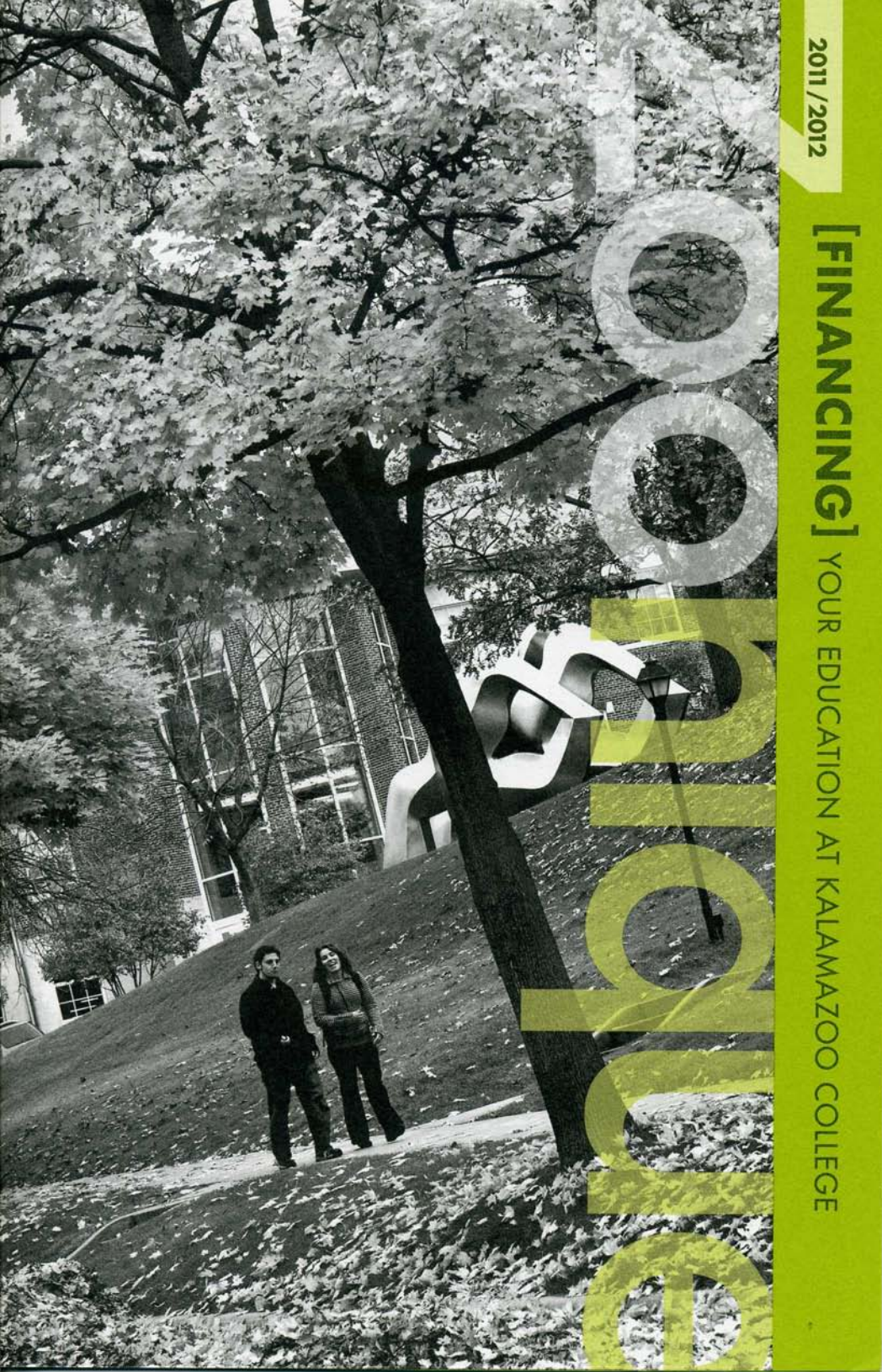


2011 / 2012

[FINANCING] YOUR EDUCATION AT KALAMAZOO COLLEGE



## We have a [Fundamental Goal] at Kalamazoo College

After graduation, it is our hope that you will **reflect** upon your education and feel it was worth it in every way—that your hard work was worth the **intellectual rewards** and that your education was worth the investment. As with all things that are important in life, it's not only what you pay, it's what you receive from your education. An education that costs less will not necessarily give you the education or intellectual skills you need to achieve your goals or follow your dreams. As you learn more, we hope that you will realize the **long-term value** of a Kalamazoo College education.

**It's worth it—  
and so are you.**

Timing is

everything!

To maximize

your chances

for financial

aid, apply for

admission

and financial

assistance by

February 15.

## What types of [Financial Assistance] are available?

There are two types of financial aid. Gift aid (scholarships and grants) is one category. Self-help (loans and work-study) falls into another. Gift aid does not have to be repaid. Self-help must be repaid or earned. Most financial aid packages contain a combination of gift aid and self-help.

### [Enlightened Leadership Awards]

Don't miss out on additional scholarship dollars! Kalamazoo College is proud to offer four merit based scholarships which enhance and reflect the spirit, culture and values of our campus community. As a college with a rich history of excellence, we encourage qualified individuals to apply and share with us their own personal dedication and involvement in the following areas:

#### **The Enlightened Leadership Award for Sustainability and Environmental Activism**

Qualified candidates will demonstrate passion and accomplishments in the area of sustainability, the local food movement/local food advocacy, promoting environmental awareness and/or environmentally friendly policies.

#### **The Enlightened Leadership Award for Social Activism & Community Engagement**

Qualified candidates will demonstrate extensive engagement, passion and participation in her/his local community. Examples of civic engagement include, but are not limited to: volunteer work, service-learning activities/projects, neighborhood or community collaboration, political campaign work, local and national mission trips, etc.

#### **The Enlightened Leadership Award for International Activism**

Qualified candidates will demonstrate passion, sustained commitment and accomplishments in the areas of intercultural understanding, international awareness/activism, international policy and/or global issues.

#### **The Enlightened Leadership Award for Creative Expression**

Qualified candidates will demonstrate outstanding talent/accomplishments, in an area of creative expression. This may include vocal/instrumental music, theatre arts, photography, studio arts, creative writing, and/or film.

- Five scholarships will be awarded in each area in the amount of \$20,000 (\$5,000/year).
- All students are eligible to compete for the Enlightened Leadership Awards, even if they have received other scholarships from the College.
- Students are welcome to apply for more than one scholarship, although only one will be awarded per student.
- The application deadline for these scholarships is February 1, 2011. Please visit our website for complete application information and materials: [www.kzoo.edu/admission.ELA](http://www.kzoo.edu/admission.ELA)

## [What scholarships and grants are available?]

There are three sources of grants and scholarships: state, federal, and Kalamazoo College. Grants are awarded on the basis of calculated financial need. Scholarships are awarded in two ways: some are awarded on the basis of calculated financial need and others are awarded on the basis of academic and extracurricular talent, often called "merit." All scholarships and grants are awarded on a per year basis unless otherwise indicated.

### [Scholarships\*]

#### Program

Kalamazoo College  
Merit Based Scholarships

#### Eligibility

Admitted students who have combined exceptional academic achievement with cocurricular activities

#### Award Ranges

\$5,000 to \$17,000  
(\$20,000 to \$68,000  
over four years)

K Tradition Award

Available to an incoming student who has a parent/grandparents who is an alumnus of the College and who has a high school GPA of 3.0 or greater

\$500 - \$1500  
(\$2,000 - \$6,000 over four years)

Kalamazoo College  
National Merit  
Scholarships

National Merit Finalists who select Kalamazoo College as their first choice

\$1,000 for no-need students;  
\$1,000 to \$2,000 for students  
with demonstrated  
financial need

John T. Williamson  
Scholarships

Outstanding African  
American and Latino  
students

Amounts vary

Michigan Competitive  
Scholarships

Michigan residents with  
calculated financial need  
who meet the annual ACT  
test score requirements

Amounts vary and will be  
determined by the State each  
year. Eligibility is recomputed  
each year.

### [Grants]

#### Program

Kalamazoo College  
Grants & Endowed  
Scholarships

#### Eligibility

Admitted students with  
calculated financial need

#### Award Ranges

Amounts vary. Eligibility  
is recomputed each year.

Michigan Tuition Grant

Michigan residents with  
calculated financial need  
who do not meet the ACT  
test score requirement

Amounts vary and will be  
determined by the State each  
year. Eligibility is recomputed  
each year.

Federal Pell Grant

Students with calculated  
financial need

\$555 to \$5,550. Eligibility  
is recomputed each year.

Federal Supplemental  
Educational Opportunity  
Grant

Students with exceptional  
financial need, with priority  
given to Pell Grant recipients.

Up to \$2,100. Eligibility  
is recomputed each year.

Federal Academic  
Competiveness Grant

Pell Grant eligible students  
who complete a rigorous  
high school curriculum

\$750 for first year;  
\$1,300 for the second year  
w/GPA requirement

\*For more information on Merit Scholarships visit [www.kzoo.edu/admission](http://www.kzoo.edu/admission)

## [How is eligibility for Need-Based assistance determined?]

The foundation of the financial aid system in the United States assumes that parents and students are responsible for paying all or a portion of educational costs. Financial aid exists to help families who cannot afford to pay all of the costs.

Every student's financial picture is unique, and it is therefore difficult to predict who will be eligible for financial assistance. To be sure that you receive full consideration for eligibility, complete and mail the required forms (see next section) by **February 15. If you are applying for admission through the Early Decision Program you must file by December 1, 2010.**

The basic formula for determining need-based financial aid is as follows:

**Educational costs – Family's calculated ability to pay = Eligibility for financial aid**

If you study the formula above, you will realize that educational costs also play a big part in determining eligibility for financial aid. In addition, the family's calculated ability to pay may be determined differently at various schools.

## [How do I apply for financial aid?]

All applicants are considered for merit-based Kalamazoo College scholarships. Only the application for admission is required. If you wish to be considered for need-based financial aid from college, state, and federal sources, we ask that you complete two types of financial aid applications.

These forms are the Free Application For Federal Student Aid (FAFSA) plus our Kalamazoo College Institutional Financial Aid form. By completing the FAFSA and ours, you will be considered for need-based grants and scholarships from Kalamazoo College as well as state and federal sources. The FAFSA allows you to apply for federal and state grants and loans; the "K" College form allows you to apply for College need-based funds.

Our form is designed to supplement the FAFSA, allowing us to evaluate the student's and family's ability to pay better than does the FAFSA alone. Our form will be made available on our website after January 1, 2011. You can access FAFSA on-line at [fafsa.ed.gov](http://fafsa.ed.gov) where you will also be directed on how

With financial assistance, a Kalamazoo College education is affordable to students from a variety of backgrounds

95% of the students at Kalamazoo College receive some form of financial aid.

"Kalamazoo College is definitely worth it. Cary has had such a great experience that we have changed our commitment to financing our children's college educations. We have five children, and originally we said we would only finance up to the cost of a public university. Now we are willing to go the extra mile so that Cary's siblings can attend."

• Sue Olson, parent  
Minneapolis,  
Minnesota

to obtain a federal "personal identification number" or PIN enabling you to electronically sign your FAFSA. You will need to enter Kalamazoo College's federal code to allow your FAFSA data to be released to Kalamazoo College. Our federal code is 002275.

### [What types of loans are available?]

Increasingly, loans are a part of every family's plan to pay for college. Loans are a way to afford the kind of education that will last a lifetime. Although few people like the idea of borrowing money, many loan programs are structured so the student or family pays little or nothing while the student is enrolled. Most loans are repaid after graduation, and loan payments are extended over a period of time so as not to burden the student or family. There are two types of loan programs: federal programs, for which the student and family must demonstrate financial need, and non-need programs, which are sponsored by federal, state, and private agencies.

### Ask questions!

The best forum for asking questions is in person or over the phone. Feel free to make an on-campus or phone appointment to talk with a financial aid professional. Or, you may send questions to [finaid@kzoo.edu](mailto:finaid@kzoo.edu)

### APPLY FOR ADMISSION BY FEBRUARY 1.

Complete and mail the Kalamazoo Institutional form and the FAFSA by February 15.\*

Due to the time of year, applicants for Early Decision must file estimated tax year financial data. A special Early Decision Kalamazoo Financial Aid Form will be available for this purpose. Award offers made to Early Decision applicants that include need-based financial aid will be estimated only. After January 1, 2011 Early Decision applicants will be asked to update their income data when they file the FAFSA.

All other applicants should file Kalamazoo's institutional financial aid form and the FAFSA between January 1 and February 15. The FAFSA is available on-line at [FAFSA.gov](http://FAFSA.gov). Even if all your tax year information is not available, complete these forms to the best of your knowledge in order to meet the recommended filing date of February 15. Corrections to the date may be made later in the year.

## [Key Points] in applying for financial assistance

### [Need-Based Loans]

Type of Loan	Eligibility & Rates	Loan Amount
Federal Direct Subsidized Stafford Loan	Students with financial need. Fixed rate, at 4.5% as of July 1, 2010	Up to \$3,500 for first year; more for sophomore, junior, and senior years
Federal Perkins Loan	Students with financial need. 5% fixed interest rate	Up to \$2,000 each year

### [Non-Need-Based Loans\*]

Type of Loan	Eligibility & Rates	Loan Amount
Federal Direct Unsubsidized Stafford Loan	Students with no need-based aid or students whose subsidized Federal Direct Stafford Loan is less than the totals under "Loan Amount," fixed rate at 6.8% as of July 1, 2010	Up to \$3,500 for first year; more for sophomore, junior, and senior years; a combination of Subsidized & Unsubsidized loans may not exceed the grade level maximum
Federal Direct Parent Loan (PLUS)	For parents of students. Fixed rate of 7.9% as of July 1, 2010	Up to the cost of attendance less the amount of financial aid

\* Other options exist, families are welcome to research other options.

### [Financial Aid Timeline]

Action	Time
Submit the FAFSA to the Federal Processor	As soon as possible after January 1 and before February 15*
Submit the Kalamazoo College institutional financial aid form.	As soon as possible after January 1 and before February 15
Upon request of the Office of Financial Aid, send a copy of 2010 federal income tax forms and W-2 forms (student and parent).	By April 15th to receive a firm financial aid offer by May 1
FAFSA results are sent to the student via the Federal Student Aid Report for review and opportunity to make corrections	Week to 10 days after submission
Students and families who filed the FAFSA and our financial aid form by February 15 will receive an estimated or firm offer of financial aid for attendance at Kalamazoo College	No later than April 1

\*Candidates for the binding Early Decision Program must file our Early Decision Supplement by December 1, 2010.

## **[More] Question & Answers**

### **[Will I have a chance to work?]**

On-campus federal work-study is available to students who demonstrate financial need. This is a program that enables students to work from five to 10 hours a week, earning up to \$2,440 a year. Students occasionally seek work off campus.

### **[How much does it cost to attend Kalamazoo College?]**

Your cost to attend Kalamazoo College depends on how much financial assistance you receive. We use a budget — which includes both fixed costs and estimated costs — to determine your eligibility for financial aid. The fixed costs for the 2010-11 school year are \$34,017 for tuition, \$7,893 for room and board, and \$400 for fees. We estimate books and supplies at \$900; personal expenses and transportation vary.

### **[Does Kalamazoo College offer payment plans?]**

Yes, Kalamazoo College offers a tuition payment plan managed by the College Business office to help your family's financial planning and relieve the pressure of having to make large payments at the beginning of each term. This monthly program is a method of budgeting your education expenses. Annual school costs are divided into twelve with the first payment due in mid-June.

This tuition payment plan is an effective education financing alternative, used either to cover all education expenses or to supplement other forms of assistance. Kalamazoo College does not require that you enroll in this program; it is simply an option for your consideration. There is a modest fee if you should choose this option.

For more specific details, please call the student accounts coordinator in the Kalamazoo College Office of Business and Finance at (269) 337-7226 during regular business hours, 8 a.m. to 5 p.m. EST, Monday through Friday.

### **[What if I miss the February 15 deadline?]**

You should still complete the FAFSA and the College's financial aid form as soon as possible. You will be considered for financial aid, but the results will depend upon the availability of funds at the time your application is received.

"The greatest breakfast of my life! That's what being the parent of a Kalamazoo graduate means to me. I speak fluent Spanish and when my daughter Amy '98 and I had breakfast together on her first day back home from Ecuador, we carried on our entire conversation in the language she had mastered during her six-month stay. I'm convinced that this breakfast conversation never would have happened had it not been for her study abroad experience. Working one summer in Texas tutoring Hispanic students in math, hiking the Inca Trail, graduating in four years, and getting hired before graduation by the employer where she had done her senior individualized project in Boston, were just icing on the cake! That breakfast was my graduation present from Kalamazoo. Thank you."

- Henry Flores, parent  
Clarkston, Michigan

### **[Do I have to reapply for financial aid each year?]**

Yes, if you wish to continue to receive need-based aid, you and your family must complete the FAFSA each year. In later years, your financial aid award will be similar to your first year if:

- your family's financial circumstances do not change significantly,
- you submit the forms and documentation in a timely fashion,
- you fulfill other conditions of the scholarships and grants, and
- the number of children in the family who are enrolled as college students does not change.

### **[As a transfer student, what do I need to do?]**

Transfer students are eligible for need-based aid on the same basis as any other student at Kalamazoo College. If you wish to be considered for financial aid, be sure that you file the appropriate forms—Free Application for Federal Student Aid (FAFSA) plus the Kalamazoo College Financial Aid Form—by March 1st.

### **[Lay it on the line—are you really worth it?]**

Ask our graduates and you'll hear a resounding "yes." The K-Plan offers students a unique program that blends the practical with the theoretical, preparing graduates to think and to do—to enter graduate or professional school as well as the world of work. Most importantly, exposure to the liberal arts, the opportunity for international experiences and career development internships, and the careful and personal teaching of Kalamazoo College professors transforms how graduates see the world—and themselves. The investment you make in a "K" education will appreciate in value and serve you for a lifetime.

## [Where] to go for further info

Kalamazoo College 269.337.7192  
Office of Financial Aid 800.632.5760  
Marian Stowers, Director 269.337.7390 FAX  
Judy Clark, Associate Director

Michigan Office of 888.447.2687  
Scholarship Grants www.michigan.gov/mistudentaid  
PO Box 30008  
Lansing, MI 48909

Kalamazoo College 269.337.7166  
Office of Admission 800.253.3602  
1200 Academy Street (269) 337-7390 FAX  
Kalamazoo, MI 49006 www.kzoo.edu

The following websites  
will provide you with an  
overview of financing a  
college education.

[www.finaid.org](http://www.finaid.org)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

## [Kalamazoo College] at a Glance

### [Kalamazoo College]

Kalamazoo College is a private, four-year coeducational college of liberal arts and sciences enrolling 1,350 students from 38 states and 28 countries. Founded in 1833, it is among the oldest colleges and universities in the nation.

### [The Faculty]

Kalamazoo has 101 resident faculty members, 91 percent of whom hold a PhD or equivalent terminal degree in their field. The student-faculty ratio is 11-to-1. Teaching is the faculty's most important responsibility.

### [The *K-Plan*]

For nearly 50 years, Kalamazoo College has offered a nationally recognized curriculum called the *K-Plan*. The *K-Plan* has four components: on-campus liberal arts courses and a senior individualized project are required for all students, while career development internships and study abroad are optional. The *K-Plan* provides students with a global awareness through study abroad, career exploration through internships, experience in independent thinking and research through the senior individualized project, and a broad exposure to ways of understanding the world through on-campus courses in the liberal arts and sciences.

Kalamazoo College offers a liberal arts academic program and a broad selection of majors, minors, concentrations, languages, and special programs.

### [Location]

Kalamazoo College is located in Kalamazoo, Michigan, a metropolitan community of 240,000 in scenic southwest Michigan—just 35 miles from Lake Michigan and approximately 140 miles from Detroit and Chicago on Interstate 94. Kalamazoo is served by several major airlines, and Amtrak service is available several times a day.

Kalamazoo College is listed in Barron's 300 Best Buys in College Education. "At these schools," the guide states, "students continually report that they are getting their money's worth in terms of faculty attention, inspiring and useful programs, and personal and professional development."

# Zoonique

KALAMAZOO COLLEGE

Office of Admission  
1200 Academy Street • Kalamazoo, MI 49006 • USA

800.253.3602

269.337.7166

269.337.7390 FAX

admission@kzoo.edu • www.kzoo.edu