for admission to the College.
- Submit a completed Free Application for Federal Student Aid (FAFSA) via the web at FAFSA.gov. Be sure to list Kalamazoo College (code 002275) as one of the schools to receive your data. This form is used to determine eligibility for federal and state awards. Priority filing date is Nov. 15 in the year preceding enrollment.
- If you are a Michigan resident, take the SAT test before December of your senior year in high school and arrange to send scores to the State of Michigan for Michigan Competitive Scholarship consideration. High school counselors have information about test dates.

Financial Aid Policies

The following policies affect the amount of, and eligibility for, financial aid at Kalamazoo College:

- Federal Title IV funding (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work/Study Program, Federal Perkins Loan, Federal Direct Loan) will only be awarded to eligible students who have successfully earned a high school diploma (or its equivalent ) or a GED.
- College financial aid is awarded to those students participating as regular students in the normal academic program for the purposes of obtaining a first bachelor's degree.
- College funded aid is awarded on an academic-year basis for those quarters in which the student is enrolled as at least a three-quarter time student. Enrollment in a course as a repeat of a first attempt cannot be counted toward enrollment for financial aid eligibility unless the original grade was a D, F, W, NC, or NG.
- The type, amount, and composition of the financial aid package will vary from year to year according to family circumstances and funds available to the College for distribution. If the family encounters a change in its financial situation after the application materials have been filed, they should contact the Office of Financial Aid.
- Students can file a FAFSA as early as Oct 1 in the year preceding enrollment, but no later than March 1. If selected for U.S. Department of Education verification, we request copies of IRS tax transcripts and the completion of a verification worksheet. Continuing students who are residents of the state of Michigan risk reduced funding from state need-based program if they file later than March 1st. Otherwise, the College considers students who file by April 1st to be on time for financial aid consideration.
- Financial aid will be credited to each student's account by the first day of classes each quarter. Aid items that arrive from external sources in the form of a check will be deposited to the student's account for the student's use and will not be available until the first day of classes.
- All aid awarded by sources other than Kalamazoo College must be reported to the Office of Financial Aid. The financial aid package will then be re-evaluated to incorporate these resources.
- Priority for campus jobs is given to financial aid recipients who have been designated as eligible to earn funds under the Federal Work/Study program. An equal opportunity employer, Kalamazoo College is committed to equal rights, equal opportunities, and equal protection under the law. The College administers its programs without regard to race, creed, religion, age, sex, national origin, height, weight, marital status, disability as protected by law, sexual orientation or gender identity.
- A student retains eligibility to continue to receive financial aid support from the institution, as well as federal and state programs, by maintaining an acceptable standard of academic performance. Therefore, financial aid is provided and administered under the terms of the College's Financial Aid Satisfactory Academic Progress policy.
NCAA (National Collegiate Athletic Association) Financial Aid Regulations

Kalamazoo College is an NCAA Division III school with strict financial aid award policies and regulations. Questions about eligibility and NCAA rules should be directed to the Office of Admission. Our Athletics Department cannot discuss specific financial aid issues with any prospective student.

Special Financial Circumstances

Families may experience extraordinary financial setbacks different from what is reported on the current-year FAFSA. Families who experience persistent job loss, unplanned retirement, one-time significant income, etc… are encouraged to complete a Special Circumstances Form. Contact the Office of Financial Aid for more information.

Financial Aid Satisfactory Academic Progress (SAP) Policies

Kalamazoo College wants to assure that students progress toward graduation in a successful and timely manner. Furthermore, federal regulations require institutions that award federal student aid to implement policies and practices that monitor student progress toward achievement of a degree. This involves monitoring both a reasonable quality of academic achievement as measured by Grade Point Average and a reasonable "pace" towards earning an academic degree.

The following section explains how Satisfactory Academic Progress is measured at Kalamazoo College. The College will administer this policy to all students, whether their financial aid is funded from federal, state, and/or institutional sources.

Who determines if a student is making Financial Aid Satisfactory Academic Progress?
The Committee on Financial Aid Satisfactory Academic Progress (CFASAP) shall include the Director of Financial Aid (chair), the Registrar, the Dean of Students, and the Dean of First-Year and Advising.

How often is Financial Aid Satisfactory Academic Progress evaluated?
CFASAP will meet at the end of the academic year following the Academic Standards Committee's review of student grades. Because summer classes are not offered at Kalamazoo College, this review occurs after Spring Term.

What are the criteria and standards used to measure progress?

There are two forms of measurement; Grade Point Average and Pace:

Grade Point Average (GPA): A student who has been enrolled for three terms of study (first-year) must have achieved a minimum cumulative GPA of 1.67 by the end of the first academic year. At the end of the second year, and each year thereafter, the cumulative GPA must be 2.0* ("C" average) or above. Remedial coursework is not offered at Kalamazoo College and therefore will not be included in this assessment.

Failure to meet these standards will result in the student being denied scholarships and financial aid for the next term of enrollment. A student whose financial aid eligibility is cancelled because of a deficient cumulative GPA may file an appeal and be granted an additional term under the status of "probation" at which time the student must meet the standards established for success. Refer to the section "Appealing Cancellation of Financial Aid" for information about how to appeal.

*Note: the standard for renewal of college-funded merit scholarships, Lux Esto, Trustee, Presidential, Founders, J.T. Williamson, Global Leaders and Enlightened Leadership scholarships has been established as a cumulative 2.5 GPA at the end of the sophomore and junior years.

Quantitative measure: Students are considered eligible for financial aid only for those terms which constitute a part of their program leading to graduation. A "term" at Kalamazoo is also referred to as a "quarter". The expected duration (number of terms/quarters) for which a student may enroll to achieve a first bachelor's degree is twelve. These twelve terms may include a maximum of 3 terms of study abroad/study away. Understandably, there are reasons that may require a student to need to enroll beyond this standard. Therefore, the College extends eligibility for some types of financial aid to allow a maximum of 150% of the published program length (18 terms) to achieve graduation requirements. Not all forms of financial aid will be available for this extended length of time. Financial aid awards from the College (both merit scholarships and need-based
grants) will not normally extend beyond 13 terms. The chart below explains the funding options available based on the length of time.

<table>
<thead>
<tr>
<th>Number of Enrolled Terms:</th>
<th>Eligible for Federal/State Aid</th>
<th>Eligible for College-Funded Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 12</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>13</td>
<td>YES</td>
<td>Must Petition Director of Financial Aid</td>
</tr>
<tr>
<td>14</td>
<td>YES</td>
<td>Must Petition Committee (CFSAP)</td>
</tr>
<tr>
<td>15-18</td>
<td>Federal Only</td>
<td>NO</td>
</tr>
</tbody>
</table>

**Transfer Students:** As transfer students are admitted to the College, the Registrar reviews the applicant's academic transcripts. This official review establishes the number of units needed to meet our degree requirements and includes enrollment at prior institutions. The number of terms of funding available at Kalamazoo will be based on the remaining credits required to complete the degree, using a standard of 3-class course load per term. The number of transfer credits accepted upon admission will be included in the quantitative calculation which includes number of credits attempted and completed.

**Change of Major/Double Major:** If a student elects to double major or change majors, then all classes previously taken will count towards Satisfactory Academic Progress.

**Pursuit of a Second Degree:** Students who have already earned a bachelor's degree cannot be admitted to the College for the pursuit of a second degree.

**Tracking Academic Progress-Probation and Cancellation of Financial Aid:** In order to successfully complete graduation requirements within a reasonably established length of time, the student must be making reasonable progress toward the degree. A calculated ratio of units attempted to units completed illustrates a student's "pace" towards achieving a degree within the College's acceptable standard. In the chart below, a comparison is made to the cumulative number of units attempted to cumulative number successfully completed.

Successful completion requires that a passing grade is received for a course. First-year students are expected to successfully complete 67% of the courses attempted. After the first year has been attempted, students are expected to successfully complete 75% of the courses attempted. Students who fail to meet this standard will no longer be eligible to receive any forms scholarships and financial aid and will have a financial aid eligibility status of "Cancelled". Please read the section labeled "Appealing Cancellation of Financial Aid" to determine what is required to regain scholarships and financial aid eligibility.

The following table illustrates a sample of the percentage of successful course completions to attempted. Please contact the Financial Aid Office if you have any concerns about your pace.

<table>
<thead>
<tr>
<th>Units Attempted</th>
<th>Units Completed</th>
<th>Pace: at least</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>6</td>
<td>67%</td>
</tr>
<tr>
<td>12</td>
<td>9</td>
<td>75%</td>
</tr>
<tr>
<td>20</td>
<td>15</td>
<td>75%</td>
</tr>
<tr>
<td>27</td>
<td>20.4</td>
<td>75%</td>
</tr>
<tr>
<td>36</td>
<td>27</td>
<td>75%</td>
</tr>
</tbody>
</table>

**Note:** Since Kalamazoo College students primarily attend at full-time status, the standards within this policy are established for full-time enrollment. All standards, however, function properly in the occasional term in which a student is not enrolled for three courses.

**Clarifications/explanations:**

- Grades of F, NC, and W are not considered passing grades. Grades of I (Incomplete) must be successfully replaced with a passing grade within the timeline established by the Registrar. See section on "Grading Practices" in the Academic Policies section of the catalog for rules on incomplete grades.
- When you repeat a course, removal of the first grade earned will count as an unsuccessful attempted unit.
If the required pace is not met, financial aid and scholarships for the next term will be cancelled. If your financial aid eligibility is cancelled you may follow instructions below to appeal.

If you need more than 36 attempts to complete your degree, you may petition CFASAP for permission to have an additional quarter of funding. Refer to length of time above.

**Appealing Cancellation of Financial Aid**

**What is the process to appeal a cancellation?**

Appeals will only be heard by the Committee on Financial Aid Satisfactory Progress (CFASAP), and its decision will be final. Appeals must be in writing using the 2019-20 Satisfactory Academic Progress Appeal Form and sent to the Office of Financial Aid by the appropriate deadline. Completing this form allows the student:

- to explain the circumstance why the student believes they deserve another chance to meet the standard,
- to identify the reason for the academic difficulty, and
- to outline what has changed or been accomplished to lead to a better performance.

*It must be feasible for the student to return to a state of meeting Satisfactory Academic Progress in the next period of enrollment carrying a normal course load.*

**What is the outcome of a successful appeal?**

- **Probation:** A successful appeal will permit the student to receive financial aid in the next term of enrollment under the status of "Financial Aid Probation".
- **Conditions of Probation:** While on probation, the student is expected to carry a full-time course load. The specific conditions and levels of achievement that are required to be met during the probation period will be conveyed in a letter from the CFASAP when the appeal is granted.

**Responsibility of Notifying Students:** Financial Aid shall notify the student of all Committee decisions in writing. Letters will be mailed to the student's campus mailbox or to the student's home address of record if a notification takes place during the summer period between academic years. A copy of the letter will also be emailed to the student copying academic advisors. All communication with the CFASAP should be sent to the Director of Financial Aid.

**What happens after a term on probation?**

- **Reinstatement/Cancellation:** If the student successfully meets the academic requirements set forth by the Committee while on probation, they will be removed from probation and return to regular financial aid eligibility. If the academic results required while on probation are not achieved, all forms of financial aid and scholarships (institutional, federal, and state) will be cancelled for future terms.

- **Regaining eligibility after Cancellation:** A student who has been cancelled for financial aid eligibility, but not academically dismissed, will have to pay for the next term without any financial aid or scholarship assistance. Such a student may petition the CFASAP committee on their own. A meeting with the Director of Financial Aid and the Registrar is advised before such an appeal is submitted.

- **Subsequent Cancellation:** It may be possible for a student who was once cancelled to regain eligibility and subsequently return to a condition of cancellation again. Only in unusual cases will a student be reinstated following a second cancellation. Third cancellations are always final.

**Appeal process for additional terms of financial aid funding**

Students who have not been cancelled or been placed on probation may still need to enroll beyond 12 terms in order to achieve their degree. Consider the following when asking for additional terms of financial aid support.
For all students, circumstances that typically lead to approval for additional funding of institutional aid beyond the 13th term are course withdrawals necessitated by illness or injury of the student or a death in the family. Furthermore, terms must be necessary for graduation and may not solely be the result of failures, under-enrollment, or poor planning.

Students who require financial aid and scholarships beyond the basic standard of twelve terms must make a written request to the Director of Financial Aid or to the Committee on Financial Aid Satisfactory Academic Progress (CFSAP). Students who need one additional term must send a letter of appeal and include the specific reason why the additional term is needed to graduate. Students who wish to request financial aid and scholarships beyond 13 terms must petition the Committee on Financial Aid Satisfactory Academic Progress. The written appeal must be formal and include the specific reason why the additional terms are needed to graduate. The petition letter may be delivered to the Director of Financial Aid who will bring the petition to the Committee on Financial Aid Satisfactory Progress.

All students requiring an additional term(s) must remember to file a FAFSA for the year in which the aid is being requested in order to be considered for all forms of need-based aid in addition to College-provided scholarships.

If you find you still have questions or concerns about Financial Aid Satisfactory Academic Progress after reviewing this policy, we encourage you to contact the Office of Financial Aid for assistance.

**SPRING 2020 CREDIT/NO CREDIT GRADING**

In recognition of the extraordinary circumstances related to the COVID-19 pandemic during spring 2020 quarter, the following temporary modifications have been adopted by The Offices of the Provost, Registrar and Financial Aid, and will cease at the end of Spring 2020.

- All students will receive Credit (C)/No Credit (NC) grading.
- Courses graded on a Credit (C) basis are a result of satisfactory level work. Courses graded on a No Credit (NC) basis are the result of unsatisfactory or failing level work.
- Grades of Credit (C) and No Credit (NC) do not affect the student's grade point average. The grade of Credit (C) will result in credits being awarded for the course, a grade of No Credit (NC) will result in no credit being awarded for the course.
- Both Credit/No Credit grades will be counted toward a student's attempted units. Only Credit grades will be counted toward completed units.
- All students will have their Satisfactory Academic Progress standing calculated under the current SAP policy.