

# KLAMATH

## Community College

**Academic Year 2024-2025**  
**Financial Aid Information**

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**W**elcome to Klamath Community College! Please read the following information carefully to understand the conditions that apply to all students receiving Federal Financial Aid.

### Aid Year

The Official Financial Aid Notification includes estimated awards for Fall 2025 through Spring 2026. If you enroll in Summer 2025, your financial aid package will be adjusted to include this term following the completion of a Summer Financial Aid Request form.

### Financial Aid Eligibility

Eligibility to receive Federal Financial Aid is determined by the US Department of Education when the student files a FAFSA. Federal Regulation requires a student have a high school diploma or recognized equivalent. This documentation must be provided to the school before financial aid will be disbursed.

### Financial Aid Enrollment Status

Your financial aid eligibility will be based on your enrollment status at the end of the first week of the term, or at the time of disbursement if you accept your Financial Aid Awards after the first week. This means that your financial aid eligibility may change if you add, drop or withdraw from classes. The Financial Aid Awards reflects full time enrollment. Actual enrollment is defined as follows:

<b>Full Time:</b>	<b>12 or more credits</b>
<b><math>\frac{3}{4}</math> Time:</b>	<b>9 to 11 credits</b>
<b><math>\frac{1}{2}</math> Time:</b>	<b>6 to 8 credits</b>
<b><math>\frac{1}{4}</math> Time:</b>	<b>1 to 5 credits</b>

**Exception:** Only courses that count toward degree completion will be counted toward financial aid enrollment. If you have reached the financial aid time-frame limit (135 attempted credits), you may no longer be eligible for financial aid.

### Standards of Satisfactory Academic Progress

To receive Federal Financial Aid at Klamath Community College (KCC), a student must meet the Standards of Satisfactory Academic Progress. Failure to meet any of the standard requirements will result in warning or disqualification from receiving Federal Financial Aid or warning, probation or academic suspensions from attending KCC.

1. Klamath Community College in compliance with Federal Regulation 668.34 requires that students maintain Satisfactory Academic Progress to continue eligibility to enroll in classes and receive Federal Financial Aid (grants and loans). Satisfactory Academic Progress means maintaining a term GPA of 2.00 and a 66.67% or higher completion rate. The completion rate is based on the number of credits that the student is enrolled in as of the published add/drop deadline. A grade of W, I or F does not count as successful completion of a class. Klamath Community College will apply the Satisfactory Academic Progress Standards at the completion of the term after grades are posted. Listed below are the completion requirements:

If a student is enrolled in:		A student must complete with a 2.00 or higher GPA:	
20	credits	14	credits
19	credits	13	credits
18	credits	12	credits
17	credits	12	credits
16	credits	11	credits
15	credits	10	credits
14	credits	10	credits
13	credits	9	credits
12	credits	8	credits
11	credits	8	credits
10	credits	7	credits
9	credits	6	credits
8	credits	6	credits
7	credits	5	credits
6	credits	4	credits
5	credits	4	credits
4	credits	3	credits
3	credits	2	credits
2	credits	2	credits
1	credit	1	credit

2. The US Department of Education and KCC have defined the following terms associated with Satisfactory Academic Progress:

- **Academic and Financial Aid Warning:** The status assigned to a student the first term the student fails to make Satisfactory Academic Progress. Student is eligible to enroll in classes, but must meet with their academic advisor and create a Success Plan prior to financial aid being re-instated, and must meet the Satisfactory Academic Progress Standards in future terms to continue financial aid eligibility. No appeal is necessary.
- **Financial Aid Disqualification:** The status assigned to a student who has failed to make the Standards of Satisfactory Progress more than one term. The student is not eligible to receive Federal Financial Aid unless an appeal is filed according to the school's guidelines and the appeal is granted. If the appeal is granted, the student status changes to Financial Aid Probation.
- **Academic and Financial Aid Appeal:** The process a student completes who has not met the Satisfactory Academic Progress Standards by petitioning for reconsideration of eligibility of Federal Financial Aid and/or eligibility to enroll in classes. The appeal must include why the student failed to meet the standards, the resolution of the issue, and the student's plan for success.
- **Academic and Financial Aid Probation:** The status assigned by the school to a student who fails to meet Satisfactory Academic Progress for a second term and has had eligibility for financial aid reinstated through the appeal process. Klamath Community College can enforce enrollment restrictions (i.e. half-time enrollment, submission of an academic plan, etc.) if it appears these restrictions will aid in the student's success. A student on probation may receive aid and must meet the Satisfactory Academic Progress Standards for this term to continue to be eligible to enroll in classes and receive Federal Financial Aid.

- **Academic Suspension:** The status assigned by the school to a student who fails to meet Satisfactory Academic Progress for a third term. The student is not eligible to enroll in classes unless an appeal is filed according to the school's guidelines and the appeal is granted. The student is not eligible to receive Federal Financial Aid. **Degree seeking students will be placed on suspension after completing 36 credits if their cumulative GPA is below 1.75.**
3. Federal Financial Aid eligibility is limited to 150% of a program's credit length (135 credits for a 90-credit degree and 68 credits for a 45-credit certificate.) Credits transferred from other colleges that are accepted at KCC toward your program of study and credits attempted using your own resources are included in the calculation of the maximum credit length. When it becomes apparent that a student cannot graduate within this period the student becomes ineligible for Federal Financial Aid. If this occurs, the Financial Aid Office will notify the student via email.
  4. Enrollment for Financial Aid purposes will be set based on enrollment as of 5:00 pm on the last day to add or drop classes for a term. For a course to be counted toward Financial Aid enrollment it must count toward the degree or certificate the student is pursuing. Elective credits above what is required to receive the degree or certificate will not be eligible to be included for Financial Aid enrollment.
  5. Developmental courses (courses under 100 level) are eligible for Federal Financial Aid up to 45 attempted credits. No additional developmental courses will be funded after 45 credits have been attempted.
  6. Only developmental courses and courses that apply to a degree or certificate are eligible for Federal Financial Aid. Courses that are not eligible for Federal Financial Aid include Adult Basic Education, GED, High School Completion, Extended Studies courses, challenge courses, one-credit workshops and special topic courses that exceed the degree requirements per the KCC catalog. Students cannot receive Federal Financial Aid while enrolled in high school or a GED program.
  7. Repeated coursework may be eligible to be counted toward a student's enrollment for financial aid under the following conditions:
    - A previously passed course (a D is considered passing for financial aid purposes) may be included **one-time** to receive a higher grade; however, both attempts will be counted as attempted credits toward the program credit limit;
    - If additional attempts are needed to pass a class, the student will be responsible to pay for the course using their own resources. However, all attempts will be counted as attempted credits toward the program credit limit.

**Klamath Community College is not responsible for any actions taken by a student in anticipation of receiving Federal Financial Aid. Students are advised to verify their Financial Aid status and eligibility each term.**

**Failure to meet eligibility standards will result in the following action:**

	<b><u>Financial Aid</u></b>	<b><u>Academic</u></b>	<b><u>Action</u></b>
1 <sup>st</sup> Term:	Warning	Warning	<ul style="list-style-type: none"> <li>◆ Email sent indicating status.</li> <li>◆ Must complete an individualized academic plan with an advisor or student services.</li> <li>◆ Financial aid may be delayed.</li> <li>◆ A separate email will be sent if repayment of financial aid is required.</li> <li>◆ If a zero GPA is obtained and financial aid was disbursed, money will be owed to the institution. An appeal will be required.</li> </ul>

2 <sup>nd</sup> Term:	Disqualification	Probation	<ul style="list-style-type: none"> <li>◆ Email sent outlining appeal process.</li> <li>◆ Must file an appeal to be considered for reinstatement of eligibility for federal financial aid. If approved financial aid may be delayed. Recommendations of appeal committee must be followed.</li> <li>◆ A separate email will be sent if repayment of financial aid is required.</li> <li>◆ If a zero GPA is obtained and financial aid was disbursed, money will be owed to the institution. An appeal will be required.</li> </ul>
3 <sup>rd</sup> Term:	Not Aid Eligible	Suspension from enrollment at KCC	<ul style="list-style-type: none"> <li>◆ Email sent outlining appeal process.</li> <li>◆ Must file an appeal to be considered for reinstatement of eligibility to enroll in classes and to receive federal financial aid.</li> <li>◆ If approved financial aid may be delayed. Recommendations of the appeal committee must be followed.</li> <li>◆ A separate email will be sent if repayment of financial aid is required.</li> <li>◆ If a zero GPA is obtained and financial aid was disbursed, money will be owed to the institution. An appeal will be required.</li> </ul>

**If you are required to file an appeal, Federal Regulation requires that you include the following:**

<b>What Occurred:</b>	The US Department of Education has identified the following conditions as appropriate for filing an appeal to reinstate financial aid eligibility – <b>death of a relative, injury, or illness of the student, or other special circumstances; however, multiple appeals for the same condition are not allowed under the regulations.</b> The Department of Education has also identified that failure to attend classes, lack of motivation or not focusing on coursework are <u>not</u> considered conditions that are appropriate to file an appeal.
<b>Resolution:</b>	Describe the steps you have taken to resolve the issue. For example, if you had childcare issues, how have you resolved them?
<b>Plan for Success:</b>	Explain your plan for success this term and in future terms. Please include changes that have taken place to ensure your future success.
<b>Documentation:</b>	<b>REQUIRED: ALL appropriate documentation</b> – doctor's statement, court document, notarized statement, etc.

**Appeal Results:** Students will be notified via email of the decision of the Appeal Committee.

- ◆ **If the appeal is granted**, the email notification will include required conditions of continued financial aid and/or enrollment eligibility. Failure to comply with these required conditions will result in actions by the college up to and including administrative drop from classes or suspending receipt of financial aid until the required conditions have been met.
- ◆ **If the appeal is denied**, the Appeals Committee will identify to the student the actions necessary to regain eligibility for financial aid and/or enrollment. If a student feels that their appeal included all required elements (What Occurred, Resolution, Plan for Success and Documentation) and that the Appeals Committee did not apply the Federal Regulations appropriately, the student can request the Vice President of Student Services review the outcome of the appeal.

**NOTE: Students who have a 0.00 GPA or who withdraw from all courses in a term may be required to return a portion of the Federal Financial Aid funds that they received. Students with an outstanding debt to the college will not be allowed to register for subsequent terms or remain enrolled in classes until the debt has been paid in full.**

### **Appeal Limitations**

Not including the initial warning term, a student may appeal for a maximum of two unsuccessful terms. Appeals submitted for a third or more term will not be considered by the committee.

### **Additional Appeals**

Any student wishing to enroll in 18+ credits must submit an appeal that is submitted to out Registrar where their GPA is evaluated and they will come to a decision. Next is a Second-Degree Appeal, for students seeking a second Associates degree or additional certificate/pathway after graduating with an Associates.

### **Refund/Repayment Policy**

If you withdraw or stop attending classes, you may be subject to repayment of financial aid funds per the following policy:

- ◆ If a student withdraws from all classes or earns a 0.00 GPA for the term, the Financial Aid Office will recalculate the account to determine if the student must repay a portion of the financial aid received. If repayment is required, the student will receive notification from the Business Office. Because the student has failed to meet the Standards of Satisfactory Academic Progress, the student will either be placed in warning or disqualified from receiving additional financial aid. If the student is disqualified, a completed Financial Aid Eligibility Appeal form must be submitted for the Appeals Committee to consider.
- ◆ The student's account will be charged with any portion of unearned aid that the school is responsible for returning to the US Department of Education. This charge will result in both a Financial Hold and Transcript Hold being placed on the student's account.
- ◆ If the student has received a Stafford Subsidized or Unsubsidized Loan, the student is responsible for paying back any unearned amount of the loan funds that they received under the terms of the loan.
- ◆ Students will have up to 45 calendar days to make **acceptable** financial arrangements for repaying the over award or the account will be sent to collections.
- ◆ A student who does a complete withdraw or receives a 0.00 GPA for a term in which they received financial aid funds will automatically become disqualified from receiving additional Title IV financial aid assistance until an appeal is filed and approved.
- ◆ In accordance with Board Policy 720.0110, a student must meet all financial obligations to the College in order to qualify for continued enrollment.

## **Determination of Need**

Your eligibility for financial aid is determined by subtracting your Student Aid Index (SAI) and Other Resources from a Standard Budget, which reflects the cost of education for the period in which you are enrolled. According to the federal formula, the SAI represents resources you should be able to provide to meet your educational costs (compared with all other students attending college in the United States this year). Other Resources may consist of Veterans' or Vocational Rehabilitation Benefits, Scholarships, Tuition Waivers, or other outside funds. KCC attempts to fill as much of your financial need as possible. However, funding is limited by federal, state, and institutional regulations and the availability of funds.

## **Limits for Financial Aid**

A student cannot receive more financial aid than it costs to attend a school. All tuition assistance received (including Tribal, Work Connection, NAFTA, Scholarships, Vocational Rehabilitation, etc.) is included in the total financial aid package. The following budget is for a three-term academic year.

### **Klamath Community College 2025-2026 Cost of Attendance**

<b>Budget Items</b>	<b>Dependent</b>	<b>Independent</b>
Tuition & Fees	4,857	4,857
Books & Supplies	1,500	1,500
Room & Board	8,937	13,893
Transportation	2,499	2,499
Miscellaneous	1,500	1,500
<b>Total Costs</b>	<b>\$19,293</b>	<b>\$24,249</b>

## **Summer Term Financial Aid**

Students who attend Summer 2025 Term will have their budget increased to reflect a fourth term in their Cost of Attendance. Financial Aid for Summer Term is limited to Pell Grant and Stafford Loans. Any Pell Grant funds used during Summer Term will reduce available Pell Grant funds for Spring Term. Any loan funds used during Summer Term will reduce available funds for Fall, Winter and Spring Term.

## **Accepting Your Financial Aid Award**

You must officially accept your award by following the instructions in the email that will be sent to you. You are not required to accept all of the aid offered. You must accept your aid within 30 days of the date of the award notification to avoid possible cancellation of awards. Cancelled awards will be reinstated only if funds are available.

## **Consortium Agreement**

A student may receive aid from only one school per term. However, students may be enrolled in more than one school each term. To receive financial aid for all courses the student is enrolled in at all institutions the student must file a consortium agreement. Consortium agreements are available in Student Services and on the KCC web site. The courses that the student is enrolled in must apply to the student's declared degree and must be 100 or 200 level courses and the student's academic advisor must approve the courses.

## **Disbursement of Financial Aid**

You can obtain a copy of your schedule from Enrollment Services and a copy of your billing invoice from the Business Office after registering for classes, whether in person or on the web. If you have completed all necessary paperwork and your financial aid file is complete, your financial aid will be credited toward your account beginning the third week of the term. If your tuition and fees are greater than the amount of financial aid you receive, you are required to pay the difference or make a payment arrangement with the Cashier by the last day of the add/drop period each term to avoid late fees. Financial aid is disbursed every Tuesday of the term (excluding holidays), beginning the third week. When financial aid has been applied to your account, you can view the transactions by logging on the KCC web site and clicking on the Financial Aid option. Financial aid refund

information will not be given over the telephone. If you do not have access to a computer or internet service, the computers in the lobby of Building 3 are available for students to check the status of their financial aid. If the financial aid applied to your account exceeds your account balance, a financial aid refund check will be issued to you. Financial aid refund checks are available after 1:30 pm each Tuesday beginning the third week of each term. You must have picture ID with your legal name to pick up your financial aid check. The Business Office does not cash these checks.

### Types of Financial Aid

**Federal Pell Grant:** The Federal Pell Grant Program provides funds to students who meet eligibility requirements according to federal guidelines. The amount received is determined by your student aid index and enrollment status. Pell Grants are awarded on the Official Financial Aid Award notification at Full-time enrollment, but will be disbursed according to your actual enrollment each term. **Beginning July 1, 2012, a lifetime limit for Pell Grant was imposed. Students may receive the equivalent of 18 full time quarters (6 years) of Pell Grant.** A student who attends half-time (6-8 credits) is considered to have received half a quarter of Pell Grant.

**Federal Supplemental Education Opportunity Grant (FSEOG):** The FSEOG is awarded to students with exceptional need according to federal guidelines. Funding is limited to eligible students and awarded on a first-come, first-served basis, at the determination of the institution.

**Oregon Opportunity Grant (OOG):** The Oregon Opportunity Grant is awarded to legal Oregon residents who meet the state eligibility requirements. Awards are available for both full-time and part-time enrollment. OOG funding is not available for Summer Term or for enrollment of less than 6 credits per term. Criteria for OOG are as follows:

- ❖ Recipients must be Undergraduate students.
- ❖ Eligibility is limited to 8 semesters or 12 quarters.
- ❖ OOG is transferable to other eligible institutions in Oregon.
- ❖ Information supplied by a recipient is subject to verification by the institution; failure to provide verification information will result in cancellation of the award.
- ❖ Students need to apply annually to be considered for renewal.
- ❖ A recipient may not receive an OOG if enrolled in a course of study leading to a degree in theology, divinity, or religious education.
- ❖ An OOG may contain federal dollars and therefore, the award is subject to regulations governing Federal Title IV programs. This grant will generally be available the second Friday of each term.

**Federal Work Study:** Work Study provides part-time employment, both on-campus and off-campus, for students who meet eligibility requirements. A student may work up to 20 hours per week during the academic year to earn the amount listed on the Financial Aid Award. Students interested in participating in the work-study program must complete a work-study request form and an employment application and turn them into the Human Resources receptionist in Building 3. The Financial Aid Office will determine the student's eligibility and notify potential supervisors of available applicants. Supervisors will contact students for an interview. Eligibility does not guarantee employment. Participating students are required to document identity and employment eligibility as required by the Immigration Reform and Control Act of 1986 before employment can begin.

Students must submit a completed Time Sheet for hours worked to their supervisor by the 20<sup>th</sup> of each month. Students are paid the last working day of the month. Paychecks can be picked up in the Cashier. Any paycheck that is not picked up by 4:00 pm on the last working day of the month will be mailed to the student's address on file.

**Federal Stafford Loans:** Stafford loans exist in two forms:

The **Subsidized Stafford Loan** is a deferred interest loan based on financial need. If you qualify, the federal government pays the interest on your loan while you are in school, and during any period of authorized deferment



(postponement of repayment). Students are responsible to pay the interest that accrues during the 6-month grace period. If the interest is not paid, that amount will be added to the principal balance of the loan.

The **Unsubsidized Stafford Loan** is not based on a student's financial need. Interest begins to accrue as soon as the loan is disbursed. Students may choose to pay the interest while they are in school, or the interest can be capitalized and paid later.

Origination fees (up to 1.057% of the loan for both Subsidized and Unsubsidized) will be deducted from each disbursement. Stafford Loan repayment begins six months after you leave school or drop below half-time enrollment.

*New updated award amounts will be available July 2024.*

### **Federal Annual and Aggregate Loan Limits**

The maximum loan amount that a student may receive in the Federal Stafford Loan Program (Subsidized and/or Unsubsidized) is set by Federal Regulations and is determined by the number of degree credits a student has earned. First Year loan limits apply to students who have earned less than 45 degree credits. Second Year loan limits apply to students who have earned 45 or more degree credits. Math and Language classes less than 100 level do not count toward degree credits, but are financial aid eligible.

<b><u>Annual Loan Limits</u></b>	<b>Dependent Students (whose parents were not denied a PLUS loan)</b>			<b>Independent Students (and Dependent Students whose parents were denied a PLUS loan)</b>		
Academic Year	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loan	Maximum Federal Subsidized and Unsubsidized Combined Loans	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loan	Maximum Federal Subsidized and Unsubsidized Combined Loans
<b>Annual Limits</b>						
1 <sup>st</sup> Year	\$3,500	\$2,000	\$5,500	\$3,500	\$6,000	\$ 9,500
2 <sup>nd</sup> Year	\$4,500	\$2,000	\$6,500	\$4,500	\$6,000	\$10,500

**Aggregate Loan Limits:** Undergraduate Dependent Students can borrow a maximum of \$31,000 (combination of Subsidize and Unsubsidized Loans). Undergraduate Independent students can borrow a maximum of \$57,500 (combination of Subsidized and Unsubsidized Loans).

With the exception of First Time Borrowers, loan funds are generally available beginning the third Tuesday of each term. Loan funds are received electronically from the Department of Education. Students must complete a Direct Loan MPN and Direct Loan Entrance counseling before funds will be requested. Funds are credited to the student's account and excess funds are disbursed to the student as a refund check.

### **First Time Borrowers**

It is a federal requirement that disbursement of First Time Borrower loan funds be postponed until 30 days after the term has begun. Loan funds will generally be available the Tuesday following the 30<sup>th</sup> day of the term if the student has completed Direct Loan Entrance Counseling and a Master Promissory Note.

### **Subsidized Loan Maximum Eligibility Period**

If you are a first-time borrower on or after July 1, 2013, there is a limit to the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. This time limit does not apply to Direct

Unsubsidized Loans or Direct PLUS Loans. If this limit applies to you, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is called your “maximum eligibility period.” Your maximum eligibility period is generally based on the published length of your current program.

For example, for a two-year associate’s degree program, the maximum period for which you can receive Direct Subsidized Loans is three years (150% of 2 years = 3 years).

Because your maximum eligibility period is based on the length of your current program of study, your maximum eligibility period can change if you change to a program that has a different length. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count toward your new maximum eligibility period.

### Master Promissory Note

All students must have a valid Master Promissory Note (MPN) on file with the Department of Education before loan funds can be disbursed. To complete a Master Promissory Note online, follow the steps below:

1. Type [www.studentaid.gov/mpn](http://www.studentaid.gov/mpn) into your internet URL toolbar.
2. Click on the green sign in button.
3. Once you have successfully signed in, you may be asked to verify your phone number or email address.
4. Once your phone number or email address is verified you will then be directed to the first section of the Master Promissory Note.
5. Enter your personal and school information and click ‘Continue’.
6. You will need 2 personal references. These references are people who have known you for at least three years. You may use your parent, but both references cannot live at the same address. After entering the references click ‘Continue’.
7. Read each section of the terms and conditions of the loan. Then click the box at the bottom of the page acknowledging that you have read and understood the terms and conditions of the loan. Click ‘Continue’.
8. Enter your name and click ‘Sign’.
9. **RIGHT CLICK** the link and select the option to ‘Open link in new window’ to review the Master Promissory Note. After reviewing your Master Promissory Note, click the ‘Submit’ button. You should receive a ‘Congratulations!’ message.
10. View and print a copy of your MPN for your records.
11. KCC will receive notification of completed Master Promissory Notes within two weeks of the date the accepts the loans. Loan funds will not be disbursed until this confirmation has been received and Entrance Counseling has been completed.

### Entrance Counseling

Online Entrance Counseling is required before a student may receive loan funds at Klamath Community College. The online course is approx. one hour long and is offered throughout the term. For information on the course please visit our website at [www.klamathcc.edu](http://www.klamathcc.edu).

### Exit Counseling

Exit Counseling is required if the student attends less than half time (5 credits or less), withdraws from all classes, or upon completion of their degree. If the student has received student loans, a diploma will not be released until the student has attended exit counseling and KCC has received confirmation.

### Federal Plus Loans

Parents of undergraduate students can borrow PLUS Loan to pay for their children's education. PLUS loans are educational loans for the parent, stepparent, or legal guardian of dependent undergraduates. The student's

financial need is not an issue, but the Federal PLUS Loan cannot exceed the annual cost of education at the student's institution less any financial aid awarded to the student. The parent-borrower is responsible for the interest throughout the life of the loan. Repayment begins within 60 days after funds are disbursed. The PLUS Loan requires a separate application that can be completed on the Direct Loan web site, <https://dlenote.ed.gov/empn/index.jsp> or through the individual lender's website.

### Scholarships

Scholarships are treated as resources in the student's financial aid package. Common sources of scholarships at KCC include the Oregon Student Access Commission (OSAC), institutional scholarships and private scholarships. Private scholarships can be found through scholarship search engines such as the Fastweb Program (a free computer-assisted scholarship search opportunity accessible through the KCC Home page). The OSAC sponsored scholarship applications are available electronically at [www.getcollegefunds.org](http://www.getcollegefunds.org). Scholarship booklets are usually available late November or early December and can be picked up in the lobby of Building 3. These applications are due early in March. KCC Foundation and institutional scholarships are awarded in the Fall Term each year. Available scholarships will be posted on the KCC website.

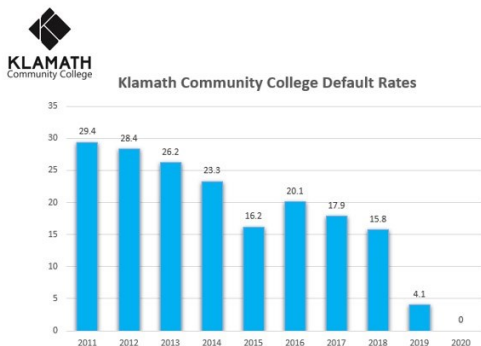
### Eligible Program of Study

Federal regulations require you to be enrolled in an eligible two-year degree or one-year certificate program offered by the college or a two-year transfer program acceptable for full credit toward a Bachelor's degree at a four-year institution. Courses must apply to the students declared two-year degree, one-year certificate, or transfer program to be eligible for Federal Financial Aid. If you want to change your major or degree, you must contact Student Services.

### Cohort Default Rate

A cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year (October 1 to September 30) and default on the loan prior to the end of the second following fiscal year. Please refer to the Department of Education's Cohort Default Rate Guide for more in-depth description of cohort default rates and how the rates are calculated.

The latest CDR will always remain public on the KCC website when made available to us by The Department of Education as stated in our handbook. In the event the CDR of Klamath Community College is above the threshold of 30 the President of KCC will release a statement notifying the public.



### Equal Opportunity Policy

- Klamath Community College is an equal opportunity educator and employer.
- It shall be the policy of the Klamath Community College District to affirm the rights of all individuals to equal education, activities, facilities, and employment without regard to age, sex, disability, national origin, race, color, marital status, religion, or sexual orientation in accordance with federal and state laws. Klamath Community College complies with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, and Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990, and any amendments thereto.

Inquiries or grievances concerning the application of these laws and regulations to the College may be directed to the Klamath Community College's Executive Director of Human Resources at 7390 South 6<sup>th</sup> St., Klamath

Falls, OR 97603 or at 541.882.3521; or to the Office of Civil Rights, U.S. Department of Education, 915 Second Ave. Room 3310, Seattle, WA 98174-1099.

**For additional information or questions contact:**

Klamath Community College  
7390 S. 6<sup>th</sup> Street  
Klamath Falls, OR 97603  
(541) 880-2352  
[finaid@klamathcc.edu](mailto:finaid@klamathcc.edu)