

# **Kettering University**

## **Financial Aid Philosophy**

Kettering is dedicated to the task of providing high quality educational opportunities at a reasonable cost. The Office of Financial Aid Services works to make Kettering University affordable to all eligible applicants.

While the primary responsibility for financing a college education rests with students and their families, the Office of Financial Aid Services administers many types and sources of aid to supplement cooperative earnings and family contributions.

The family is the key element since it is assumed that they will work together to the best of their ability to pay for the education of the student. Students applying for financial aid must complete the Free Application for Federal Student Aid (FAFSA) to be used as a basis for determining the financial strength of their families. Financing alternatives are available for all families, but priority for grant funding is given to students with the highest need.

We believe in helping students seek every opportunity to obtain the financial resources necessary to meet their educational costs. To accomplish this, the Office of Financial Aid Services administers several scholarships, grants, loans, and work-study programs from federal, state, private, and institutional sources.

## **Consumer Information**

Each year a school must disseminate to prospective and enrolled students required information under the Higher Education Act of 1965, as amended, and the Family Education Rights and Privacy Act (FERPA) and the procedures for obtaining the information:

Basic financial aid information	<a href="http://www.kettering.edu/financialAid/">http://www.kettering.edu/financialAid/</a>
General information about the school	<a href="http://www.kettering.edu/visitors/about">http://www.kettering.edu/visitors/about</a>
Drug and alcohol abuse prevention information	<a href="http://www.kettering.edu/wellness/drug.jsp">http://www.kettering.edu/wellness/drug.jsp</a>
Clery (Campus Security) Act	<a href="http://www.kettering.edu/physical_plant/campus_safety.jsp">http://www.kettering.edu/physical_plant/campus_safety.jsp</a>
Family Educational Rights and Responsibilities Act (FERPA)	<a href="http://www.kettering.edu/registrar/ferpa_information.jsp">http://www.kettering.edu/registrar/ferpa_information.jsp</a>

# 2010-2011 Financial Aid Calendar

## December 2009

- Upper-class Scholarship Applications Available for 2010-2011 Academic Year

## January 2010

- Parents and Students need to apply for a Personal Identification Number (PIN) at <http://www.pin.ed.gov>.
- Complete the Free Application for Federal Student Aid (FAFSA) on the web as soon as possible after January 1 for maximum consideration of all available student aid programs.
- After your FAFSA is submitted you will receive a Student Aid Report (SAR) via e-mail - check it for accuracy and make any necessary changes

## February 2010

- Priority date to submit the FAFSA to be considered for the Michigan Competitive Scholarship/Michigan Tuition Grant (MCS/MTG) for incoming freshman.

## March 2010

- Priority date to submit the FAFSA to be considered for the MCS/MTG for upperclass students.

## April 2010

- **April 5th, 2010** - Upper-class Scholarship Application Deadline.

## May 2010

- Upper-class Scholarships awarded.
- A-Section Billing statements mailed for Summer Term 2010.

## June 2010

- MCS/MTG Award Notification from State of Michigan. (*Michigan Residents Only*)  
(*Note: If your State of Michigan Award notification is based on a school other than Kettering University you must notify the State of Michigan that you will be attending Kettering or you will lose your eligibility.*)

## July 2010

- July 12th, 2010 - A-Section Classes begin
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## August 2010

- B-Section Billing statements mailed for Fall Term 2010.

## May 2011

- Last month to apply for Federal Aid for the 2009-2010 academic year.

# Rights and Responsibilities of Students Receiving Aid

## You have the right to know:

- What financial aid programs are available.
- Deadlines for submitting applications for aid.
- How your financial aid will be distributed.
- How your financial need was determined.
- The College's refund policy.
- What portion of your aid package is "gift aid" and what must be repaid.
- About the affect outside scholarships may have on your financial aid award.
- If the aid is a loan, you have the right to know the interest rate, repayment amount and procedures, length of time to repay and when repayment begins.
- How the college determines if you are making satisfactory academic progress, and what happens when you are not.
- You have the right to accept, decline or seek adjustment to your financial aid award(s).
- Information you give to the Office of Financial Aid will be treated confidentially.
- You may contact the Office of Financial Aid if you believe that special conditions exist affecting your financial need that warrants an adjustment to your financial aid package. If you experience a change in family circumstances, such as loss of employment, death, separation or divorce, extremely high medical expenses that affect your ability to pay your educational costs, an appeal may be appropriate.

## It is your responsibility to:

- Apply for financial aid every year.
- Complete the FAFSA application form accurately and submit it on time.
- Provide correct information. Information found to be knowingly falsified may be referred to the U.S. Department of Education, Office of Inspector General.
- Provide all additional documentation requested by the Financial Aid Office
- Read all forms you sign.
- Keep copies of all your financial aid records.
- If required, you must register with the Selective Service System.
- Complete the required entrance and exit loan counseling sessions.
- Repay all loans in accordance with the terms of your promissory notes.
- Notify your lender if any of the following occurs before your loan is repaid: change of name, change of address, graduation, withdrawal or less than half-time attendance and transfer to another institution.
- Notify the Financial Aid Office if you:
  - Change your residency /housing plan,
  - Change your marital status,
  - Change your major,
  - Change your graduate/undergraduate status,
  - Change your enrollment status (i.e. full-time to below full-time).

# Applying For Financial Aid

To prevent delays in processing your application, promptly provide any information or verification of income and expense data that your financial aid office may request.

Complete the Free Application for Federal Student Aid (FAFSA). You can complete the application on line at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov). You must submit this form to be considered for financial aid.

Submit your application to the processing agent as soon as possible after January 1. Funds are limited, so apply early! Many aid programs have a February 15 deadline.

The Department of Education will send you a Student Aid Report (SAR), once they have processed your application (approximately two (2) weeks). Kettering University will also receive an acknowledgment if listed as one of your college choices on the FAFSA. You do not need to send your copy of the SAR to Kettering University.

Once your FAFSA has been reviewed and your financial need/financial aid eligibility has been determined, you will receive an award letter listing the type(s) and amount(s) of aid you will receive.

If scholarships and grants are not sufficient to cover your expenses, you may wish to apply for a Federal Direct Parent Loan for Undergraduate Students (PLUS) or Alternative Loans to replace part or all of your Expected Family Contribution (EFC).

## **What information is requested from you and your parents?**

Sometimes students and parents are surprised or dismayed when they are asked to furnish personal financial information to obtain financial aid. Please understand that most or all of the data is sought from you to meet requirements of the federal government and to insure that the financial aid programs are administered fairly for all students. You may be asked to provide federal tax returns and W2 forms for yourself and/or your parents.

## Cost of Attendance

Each institution determines its own cost of attendance or budget. This includes both direct educational costs (such as tuition, fees, books and supplies) as well as living costs (room and board, transportation and personal expenses). Financial aid can be applied toward direct educational costs as well as living costs.

The process used to determine your eligibility for financial aid is called “need analysis”. In this analysis, income and asset information from both you and your parent(s) is examined to determine the family’s ability to contribute toward the cost of attendance.

Your Expected Family Contribution (from the FAFSA) is subtracted from the cost of attendance for one academic year. The remainder is the amount of financial need.

## Common Mistakes to Avoid

- Forgetting to sign the application. Be sure both the student and a parent remember to sign the FAFSA.
- For income reporting, parents often use their W-2 forms. They should take the Adjusted Gross Income directly from their 1040 federal tax return, not from the W-2.
- When reporting taxes paid, parents often use the taxes **withheld** on their W-2 form and not their actual tax liability. The FAFSA is specific about which line of the 1040 should be reported for taxes paid.
- Not reporting all required sources of untaxed income. Be sure to include Social Security, child support, payments from Department of Human Services (DHS) and payments to tax-deferred pension and savings plans reported on your W-2 forms.
- Divorced parents sometimes include their ex-spouse's income. They should list only their income and that of their current spouse.
- Not following instructions.

**CAUTION:** When you complete an application for financial aid, you are applying for government funds. Providing false or intentionally misleading information is a felony punishable by up to five (5) years in prison and a \$10,000 fine. It is the obligation of the Office of Financial Aid Services to submit the files of students suspected of committing fraud or attempted fraud to the Inspector General's Office. Students who commit, or attempt to commit fraud, may also be subject to institutional disciplinary action.

# **Actions That May Reduce Your Financial Aid Package**

**Dropping classes.** If you drop below 16 credit hours prior to 7<sup>th</sup> week Wednesday of an academic term, your Financial Aid will be adjusted accordingly (see credits below). This includes Federal, State and Institutional Aid. Example: If you take 15 credits your Financial Aid awards will be adjusted to  $\frac{3}{4}$  time. Please contact the Financial Aid office for details as to how your financial aid will be reduced.

**Withdrawing from Kettering University.** If you withdraw from Kettering University, a portion of your financial aid may have to be refunded to the source (i.e. the Federal or State Government, the lender, etc.). Kettering University uses a formula provided by the U.S. Department of Education to determine the exact refund and its distribution. If you do not return to school (either Kettering University or another institution), you will be required to begin repayment on your Direct Stafford Loans and alternative loans after a six month grace period.

**Not completing your financial aid file.** If your financial aid file is not completed by the time you cease to be enrolled half-time, you will forfeit your eligibility. All required documents must be submitted and the process of verification completed before loans can be processed, need based grants released to your account, and Federal Work Study (FWS) jobs made available.

**Back to back school terms.** Attending two academic terms within one semester (July- December or January-June) may severely limit your aid eligibility. Be sure to speak with a Financial Aid representative if you are planning to do this.

## **Student Status**

Full Time	16 credits or above
$\frac{3}{4}$ Time	9 -15 credits
$\frac{1}{2}$ Time	6 - 8 credits
Five (5) credits or below are not eligible for Financial Aid	

## **Study Abroad**

In most cases, any and all of your financial aid can be used to cover the costs of a study abroad program. It is recommended that you consult a counselor in the Office of Financial Aid early in your planning to make sure that all provisions are in place to maximize your financial assistance.

## Eligibility Requirements

ELIGIBILITY	PELL	SEOG	FWS	MCS/MTG	STAFFORD Sub or Unsub	PLUS
Demonstrate financial need	*	*	*	*	*	
Enrolled/accepted in degree/certificate program	*	*	*	*	*   *	*
Enrolled/accepted in an eligible school	*	*	*	*	*   *	*
Maintain satisfactory academic progress as determined by the school	*	*	*	*	*   *	*
Not in default on any loan	*	*	*		*   *	*
Not owe a refund on any grant	*	*	*		*   *	*
Social Security Number	*	*	*	*	*   *	*
Registered with Selective Service (male, 18 yrs. Old – born after 12/31/60)	*	*	*	*	*   *	*
Signed statement of educational purpose (now appears on FAFSA)	*	*	*	*		*
Citizen or eligible non-citizen	*	*	*	*	*   *	*
Parent(s) & Student(s) must be Michigan residents				*		

## **Disbursement of Financial Aid**

- Your financial aid file must be complete. This means we must have a valid FAFSA on file, as well as any other requested documentation. Most financial aid awards (including scholarships) are credited to your account no earlier than 10 days prior to the start of an academic term.
- Kettering Endowed Scholarships require receipt of a Thank you Letter to the donor for disbursement.
- You must sign a Master Promissory Note and complete Entrance Loan Counseling for your Federal Subsidized, Unsubsidized, or Grad Plus loan. Parents must sign a Master Promissory Note for the Parent PLUS loan.
- Outside awards will be credited once funds have been received by the financial aid office.
- Work Study earnings are earned and paid biweekly based on the number of hours worked.
- Alternative loans are credited upon receipt of funds.

If financial assistance exceeds billed charges and leaves a credit on your account you can request a refund from the Student Accounts Office. Checks are drawn on Friday only. Student Accounts must receive your request by Tuesday to issue a check on Friday. If a student's credit is caused by the disbursement of a Parent PLUS Loan, the parent who borrowed the loan must submit written authorization/permission for student to request and receive the refund.

# **Kettering University Financial Aid Satisfactory Academic Progress Policy**

In order to maintain financial aid eligibility, you must make Satisfactory Academic Progress (SAP) toward obtaining a degree. Satisfactory Academic Progress will be monitored at the end of each academic term whether or not you have received financial aid.

This policy applies to all federal, state, and university funded grants, along with some alternative loans.

## **Minimum standard requirements:**

- **Qualitative Measure (Cumulative GPA):**

Freshman (a student with 24 earned credit hours or fewer) must maintain a cumulative grade point average (GPA) of at least **1.5** at the end of each term.

Sophomore and Higher (more than 24 earned credit hours) must maintain a cumulative grade point average (GPA) of at least **2.0** at the end of each term.

- **Quantitative Measure (Credit Hour Progression):**

Students must successfully earn 67 % of all credits attempted during an academic term. An "I" will be calculated as no credit until it reverts to a letter grade and is posted to the student's academic record. Repeated courses count toward Attempted Credit Hours only if you did not earn credit the first time you took the course.

*For example, a full-time undergraduate student who attempts 16 credits in an academic term must successfully complete at least 10 credits.*

- **Maximum Time Frame to Complete a Degree:**

The maximum allowable timeframe for receiving aid is equal to 150 percent of the length of your academic program. If you are a transfer student, your accepted transfer coursework will be counted in the maximum timeframe.

## **Financial Aid Probation**

Students who have not met the Minimum Standard Requirements at the end of a term will be placed on Probation. This includes both the GPA and credit hour progression. You are still eligible for Financial Aid consideration while on Probation. Students are allowed two (2) consecutive probation terms, after that they will be placed on Financial Aid Suspension.

## **Financial Aid Suspension**

If the financial aid office determines that you have not met the Minimum Standard Requirements to receive Financial Aid, you will not be eligible to receive aid for your next period of enrollment.

## **Appeal of Financial Aid Suspension**

You have the right to appeal your suspension from Financial Aid. The appeal form is available on the Financial Aid Website. The appeal form must be turned into the financial aid office within **thirty** days of the notification of your suspension. Financial aid will not be paid retroactively for any semester's lost eligibility.

You should provide an explanation of any extenuating circumstances that prevented you from maintaining satisfactory academic progress. Supporting documentation will strengthen your appeal. The appeal will be reviewed by the financial aid office. You will be notified of the result of your appeal by letter or email.

Those suspended due to attempting credits more than the 150% of the program are not eligible for appeal.

## **Graduate Students**

As a graduate student, you must maintain good academic standing and earn at least four credits during each period of enrollment to qualify for financial aid. If you do not maintain good academic standing or do not earn four credits you will be terminated from future financial aid.

## Student Financial Aid Web Sites

Federal student financial aid information (includes texts of some publications).....	<a href="http://www.ed.gov/studentaid">www.ed.gov/studentaid</a>
Free Application for Federal Student Aid (To complete the FAFSA online).....	<a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>
FAFSA PIN Web Site.....	<a href="http://www.pin.ed.gov">www.pin.ed.gov</a>
Help completing the FAFSA.....	<a href="http://www.ed.gov/offices/OSFAP/Students/apply.html">www.ed.gov/offices/OSFAP/Students/apply.html</a>
Federal Direct Loans.....	<a href="http://www.direct.ed.gov/student.html">http://www.direct.ed.gov/student.html</a>
Federal Direct Loan Servicing.....	<a href="https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp">https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp</a>
National Student Loan Data System (NSLDS) for students.....	<a href="http://www.nsls.ed.gov/nsls_SA/">http://www.nsls.ed.gov/nsls_SA/</a>
Free Scholarship Search.....	<a href="http://www.fastweb.com">www.fastweb.com</a>
Student Aid on the Web.....	<a href="http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp">http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp</a>
College is Possible.....	<a href="http://www.collegeispossible.org">www.collegeispossible.org</a>
Hope & Lifetime Learning tax credits.....	<a href="http://www.irs.gov">www.irs.gov</a>
Entrance and Exit Loan Counseling.....	<a href="http://www.mappingyourfuture.org">www.mappingyourfuture.org</a>
Calculate Loan Repayments.....	<a href="http://www.ed.gov/offices/OSFAP">www.ed.gov/offices/OSFAP</a>
Selective Service.....	<a href="http://www.sss.gov">www.sss.gov</a>

## Student Financial Aid Phone Numbers

FAFSA Processor	800-433-3243
FAFSA on the Web Customer Service	800-801-0576
Selective Service	847-688-6888
MEAP/Michigan Promise	888-447-2687
State of Michigan	888-447-2687

# Descriptions of Need-Based Aid

## Federal Need-Based Aid

- Federal Pell Grant: The Federal Pell Grant is awarded to eligible undergraduate students seeking their first bachelor's degree and is based on the expected family contribution as determined by the FAFSA. Awards range from \$976 to \$5,350 per year.

Pell Grant recipients may also be eligible for two new federal grants:

- **Academic Competitiveness Grant** - For freshmen and sophomores who finished a rigorous high school curriculum. First year award is \$750. Students who complete their freshman year with a college grade point average of at least 3.0 may be eligible for a sophomore year award of \$1,300.
  - **SMART Grant** - For juniors and seniors in specific majors who have earned a college grade point average of at least 3.0. Award is \$4,000 per year and is currently restricted to majors related to the sciences, engineering, computer science, mathematics, and "critical foreign languages."
- Federal SEOG: The Federal Supplemental Educational Opportunity Grant (SEOG) is awarded to undergraduate students seeking their first bachelor's degree. Kettering University allocates this grant to students with the highest need. Only Pell-eligible students can be considered for SEOG.

## State Need-Based Aid

- MCS/MTG: The Michigan Competitive Scholarship/Michigan Tuition Grant is administered through the State of Michigan for Michigan residents only. The amount is determined by a formula which takes into consideration other gift aid and parent/student contribution.
- Michigan Promise Scholarship: The Michigan Promise Scholarship provides up to \$4,000 for all students who took the Michigan Merit Exam (MME) and meet the eligibility requirements. Eligible students must certify their Michigan Merit Award with the State of Michigan before the money is sent to the University.

## Institutional Need-Based Aid

- KUOG (Kettering University Grant): This is an institutional grant. The amount is determined by an institutional formula.

# Federal Education Loan Programs

Kettering University participates in the Federal Direct Stafford Loan Programs:

Subsidized/Unsubsidized Annual loan limits are as follows:

Dependent Students	Maximum Subsidized	Additional Unsubsidized Loan
Freshman	\$3,500	\$2,000
Sophomore	\$4,500	\$2,000
Junior/Senior	\$5,500	\$2,000

Independent Students	Maximum Subsidized	Additional Unsubsidized Loan
Freshman	\$3,500	\$6,000
Sophomore	\$4,500	\$6,000
Junior/Senior	\$5,500	\$7,000
Graduate	\$8,500	\$12,000

## Federal Direct Subsidized Stafford Loan

- This is a need based loan.
- The interest rate is fixed at 6.8% (in school) and 7.22% (in repayment).
- Interest is deferred as long as student is enrolled at least half-time.
- Repayment begins six months after student ceases at least half-time enrollment.

## Federal Direct Unsubsidized Stafford Loan

- With this loan the borrower accrues interest while in school, and the loan is not need based.
- Borrower has the choice of paying the interest that accrues over the enrollment period or capitalizing it at the end of the grace period.
- Independent undergraduates may borrow unsubsidized loans IN ADDITION to the subsidized up to \$6,000 annually for freshman and sophomores, and \$7,000 annually for juniors and seniors. Graduate students may borrow up to \$12000 annually in addition to the subsidized amount.
- Dependent undergraduate students may be eligible to borrow unsubsidized amounts in addition to the \$2,000 unsubsidized eligibility if the Parent Loan (PLUS) has been denied.

## Federal Plus Loan

- The Plus loan is not need-based.
- Parents of dependent undergraduates may borrow up to the cost of education less other types of aid awarded.
- Interest rate is fixed at 7.9%
- A credit check is required of the applicant.
- Payment of principal and interest begins 60 days after the last disbursement is made. Interest begins accruing after each disbursement is made.
- Parents who have borrowed on or after July 1, 2008, may request to have payments deferred while the student is enrolled in school until six (6) months after graduation or the student ceases to be enrolled at least half-time.
- Monthly payments will be approximately \$50 per every \$4,000 borrowed.

# Entrance & Exit Loan Counseling

**ATTENTION** if you are a Kettering student who is receiving a Direct Federal Stafford Loan for the **first time**.

Before funds can be disbursed for your first Direct Federal Stafford loan at Kettering University, you are required by Federal Law to participate in an Entrance Loan Counseling session and sign a Master Promissory Note (MPN).

The loan counseling session provides information about Direct Federal Stafford loans, about repayment, and about your rights and responsibilities as a student. This session is available online 24 hours a day. This format is convenient as well as easy. To complete the Entrance Loan Counseling simply access our following web site: [www.kettering.edu](http://www.kettering.edu).

To complete you're Entrance Interview:

- Click on "Current Students"
- Click on "Financial Aid Office"
- Click on "Important Links"
- Click on "Loan Counseling"

When you are finished with entrance counseling (approximately 10 minutes), our office will receive an E-mail confirming your completion. It is in your best interest to complete this session as soon as possible.

**First time** borrowers are also required to complete a Master Promissory Note (MPN) for their Federal Direct Stafford Loan.

To complete a Master Promissory Note (MPN) simply access our website: [www.kettering.edu](http://www.kettering.edu)

- Click on "Current Students"
- Click on "Financial Aid Office"
- Click on "Important Links"
- Click on "Master Promissory Note"

You will need your PIN# from FAFSA to complete your Master Promissory Note (MPN). If you cannot remember your Pin Number, you can request a duplicate pin at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Click on "Pin Site", and then click on "Duplicate Pin". You will have the option to view your pin immediately.

If you have questions or concerns, please call the Kettering University Office of Financial Aid Services at 810-762-7859 or 800-955-4464, extension 7859.

## REPAYMENT OF FEDERAL EDUCATION LOANS

The United States Department of Education requires all students who have received a Federal Stafford Loan from Kettering University to complete an "Exit Counseling". A student must complete the exit counseling when they exit the university, drop to less than half time enrollment status or graduate. Exit counseling informs you of your rights and responsibilities regarding the repayment process.

For your convenience, this Exit counseling is provided online at [www.mappingyourfuture.org](http://www.mappingyourfuture.org).

## Non-Federal Alternative Loans

Alternative loans, private student loans offered by various lenders, are another source of financing your educational costs. These loans are based on credit approval and interest begins accruing upon disbursement of the loan. You can receive an alternative loan in addition to the Federal Loans, but the total of your loans cannot exceed the cost of attendance less any financial aid you receive. Each loan has different terms, borrowing limits, interest rates, and other special criteria. We have a “Kettering University Loan Information Sheet” that compares these variables for each lender, which we mail to all accepted students that apply for financial aid. Below is a list of our most popular loans:

Chase Select Student Loan	<a href="http://www.ChaseSelectLoans.com">www.ChaseSelectLoans.com</a>	1-866-306-0868
Citi-Assist Loan	<a href="http://www.studentloan.com">www.studentloan.com</a>	1-800-745-5473
Discover Student Loans	<a href="http://www.DiscoverStudentLoans.com">www.DiscoverStudentLoans.com</a>	1-877-728-3030
Smart Option Loan	<a href="http://www.salliemae.com/smartoption">www.salliemae.com/smartoption</a>	1-800-695-3317
Wells Fargo Loan	<a href="http://www.wellsfargo.com/student">www.wellsfargo.com/student</a>	1-800-658-3567

To obtain a deferment on an alternative loan the loan must be approved (NOT pre-approved, there is still a chance that the loan could be denied, even if it was pre-approved). If you turn in an application during the first week of classes, you will not be given a deferment until we have **approval** from the lender.

# On-Campus Student Employment

**Federal Work Study** is a need-based award and will appear on your Award Letter if you are eligible.

**Michigan Work Study** is a need-based award and is granted to Michigan residents only. If you are eligible, it will appear on your award letter.

**Regular student employment** is available to students who did not apply for financial aid or who did not qualify for Federal or Michigan Work Study.

**Job announcements** are posted on the On-Campus Job Postings board, which is located outside the Welcome Center in the Campus Center. Respond to the contact person listed regarding the position(s) in which you are interested.

**Prior to working on campus**, the Federal I-9 form and Federal, State of Michigan, and City of Flint W-4 forms must be completed and on file.\*

**Time cards** completed by you and your department are submitted to Payroll every two weeks. You will be paid bi-weekly in the form of a paycheck for the hours worked during that pay period.

\*The Federal I-9 form requires proof of your identity and proof of your right to work in the United States. The most common documents used are: drivers license/school ID and Social Security Card/Birth Certificate (one from each group). Other acceptable documents are listed on the back of the I-9 form. Federal, Michigan and Flint withholding forms must also be completely filled out before the first day of work. These documents need to be completed only once. If you have worked at Kettering University before, you are not required to complete these forms again.

# Community Service Employment

Students that qualify for the Federal Work Study program can also be considered for Community Service Co-op positions. Community Service co-op positions are with local nonprofit, governmental and community-based organizations. The federal government funds 75% of student earnings with the remaining 25% funded by the organization. Your Community Service earnings are considered a financial aid award (because of the governmental funding) and are reported in our system along with your other grants, scholarships and federal loans.

To qualify for the Federal Work Study (FWS) program you must complete the FAFSA application. Federal Work Study will be reported on your Financial Aid Award Letter if you qualify. To continue working in a Community Service position, you must complete the FAFSA application every year to verify your eligibility for the FWS program.

# Disability Services

Services and accommodations are available to all students who meet criteria requirements of the Americans with Disabilities Act (ADA).

Any Kettering University student, who has been diagnosed with a physical, health, psychological or learning disability or suspects that he or she may have one, should contact the Zelpha E. McKinnon Wellness Center. The Wellness Center will be responsible for gathering the appropriate documentation to support the claim of disability and for making an assessment of student's needs on a case by case basis. The Disability Office will then make recommendations for the appropriate services and accommodations necessary to meet the legal requirement set forth by the ADA. These recommendations will be provided to staff and faculty who may be responsible for providing the recommended services and/or accommodations.

## Peace Corps Loan Deferment

### Eligibility Requirements

**Maximum Time Limit:** 36 months

**Requirements.** The following conditions must be met in order to qualify:

1. At the time your Direct Loan was made, you must have had an outstanding balance on a Federal Family Education Loan (FFEL) Program loan which was made prior to July 1, 1993. If you did not, please use the [Economic Hardship deferment form](#) to apply for your Peace Corps deferment.

*Note: The FFEL Program includes Federal Stafford Loans (both subsidized and unsubsidized), Federal Supplemental Loans for Students (SLS), Federal PLUS Loans, and Federal Consolidation Loans.*

2. You must have agreed to serve in the Peace Corps for a period of at least one year.
3. You must complete a Peace Corps deferment form and have it certified by a Peace Corps official.
  - o Complete, sign and date your form
  - o Include with your application the information described below:
    - Certified by an Authorized Official of the Peace Corps (have the authorized official complete Section 4: "Authorized Official's Certification" section of the deferment). NOTE: As an alternative to having an authorized Peace Corps official complete Section 4 of this form, you may provide the Direct Loan Servicing Center with documentation of the beginning and expected ending dates of your service in the Peace Corps. This documentation must be signed and dated by an authorized Peace Corps official.