

Financial Aid FAQ

1. Where do I apply for financial aid?

- a. www.Studentaid.gov
- b. When filling out the Free Application for Federal Student Aid (FAFSA) the Department of Education uses “prior-prior” tax and income information ie. 2025-26 FAFSA will use 2023 tax and income information

2. What can I do if my income has changed since I filled out the FAFSA?

- a. If you or your parents’ income information has changed since the tax year the FAFSA is asking for you can come into the financial aid office and potentially have your information updated

3. What aid will I receive when I fill out the FAFSA?

- a. When applying for the FAFSA you are applying for all Federal aid ie. Federal Grants like the Pell Grant and also Federal Student Loans like Direct Sub and Direct Unsub

4. What is the difference between Subsidized and Unsubsidized loans?

- a. Direct Subsidized loans are available to undergraduate student with financial need. The US. Department of Education pays the interest on a direct subsidized loan;
 - i. While you are in school at least half-time
 - ii. For the first six months after you leave school (known as a grace period)
 - iii. During a period of deferment (a postponement of loan payment)
- b. Direct Unsubsidized loans are available to undergraduate and graduate students; there is no requirement of financial need. The interest on the loan will start to accrue with the first disbursement of the loan.

5. Is there a deadline to apply for Financial Aid?

- a. For KCC we suggest that students have ALL financial aid requirements done at the start of term as to not delay funding. This means starting the financial aid process at least 5-6 weeks before term starts.

6. Why should I watch my email and monitor my MyKCC account?

- a. After you submit your FAFSA, the Department of Education will email you. Once KCC has received your FAFSA we will also email you to the email that you put on your FAFSA, this email will let you know about any required documents that are needed and/or what you have been awarded for the academic year
- b. Not checking your email and turning in documents on time can delay your funding

7. Can I receive aid as a part time student?

- a. Yes, as long as you are in 6 credits aid can be disbursed to your student account.

8. If I attend part time, will my aid be reduced?

- a. Yes, some aid such as Pell Grants, State Grants and scholarships have to be reduced if a student is not enrolled in full time (12 credits)

9. Do I have to reapply for financial aid every year?

- a. Yes, each academic year you need to apply for a new FAFSA
- b. Academic years start Summer term and go through Spring term

10. I probably don't qualify for aid. Should I apply for aid anyway?

- a. Yes! Applying for the FAFSA give us information on what you do qualify for and helps us award you correctly

11. Do I need to be admitted before I can apply for financial aid at a particular school?

- a. No, you can apply for financial aid any time after the FAFSA is available each year. You can add up to 20 different schools on your FAFSA and you are not obligated to attend any of them

12. Are my parents responsible for my educational loans?

- a. No, if you only borrow direct Sub and Unsub loans. This is even if you are a dependent student and your parents' income information is on your FAFSA
- b. Yes, if your parent takes out a Parent Plus loan.

13. What is a Parent Plus loan?

- a. A parent plus loan is a loan a parent takes out for a student. The Department of Education is still the loan lender, the parent that takes out the loan is responsible for paying the loan back to the Department of Education

14. Why am I considered a dependent student?

- a. The US Department of Education sees students that are under the age of 24, not married and/or do not have a child of their own as dependent students. This means that you are required to submit parental income information even if you do not live with your parents and you financially take care of yourself

15. What is FSEOG?

- a. Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant program from the Department of Education that differs school to school. Each participating school receives a certain amount of FSEOG funds each year from the Department of Education. These funds are given on a first come first served bases to qualifying students. Once funds are used no more FSEOG awards can be made for that year

16. When will financial aid be placed on my student account?

- a. Once all financial aid requirements are completed aid is placed on students accounts the third Tuesday of each term. Any aid that is in excess of tuition and fees is cut to the student in a check

17. What is SAP?

- a. Satisfactory Academic Progress (SAP) is looked at each term a student attends. A student is required to maintain a term GPA of 2.00 and a 66.67% completion rate. Failure to meet any of the SAP requirements will result in warning or disqualification from receiving federal financial aid

18. Does my SAP follow me school to school?

- a. No, SAP does not follow you school to school. Each school has their own SAP policy

19. What happens if I withdraw from all my courses?

- a. 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. Student also may be required to return a portion of the federal financial aid funds they received

20. Do I qualify for aid even if I don't get straight A's?

- a. Yes, as long as you stay above SAP you will qualify for aid

21. What is verification?

- a. Verification is a Federal aid eligibility requirement managed by the financial aid office in which the students are requested to support certain data elements of their FAFSA. The office of financial aid verifies all students who are selected, for verification, by the Department of Education, and KCC may use discretion in selecting students on an individual basis as well. Some items that are required to be confirmed include; taxable income, family size, and untaxed income. If selected, this process must take place prior to KCC offering aid

22. How long does it take to process my paperwork?

- a. Most all verification and paperwork take 2-3 weeks for processing

23. I received a scholarship, what is the process on receiving those funds?

- a. Make sure that the scholarship knows where to send the funds. Once KCC has received the funds our Cashier will inform the financial aid office and it will be placed on your account and then disbursed with your next upcoming disbursement

24. How do I apply for Federal Work Study?

- a. To qualify for federal work study a student has financial need and as qualified through the financial aid office for the federally funded program. You can find the application on the KCC website under Student Employment

25. Where can I find private student loan information?

- a. If your federal aid does not cover your cost of tuition and fees or you are needing more for living expense then you can look at private student loans. KCC works with ELM Select as our private loan lender their website is <https://www.elmselect.com/v4/>

26. What happens to my aid if I am an online student?

- a. Online students can receive federal aid just like any other student. Financial aid is processed in the same way as stated in number 17
- b. As KCC disburses aid in the form of a paper check if you are unable to come to campus for disbursement, please contact the Cashier at 541-880-2237 to make sure the correct address is on file and your check will be mailed to you.

27. What happens if campus is closed during disbursement?

- a. KCC will notify students in the case of a campus closer, if the closer happens during a disbursement day KCC will also notify students via email and the Emergency Campus Notification System how the school plans on releasing funds.
 - i. Please make sure that you are receiving emails from the KCC financial aid office as that is how we will communicate all information.
 - ii. Please make sure that your account information is up to date for the Emergency Campus Notifications. You can do this in your MyKCC account by logging in and then clicking the person on the top right of the screen.

28. I cannot come to campus to get my questions answered how do I get ahold of someone?

- a. You can reach the financial aid office via phone at 541-880-2352
- b. Via email at finaid@klamathcc.edu
 - i. Amanda Vargas Financial Aid Assistant Director
 - ii. Jocelyn Amaya – Financial Aid Advisor
 - iii. Luis Salcedo – Financial Aid Advisor

Oregon Promise Grant (OPG) FAQ

1. **What do I need to do to qualify for the Oregon Promise Grant (OPG) my first year?**
 - a. You need to complete your FAFSA, create an OSAC account and complete the OPG application by the deadline set by OSAC
 - b. You need to complete ALL FAFSA requirements with the financial aid office
 - c. Be a recent Oregon high school graduate or GED test graduate
 - d. Have a documented 2.00 or higher high school GPA or GED test score of 145 or higher
 - e. Be an Oregon resident for at least 12 months prior to college attendance
 - f. You need to be enrolled in at least half time within 6 month of graduation or completion of your GED
 - g. You need to be enrolled in at least half time each term (Fall, Winter and Spring)
 - h. You need to complete school specific FYE requirements
2. **What do I need to do to qualify for the Oregon Promise Grant (OPG) my second year?**
 - a. You will need to complete the FAFSA for the next school year by the deadline set by OSAC
 - b. You need to be enrolled in at least half time each term (Fall, Winter and Spring)
 - c. You need to have completed school specific FYE requirements your first year
3. **How much does the Oregon Promise Grant (OPG) cover?**
 - a. OPG is for tuition ONLY
 - b. OPG is awarded by OSAC and each students case is different please see the financial aid office or your OSAC account for amounts
4. **What other aid can I use with Oregon Promise Grant (OPG)?**
 - a. You can use any and all other aid that you have been awarded if you choose to accept it to help with other school costs
5. **How long can I receive Oregon Promise Grant (OPG)?**
 - a. Once awarded, you can receive OPG until you have attempted a total of 90 college credits. There is no limit to the number of years or terms you can receive the grant; it is based on the 90 credit limit
6. **Where can I find more information about the Oregon Promise Grant (OPG)?**
 - a. <https://oregonstudentaid.gov/>