



SCHOLARS

**KANSAS CITY SCHOLARS COLLEGE SAVINGS
ACCOUNT AND COLLEGE SAVINGS MATCH
AND INCENTIVES PROGRAM GUIDELINES**



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About the KCS Program

Kansas City Scholars (KCS) is a scholarship and student support program for low- and modest-income students that live in and/or attend a high school in and adults who reside in one of six counties in the Kansas City metropolitan area: Wyandotte and Johnson Counties in Kansas and Cass, Clay, Jackson, and Platte Counties in Missouri. KCS launched in September 2016, made its first awards in May 2017, and the first class of Scholars enrolled in college in the fall 2017.

KCS offers three categories of college scholarship opportunities:

- Traditional (11th grade application, not to exceed \$50,000 total value)
- Adult learner (high school graduate or equivalent, age 18 or older as of annual application deadline, not to exceed \$50,000 total value)
- College savings program (9th grade application, not to exceed (\$1,400 total value for awards made 2021 or later).

An individual desiring to receive a scholarship in one of these categories must meet the eligibility criteria for the specified category and must apply for the scholarship in compliance with the application requirements.

KCS expects to award at least 650 new scholarships annually: at least 250 traditional, 150 adult learners, and 250 college savings match and incentives participants.

KCS Goals:

- 75% of Scholars that enter college complete a degree or credit-bearing credential within six years,
- 80% of Scholars graduates enter the Kansas City regional workforce with a family sustaining career,
- 90% of Scholars graduates are satisfied with their post-secondary experience

The KCS scholarship may be used only at one of the higher education institutions within the KCS Postsecondary Network (<https://kcscholars.org/scholarships/>) of colleges and institutions.

About the KCS Program Guidelines

These KCS Program Guidelines contain the set of parameters that guide administration of KCS. KCS reserves the right to amend and update these Program Guidelines as the program evolves and participants in the KCS program shall be bound by the then-current version of the Program Guidelines. KCS further reserves the right to make exceptions to these Program Guidelines when circumstances lead KCS to believe, in its sole discretion, that fairness and consistency in operation of the KCS program warrants the granting of an exception. All decisions made by KCS staff in awarding and/or denying a scholarship or renewal of a scholarship, and any exceptions to these Program Guidelines, are final and are not subject to appeal.

There are separate Program Guidelines for Traditional 11th grade/Adult Learner, College Savings Match, and institutional-only awards.

These guidelines are publicly available and posted on KCS's official website – <https://kcscholars.org/programguidelines/>

Application & Selection Process Timeline

Important dates for scholarship applications, reviewing, awarding, and annual renewal deadlines are listed on the KCS official website at kcscholars.org and on the KCS scholarship portal. These dates will be refreshed annually.

Scholarship Application Eligibility Criteria

An individual must meet the criteria shown in the table below to be eligible to apply for a scholarship. However, neither the meeting of these criteria nor applying for a scholarship guarantees award of a scholarship. These eligibility criteria are publicly available and published on KCS’s official website.

	College Savings Account OR College Savings Match and Incentive Program
Geographic	At the time of application and continuously through high school graduation, live in and/or be enrolled in a public, charter, or private high school in one of these six counties: Jackson, Clay, Cass, and Platte in Missouri, and, Wyandotte and Johnson in Kansas*
Income Maximum Threshold	12,000 EFC (Expected Family Contribution as demonstrated by KCS determined EFC calculator at the time of application and FAFSA at the time of the award)
Citizenship & Immigration Status	A United States citizen or resident alien with a verified permanent U.S. address and valid Social Security Number or other taxpayer identification number.
Grade/Age at Time of Application	9th grader
GPA or College Admissions Test	Minimum 2.5 unweighted cumulative GPA in first semester of 9th grade and achieve a minimum cumulative GPA of 2.5 or higher through high school

All applicants must apply for a scholarship using the online scholarship application portal designated, maintained, and managed by KCS. Applications are accessible through the KCS official website – kcscholars.org. Applicants with visual impairments or other disabilities that may preclude them from applying online may contact KCS to make other arrangements to apply for a scholarship.

Applications that are fully completed and submitted in accordance with the application requirements will be evaluated for the scholarship component (traditional, adult learner, and college savings match) applied for in accordance with the evaluation rubrics in effect at the time for each scholarship component. Though the rubrics will not be disclosed publicly, the completeness, accuracy and quality of the information submitted by an applicant on his/her application will be evaluated and considered by a panel of reviewers.

An applicant must provide an EFC (Estimated Family Contribution) calculation at the time of application in order for his/her application to be evaluated. An applicant's EFC calculation from the FAFSA calculator referenced in the application or the FAFSA itself must be 12,000 or less in order for the applicant to be eligible to receive a scholarship. The calculation is based in part on household income, number of members in the family, and number of family members that will be in college at the same time. The EFC is the amount of annual support a family can be expected to contribute toward the student's college education. An EFC estimate provided by the Federal Student Aid EFC calculator tool is acceptable at the time of application. However, a FAFSA calculation must be provided prior to initial payment of a scholarship. Applicants and scholarship recipients will use tax information from the prior-prior tax year as is standard and accepted practice for completion of the FAFSA and Federal Student Aid EFC calculator.

It is possible that an awardee's EFC would change between the time of application and college enrollment. Thus, an applicant's EFC will be evaluated at the time of application and at the time of initial college enrollment. When scholarship awardees provide their required documentation, KCS will review any EFC that has risen above the eligibility requirement of 12,000 or less to determine if they are still eligible to receive the award. KCS may apply professional judgment to grant an exception. It is also possible that a Scholar may be selected for verification of their FAFSA data. When this happens the postsecondary institution the Scholar attends will verify information used for FAFSA completion and the resulting EFC. If an EFC changes to be greater than the eligibility criteria of 12,000 or less, the postsecondary institution will notify KCS. KCS may apply professional judgment to grant an exception to this income limit in unusual circumstances where fairness and consistency of administration lead KCS to believe that it should grant an exception.

*Note that applicants for the 11th grade and 9th grade awards must live in and/or be enrolled in a public, charter, or private high school in one of these six counties: Jackson, Clay, Cass, and Platte in Missouri, and Wyandotte and Johnson in Kansas. And/or in this statement allows for and is specific to those students that attend a school – with the school geographically located in one of the six service counties that enrolls students from multiple counties to be eligible to apply if they live outside the six counties but attend school within the program's service counties.

NOTICE OF EXCEPTION: Kauffman Foundation “Trustees, officers and directors” and their immediate families will be ineligible to apply for and receive a KC Scholars’ scholarship. Other Kauffman Foundation associates, vendors, and contractors – if they meet the eligibility criteria – are eligible to apply but are not guaranteed to receive an award. These applications will be screened as are all others and through the pre-determined processes that are consistently applied to all applications.

Kansas City Scholars “Trustees, officers, and senior management” and their immediate families will be ineligible to apply for and receive a KC Scholars’ scholarship. Other Kansas City Scholars associates, vendors, and contractors – if they meet the eligibility criteria – are eligible to apply but are not guaranteed to receive an award. These applications will be screened as are all others and through the pre-determined processes that are consistently applied to all applications.

Documentation Required Before College Enrollment & the Initial Scholarship Payment

In order for KCS to pay an awarded scholarship, each awardee must enroll in college for the fall semester immediately following high school graduation.

College savings match recipients are awarded in 9th grade. However, the awardee must continue to meet eligibility requirements throughout his/her remaining high school career in order for KCS to pay an awarded scholarship. Therefore, whether an applicant has met the required high school GPA or college admissions testing eligibility requirements will be verified both at application submission and upon high school graduation.

To verify that a college saving match program awardee remains eligible to receive the scholarship for the first year of college, it is required that additional documentation be submitted by awardees to KCS at the end of the senior year of high school. All paperwork is required to be submitted on the KCS online scholarship portal. The table below lists all documentation that is required for the recipient to remain eligible to receive the scholarship. Failure of an awardee to submit the required documentation may make the awardee ineligible to receive a scholarship.

	<p>College Savings Match Program Note: College Savings Account Participants are not required to submit documentation</p>
<p>Documentation Required to be Submitted During Senior Year of High School for Traditional and College Savings Match Awardees, or Before Enrolling in College for Adult Learners</p>	<ul style="list-style-type: none"> • Documentation of EFC per FAFSA- Student Aid Report (SAR) (must remain at 12,000 or less) • College admissions letter • Final official high school transcript • Documentation of graduation from a school in a county included in the program or home school graduation documentation (cumulative high school GPA must remain at 2.5 or above) • Enrollment Form verifying fall enrollment • Authorization for Release of Information

EFC Appeals Process

Scholarship awardees must document an EFC (estimated family contribution) of $\leq 12,000$ prior to initial college enrollment. Appropriate documentation includes a Student Aid Report generated by FAFSA.

EFC documentation is submitted to the KCS portal and assessed by KC Scholars prior to first term college enrollment. Traditional and College Savings Match Scholars submit EFC documentation as part of the Senior Year Documentation process. Failure to submit EFC documentation will result in removal from the scholarship awardee class.

If the awardee submitted EFC is greater than the 12,000 application eligibility requirement, the Scholar may submit an appeal for review and consideration. Appeal applications must be submitted directly via the KCS scholarship portal. Appeal decisions will be made by KC Scholars. Completion of an appeal application does not guarantee approval; all appeal review decisions are final.

Scholarship Use Guidelines

Scholarships are paid directly to the postsecondary institution of enrollment and not to the student. In order for KCS to pay an awarded scholarship, the awardee must attend an institution in the KCS Postsecondary Network. The institutions that are part of the KCS Postsecondary Network are listed at the end of these Program Guidelines and on the KCS official website.

	College Savings Match Program
Postsecondary Institution Type	KCS Postsecondary Network Institutions
Application Date	9th grade of high school
Date When Student Starts at Postsecondary Institution	Fall term immediately following senior year of high school
Minimum Enrollment Status and Minimum Number of Credit Hours to be Completed	Full-time Minimum of 12 credit hours per semester and 24 credit hours per year, unless Scholar asks KCS to take fewer credit hours via the semester enrollment form

The following guidelines outline how awarded scholarship funds must, may, and may not be used. Note that the guidelines above refer only to funds received through the KCS scholarship and the match and incentive program and do not apply to funds accumulated in the 529 college savings account.

KCS scholarship funds **must be** used for:

1. College credits that lead to a credit-bearing credential or degree.
2. Expenses directly associated with successful degree completion, as defined by each individual institution. Items that Institutions often include within their definitions of expenses directly associated with successful degree completion include tuition, fees, educational supplies, course books, residence hall living costs, food plan, campus-based childcare and information technology, such as computers, software, hardware, and subscriptions, etc. for use in school.

In the event that KCS scholarship support combined with other institutional, state and federal aid exceeds Total Cost of Attendance as defined by the institution of enrollment, KCS encourages each institution to consider (a) carrying the balance over to the next succeeding term (or for summer) within an academic year so that the awardee may pay for eligible expenses in that term, (b) allowing the student to utilize the funds at qualified locations on campus to purchase items that would be considered expenses directly associated with successful degree completion for the duration of that semester or (c) providing a voucher for purchasing of items that would be considered expenses directly associated with successful degree completion. If the Institution is unable to do any of the above, the Institution will refund the excess funding to KCS at the end of each academic year.

KCS scholarship funds **may be** used for:

1. Concurrent dual credit enrollment at more than one campus in the KC Scholars Postsecondary Network. However, advance approval to dual enroll is required to be obtained by KC Scholars. A request for approval must be submitted in writing and pre-approved.
2. Study abroad and internship credit only if the experience results in college credits earned and applied toward a credit-bearing credential or degree and only if they are billed for the credit hours by the institution of enrollment within the postsecondary network via the student account.
3. Online credit-bearing courses that are required for or count as electives for the credit-bearing credential or degree being sought by the KCS awardee.
4. Coursework that leads to a credit-bearing credential or degree, including ESOL, developmental classes, and other required pre-requisites, even if they are non-credit-bearing.
5. Rolling forward to the next semester within the award year (fall to winter/spring and winter/spring to summer).
6. Classes taken at a branch campus located in MO and KS of the institutions in the KCS Postsecondary Network.

KCS scholarship funds **may not be** used for:

1. Dual credit or any other college courses taken during high school.
2. Previous institutional debt.
3. Refund to the student. At no time may KCS funds be refunded directly to the student, just as they are not paid directly to the awardee but rather to the postsecondary institution of enrollment.
4. Earning of multiple bachelor's degrees, unless awarded during the same semester.
5. Graduate level coursework unless an awardee is enrolled in an approved program that combines undergraduate and graduate level programs in one course of study, and the Scholar has not yet been awarded their bachelor's degree.

Additional information on acceptable uses of KCS funds can be found here: <https://kcscholars.org/qualified-educational-expenses/>

529 College Savings Account and Match and Incentives Program Guidelines

As part of KCS, an ongoing college savings education campaign will occur across the Kansas City Region to 1) generate widespread awareness regarding the importance of savings for college, 2) encourage students and families to save for college, 3) foster ongoing participation by multiple students and families saving for college through a 529 college savings plan as a vehicle, and 4) provide opportunities for financial planning and financial literacy education.

In 2017–2020, KCS administered two programs: College Savings Account Program and the College Savings Match and Incentive Program.

In support of this campaign, KCS set up 529 college savings accounts and made an initial \$50 contribution to that account for up to 500 eligible high school freshmen each year. These recipients are in the **College Savings Account Program**.

Of the 500 for whom an account was set up, at least 50 of these applicants were also selected to participate in the **College Savings Match and Incentive Program**.

Beginning in 2021, KCS discontinued the College Savings Account Program, only awarding the **College Savings Match and Incentive Program** to up to 250 applicants per year. This program is different from the 2017–2020 program. Information about the differences will be provided below.

Note that the guidelines in the sections just below apply to those selected to participate in the 529 college savings account program and to those selected to participate in the college savings match and incentive program during any award year.

Applicants desiring to have an account set up and be seeded by KCS must be eligible to apply, apply to KCS to participate in the KCS College Savings Account/Match and Incentives program, and be selected from among applicants in order to be eligible to participate in this program.

Additional Eligibility Requirements:

To be eligible to participate in the 529 college savings component of the program, applicants must be a U.S. citizen or resident alien with a verified permanent U.S. address **and** a valid Social Security Number or other taxpayer identification number.

529 college savings plans are required by federal law to obtain certain personal information, including a Social Security Number, to verify the student's **and** the account owner's identity. The Social Security Number is also required for tax-reporting purposes when the funds are eventually withdrawn.

In order to have KCS establish a 529 college savings account, an applicant must attend a required Orientation session designated by KCS.

State Holding the Plan:

It is not required that the account holder or student beneficiary be a citizen of the state in which the account is set up. Therefore, KCS recipients from both Kansas and Missouri can select to set up their account in the 529 college savings program offered by either Kansas (Learning Quest) or Missouri (MOST).

Costs Associated With a 529 College Savings Plan:

Neither applicants nor those for whom a 529 college savings account is established will incur any fees to open an account. Enrollment will occur at the required Orientation session or soon after, by August 1.

Specific College Savings Account/Match Program Guidelines:

Initial Awardees:

- Awardees will be notified of their selection in April or May following the date of application and will then receive materials about the 529 college savings account. Awardees and the designated account owner(s) are required to read the materials and bring them with them to the required Orientation session designed by KCS. Included in the materials will be a checklist of all items to bring to the Orientation; it will not be possible to open an account without these documents.
- An account owner must be identified in advance of the required Orientation session and must attend a session with the awardee. The account owner must be 18 years of age or older, must be a U.S. citizen or resident alien, and can, but is not required to, be a parent or legal guardian. The account is considered an asset of the account owner.
- Selected awardees and the designated account owner must attend an Orientation session in June immediately following application. Multiple Orientation sessions will be held each June to provide opportunity for all awardees and their account owner to attend one session. Each in-person Orientation session will include an overview of the program and detailed explanation of how the program works. The 529 application and required paperwork to open a 529 college savings account will be completed and the account opened at the Orientation session for in-person sessions. Those attending virtual sessions will receive guidance for opening an account at the orientation session. The deadline to open an account is August 1 of the award year.
- At the Orientation session, the student and account owner will be required to sign a permission slip/waiver that allows the KCS program to receive information from the 529 college savings plan to confirm the amount of contributions to the account beyond the \$50 initial investment.
- The initial investment of \$50 will be deposited by the KCS program into the account and will not be provided directly to the student or account owner.
- There is no minimum amount of or frequency of ongoing contributions to the account. Contributions may be made by anyone (even beyond the account owner and student) when they choose and in the amount they choose. An explanation of how to make contributions will be provided during the required Orientation session.
- The students/account owners that receive an initial investment of \$50 but are not selected to participate in the match and incentive program, are encouraged and able to continue to make contributions to the 529 college savings account and will be invited to participate in college readiness activities and financial literacy education.
- 529 college savings accounts are considered investment accounts. The account owner selects an investment plan from among those described at the required Orientation session. Since this is an investment, it can potentially increase in value and it also can potentially lose value. It is not possible to predict or guarantee how much the initial investment and/or contributions will grow nor how much the 529 college savings account will be worth when the Scholar is ready to begin using the account to cover college related expenses.
- If a 529 college savings account already exists with the student applicant as the beneficiary, through the state of Kansas or Missouri 529 programs, the student is still eligible to apply through KCS.

Participation in the 529 College Savings Account/Match Program and the Traditional Student Scholarship in Kansas City Scholars:

Under the KCS program, a student is eligible to be in the 529 college savings account and/or match and incentive program and also apply for and be awarded a traditional scholarship.

Qualified Withdrawals:

When funds are withdrawn from a 529 college savings plan for qualified, college-related expenses, the account owner will pay no federal or state income taxes. Qualified withdrawals may be used for any qualified educational expenses at institutions, anywhere in the United States. Qualified institutions include accredited public or private colleges or universities, graduate schools, community colleges, and vocational and technical schools. Qualified expenses include: tuition; mandatory fees; required books, supplies and equipment; and certain room and board expenses. However, unless KCS approved an exception as a result of unusual circumstances, match and incentive payments will only be made to institutions in the KCS Postsecondary Network. Scholars who elect to attend a non-network college will forfeit their match and incentive awards.

Early Withdrawals, Withdrawals for Non-allowable Expenses, and Associated Penalties:

Should the account owner withdraw any contributions between the date on which the account was opened for purposes of the KCS program and May 1 of the senior year of high school, the opportunity to earn a program match and incentive will be forfeited. The 529 college savings plan will inform the KCS program on a quarterly basis of any accounts from which a withdrawal has been made.

Tax Implications:

When funds are withdrawn from a college savings (529) plan for qualified college-related expenses, the account owner will pay no federal or state income taxes on contributions or on any investment earnings.

- Kansas residents may receive an annual adjusted gross income deduction of up to \$3,000 (\$6,000 if married, filing jointly).
- Missouri residents may deduct their contributions of up to \$8,000 (\$16,000 if married, filing jointly).

This information does not constitute tax advice and contributors who are relying on a contribution to a 529 program for tax benefits should consult their tax advisor to understand tax consequences of the investment before making a contribution.

FAFSA Reporting Implications:

The value of a 529 college savings account owned by a dependent student or one of their parents is considered parental assets on the FAFSA and must be reported as assets on the FAFSA (Free Application for Federal Student Aid). Though these contribution amounts are often not enough to change a student's eligibility for aid, the balance of a parent's 529 college savings account will be considered by the FAFSA in calculating a Scholar's EFC.

Contact Information for the 529 College Savings Accounts:

If a potential applicant or account owner has questions before, during, or after applying, they may have their questions answered by contacting:

- The State of Kansas Learning Quest Plan: Call 1-800-579-2203 weekdays, 8 am – 5 pm, CT
- The State of Missouri MOST Plan: Call 888-414-6678 weekdays, 7 am – 8 pm, CT.

Note that the MOST and Learning Quest offices will not be equipped to handle inquiries about the general KCS program. For KCS specific inquiries, contact KCS using contact information on the last page of these guidelines.

Note that the guidelines in the sections just below apply only to the students selected to participate in the match and incentives program during any award year, but do not apply to students that have had a 529 college savings account seeded for them but are not in the match and incentive program.

Requirements Regarding Residence, Participation in Events and Activities, and College Enrollment:

- Awardees in the KCS 529 college savings match and incentive program must attend all required program activities; failure to do so will result in forfeiture of the ability to earn a match and/or incentive.

College Savings Match Program awarded in 2017–2020 (Note that these guidelines refer only students in the college savings match and incentive program and not to those who had an account seeded for them by KC Scholars but are not in the college savings match and incentive program.)	
	Up to \$7,000 (this amount will be paid out in year one or disbursed over two years)
College Savings Match Program awarded beginning in 2021	
	Up to \$1,400 (this amount will be paid out in the first semester)

- Awardees in the KCS 529 college savings match and incentives program must continue to meet all eligibility and selection criteria throughout high school; failure to do so will result in forfeiture of the ability to earn a match and incentive.
- Awardees must continue to attend and graduate from a high school in the six-county KCS program area in order to be eligible for the program match and incentive. Students moving out of the six-county program area will forfeit the ability to earn a match or incentive.
- To receive the KCS match and/or incentive, a student must enroll in college the fall immediately following high school graduation, must enroll in a KCS Postsecondary Network institution, and must enroll in college full-time.

529 Account Contributions for Those Selected to Participate in the Match and Incentive Program:

- If a 529 account already exists through the state of Kansas or Missouri 529 programs, the student is eligible to apply for and be awarded to participate in the KCS college savings (529) match program. However:
 - o Only contributions made into the KCS-related account for 36 months from the June following application (i.e., the date of the Orientation session attended) through May 1st of the senior year of high school – will be eligible to receive matching scholarship contributions.
 - o Any earned income will not be eligible for the match; only the base contributions made into the KCS-related account will be matched.
 - o Any funds in pre-existing 529 college savings accounts through Kansas and Missouri may not be transferred into the KCS-related account.

- There is no minimum amount of or frequency of ongoing contributions to the account; contributions may be made by anyone (even beyond the account owner and student) when they chose and in the amount they choose. An explanation of how to make contributions will be provided at the required Orientation session.
- The earned match and incentive earned will not be provided directly to the student and account owner but will be paid directly to the postsecondary institution at which the student enrolls.
- If the account owner changes the name of the beneficiary (student) at any time during the period after it is established and before the student enters college in fall immediately following high school graduation, the opportunity to earn a match and incentive will be forfeited.
- KCS will receive account reports on a quarterly basis from the 529 college savings plan. The report will inform the program of the amount of contributions to the 529 college savings account since it was established.
- It is not required that the account holder cash out the account to use for college expenses when the beneficiary enters college in order to receive the match; the account holder may select to keep the account intact and cash it out to pay for a subsequent year of college for the beneficiary.

Note that the guidelines in the sections just below apply only to 2017–2020 Match and Incentive awardees

Examples of How to Maximize the Match on Contributions:

As described in the above guidelines, each account owner will open a college savings (529) account with an initial investment of \$50 provided by KCS. The intent of the program is that account owners/students/ anyone who wishes to will continue to make contributions after the account has been established so that the account’s balance can grow.

For the at least 50 individuals selected to participate in the College Savings Match and Incentive Program, KCS will match the contributions made during the time period of the program (detailed above) but not on any increases in value that may have accrued after the contributions are made. Contributions made during the 36-month eligibility contribution period will be matched 4:1 up to a maximum contribution of \$1,250 (thus the maximum match amount that KCS will make is \$5,000).

Shown in the table below is the amount of contributions needed on average per day, week, month, and year to earn the maximum \$5,000 match over the 36-month eligible contribution period.

	Daily	Weekly	Monthly	Annually
Average Value of Contribution to Reach \$1,250	\$1.14	\$8.01	\$34.72	\$416.66

Note that the \$50 used to seed the account and 529 college savings account balances will not be held to guidelines about KCS’s scholarship fund usage guidelines. All fund use guidelines outside this section titled **529 COLLEGE SAVINGS ACCOUNT/ MATCH AND INCENTIVE PROGRAM GUIDELINES** refer only and specifically to use of funds provided directly by the KCS program and not including the \$50 provided to seed the account.

College Planning Milestone Activities For Earning The Incentive For Those in The 2017-2020 Match and Incentive Program

The at least 50 individuals selected to participate in the College Savings Match and Incentive component of the program from 2017-2020 will also be eligible to receive up to an additional \$2,000 in incentive payments for completing college preparation activities designated by KCS. The milestones upon which incentive payments are contingent are set forth in the table below (which also shows the maximum total match ratio).

Grade and Required Number of Milestone Activities to be Completed	Milestone Activities Menu	Incentive Value	Maximum Available Match (ratio of 4:1)
<p>9th Grade</p> <p>Student must verify completion of at least 2 of these milestone activities at end of freshman year to secure grade-level incentive dollars.</p>	<ul style="list-style-type: none"> Minimum 2.5 cumulative GPA Minimum attendance of 90% for the school year Student and parent attend a college savings or financial literacy activity 	\$300	\$5,000
<p>10th Grade</p> <p>Student must verify completion of at least 3 of these milestone activities at end of sophomore year to secure grade-level incentive dollars.</p>	<ul style="list-style-type: none"> Minimum 2.5 cumulative GPA Minimum attendance of 90% for the school year Student and parent attend a college savings or financial literacy activity Attend a minimum of one campus rep visit to your school (or attend a college fair) Take the PreACT 	\$400	
<p>11th Grade</p> <p>Student must verify completion of at least 4 of these milestone activities at end of junior year to secure grade-level incentive dollars.</p>	<ul style="list-style-type: none"> Minimum 2.5 cumulative GPA Minimum attendance of 90% for the school year Student and parent attend a college savings or financial literacy activity Visit a minimum of one college campus Attend a minimum of one campus rep visit to your school (or attend a college fair) Take the PSAT Participate in an ACT/SAT Test Prep program Take the ACT or SAT 	\$600	
<p>12th Grade</p> <p>Student must verify completion of at least 5 of these milestone activities, of which 2 must be the activities marked as "REQUIRED" by the end of senior year to secure grade-level incentive dollars.</p>	<ul style="list-style-type: none"> Minimum 2.5 cumulative GPA Minimum attendance of 90% for the school year Student and parent attend a college savings or financial literacy activity Visit a minimum of one college campus Attend a minimum of one campus rep visit to your school (or attend a college fair) Participate in an ACT/SAT Prep program Take an ACT or SAT Apply for a minimum of three scholarships Apply to a minimum of three colleges-REQUIRED Submit the FAFSA by December 1-REQUIRED 	\$700	
MAXIMUM TOTAL ON MATCH AND/OR INCENTIVES		\$2,000	\$5,000
MAXIMUM GRAND TOTAL		\$7,000	

Note that only students selected to participate in the match program are eligible to earn incentive funding. Students for whom a 529 college savings account has been seeded for them but are not in the match and incentive program are not eligible to receive incentive funding.

For Scholars that graduate high school a year early (the 3rd year of high school is the senior and final year), the incentives and match opportunity will stop May 1 of the academic year of high school graduation. Scholars must inform KC Scholars of their early graduation date at the beginning of the academic year of their high school graduation (by September 31). Scholars will be eligible to receive any earned incentive funding from 9th grade, 10th grade, and 11th grade (forfeiting the 12th grade incentives). Earned match and/or incentive funds will be paid out to the college of enrollment (student must be enrolled full-time at a campus in the KC Scholars’ Postsecondary Network) the fall after what would have been the 12th grade or fourth year of high school had the student not graduated early.

Payments

- Match and incentive funds will be paid directly to the college or university in the following way:
 - If the awardee is enrolled at a 4-year institution, the combined total of the match and incentive will be paid to the institution at which the awardee is enrolled over the first two semesters, in equally distributed payments
 - If the awardee is enrolled at a 2-year institution, the combined total of the match and incentive will be paid to the institution at which the awardee is enrolled, in equally distributed payments, over four semesters (two semesters each academic year of the first and second years of college) and in equal sums over the four terms/semesters.

Note that the guidelines in the sections just below apply only to 2021 and beyond Match and Incentive awardees

Examples of How to Maximize the Match on Contributions:

KCS will match the contributions made during the time period of the program (detailed above) but not on any increases in value that may have accrued after the contributions are made. Contributions made during the 36-month eligibility contribution period will be matched 1:1 up to a maximum contribution of \$1,000 (thus the maximum match amount that KCS will make is \$1,000).

Shown in the table below is the amount of contributions needed on average per day, week, month, and year to earn the maximum \$1,000 match over the 36-month eligible contribution period.

	Daily	Weekly	Monthly	Annually
Average Value of Contribution to Reach \$1,000	\$0.91	\$6.41	\$27.78	\$333.33

College Planning Milestone Activities For Earning The Incentive For Those in The 2021 and Beyond Match and Incentive Program

College Savings Match and Incentive awardees will also be eligible to receive up to an additional \$400 in incentive payments for completing college preparation activities designated by KCS. The milestones upon which incentive payments are contingent are set forth in the table below (which also shows the maximum total match ratio).

Grade and Required Number of Milestone Activities to be Completed	Milestone Activities Menu	Incentive Value	Maximum Available Match (ratio of 1:1)
<p>10th Grade</p> <p>Student must verify completion of at least 3 of these milestone activities, of which 1 must be the activity marked as "REQUIRED" at end of sophomore year to secure grade-level incentive dollars.</p>	<ul style="list-style-type: none"> • Student and parent attend a college savings or financial literacy activity • Attend a career exploration event • Attend a minimum of one campus rep visit to your school (or attend a college fair) • Take the PreACT or PSAT • Connect with your college adviser at least 4 times in the year (twice per semester) - REQUIRED 	\$100	
<p>11th Grade</p> <p>Student must verify completion of at least 4 of these milestone activities, of which 1 must be the activity marked as "REQUIRED" at end of junior year to secure grade-level incentive dollars.</p>	<ul style="list-style-type: none"> • Student and parent attend a college savings or financial literacy activity • Attend a career exploration event • Visit a minimum of one college campus • Attend a minimum of one campus rep visit to your school (or attend a college fair) • Take the PSAT • Participate in an ACT/SAT Test Prep program • Take the ACT or SAT • Connect with your college adviser at least 4 times in the year (twice per semester) - REQUIRED 	\$100	
<p>12th Grade</p> <p>Student must verify completion of at least 5 of these milestone activities, of which 2 must be the activities marked as "REQUIRED" by the end of senior year to secure grade-level incentive dollars.</p>	<ul style="list-style-type: none"> • Student and parent attend a college savings or financial literacy activity • Attend a career exploration event • Visit a minimum of one college campus • Attend a minimum of one campus rep visit to your school (or attend a college fair) • Participate in an ACT/SAT Prep program • Take an ACT or SAT • Apply for a minimum of three scholarships • Connect with your college adviser monthly (September-April) • Apply to a minimum of three colleges-REQUIRED • Submit the FAFSA by December 1-REQUIRED 	\$200	
MAXIMUM TOTAL ON MATCH AND/OR INCENTIVES		\$400	\$1,000
MAXIMUM GRAND TOTAL		\$1,400	

For Scholars that graduate high school a year early (the 3rd year of high school is the senior and final year), the incentives and match opportunity will stop May 1 of the academic year of high school graduation. Scholars must inform KC Scholars of their early graduation date at the beginning of the academic year of their high school graduation (by September 31). Scholars will be eligible to receive any earned incentive funding. Earned match and/or incentive funds will be paid out to the college of enrollment (student must be enrolled full-time at a campus in the KC Scholars' Postsecondary Network) the fall immediately after high school graduation.

Payments

Match and incentive funds will be paid directly to the college or university during the student's first fall college semester immediately after college graduation.

Responsibilities of the Scholarship Awardee

KCS is a program that provides financial support for college attendance and completion and also provides supports to its recipients to aid in their success in and completion of a college credit-bearing credential and/or degree. To accomplish this and best support its scholarship recipients, KCS needs to develop and nurture close communication with recipients. As such, there are basic expectations and requirements associated with being supported by the KCS program.

The KCS academic expectation each semester for awardees still receiving their College Savings Match and Incentives funds is completion of 12 credit hours with at least a 2.0 GPA.

Consistent communication with a scholar's assigned KCS Advocate is essential to KCS persistence and retention supports. Scholars that experience difficulty in completion of their degree plan or meeting KCS expectations will work with their Advocate to identify resources and supports available both on-campus and specific to the KCS community. Failure to meet program expectations with limited KCS program engagement in consecutive semesters may result in additional responsibilities as part of a scholar's semester enrollment plan. These responsibilities may include additional campus or KCS engagement activities and/or enrollment targets to support a scholar in maintaining scholarship eligibility as they work to meet academic expectations.

It is required and expected that KCS scholarship awardees engage fully in and be responsive to the program by fulfilling the expectations and responsibilities outlined below:

1. Submit a signed Release of Information that will be shared with the campus of enrollment
2. Completion of semester enrollment plan through the KCS portal prior to each semester enrolled in college coursework
3. Completion of portal tasks as required
4. Review KCS Program Guidelines on an annual basis that are posted on KCS's official website
5. Attend and participate in all required KCS Orientation sessions and meetings
6. Respond promptly to KCS requests, particularly for ongoing surveying that will occur both when you are in the KCS program and for years thereafter
7. Read and reply promptly to all notifications from the KCS program
8. Notify KCS immediately of any changes in status that are directly relevant to KCS eligibility criteria and/or status as a college student (specifically if a student wants to transfer from one institution to another mid-year with notification to occur before a transfer is made)
9. Complete the FAFSA each year by the priority deadline date of the college of enrollment
10. Participate in persistence and completion supports that KCS assigns to each Scholar
11. Maintain consistent engagement with assigned KCS Scholar Advocate
12. Meet all KCS program deadlines

Scholars maintain scholarship eligibility through documentation of a semester enrollment plan. Semester enrollment plans completed after stated deadlines may result in delayed scholarship payments and/or enrollment limitations at partner institutions. Failure to complete a semester enrollment plan will result in a scholar being ineligible for scholarship support during that term.

Withdrawals and Dismissals

Awardees will be required to communicate in writing to KC Scholars that they wish to withdraw from the program. Likewise, any awardee dismissed from the program will receive written communication from KC Scholars documenting their dismissal.

KC Scholars may dismiss a Scholar if there is no communication to requests for documentation, especially in the case of repeated and final communication requests with specific deadlines given.

KCS Postsecondary Network

KCS has established a Postsecondary Network of colleges at which the KCS scholarship funding may be used to earn a credit-bearing credential or degree. The KCS Postsecondary Network includes the institutions listed below and their branch campuses:

1. Avila University
2. Baker University
3. Donnelly College
4. Johnson County Community College
5. Kansas City Art Institute
6. Kansas City Kansas Community College
7. Kansas State University
8. Lincoln University
9. Metropolitan Community College
10. Park University
11. Rockhurst University
12. University of Central Missouri
13. University of Kansas
14. University of Missouri- Columbia
15. University of Missouri- Kansas City
16. Western Governors University
17. William Jewell College
18. Beginning in Fall 2024: Northwest Missouri State University
19. Beginning in Fall 2024: University of Saint Mary

Glossary of Common Terms

The KCS program entails many words that are specific to higher education. To provide greater access to meaning behind terminology used, this glossary defines those words and phrases.

529 (College Savings) Plan – A type of investment account that offers tax breaks for contributing money that a named person can use to save money for his/her higher education. These plans are usually sponsored by an individual state. It is named from the Section 529 of the Internal Revenue Code, which specifies the plan's tax advantages. KCS generally references college savings accounts. 529 accounts and college savings accounts are used interchangeably and are a reference to the same account. In Missouri, the 529 program is called MOST – Missouri's 529 College Savings Plan (www.missourimost.org/). In Kansas, the 529 program is called Learning Quest (www.learningquest.com/).

Account Owner – The person in whose name the 529 college savings account is opened and considered to be the property of. The account owner selects investments, assigns the beneficiary, and determines how the account funds are used. The account owner can be a parent, grandparent, other relative, or friend that is age 18 and above. The account owner must be a U.S. citizen or resident alien with a valid Social Security number or other taxpayer identification number.

ACT – A standardized test for national college admissions. All 4-year colleges and universities in the U.S. accept ACT scores.

Appeal – A request to have KCS re-evaluate a decision based on unusual circumstances or incorrect information.

Beneficiary – The person whose education expenses are to be paid out of the savings held in a 529 college savings account. The beneficiary must be a U.S. citizen or resident alien with a valid Social Security number or other taxpayer identification number.

COA (or Cost of Attendance) – The total amount of college expenses before financial aid that a student should expect to pay in order to attend a specific institution. Cost of attendance includes money spent on tuition and fees, room and board, books and supplies, and living expenses. Each institution has its own method for calculating the Cost of Attendance at that Institution.

College Savings Match Program – One component of the KCS program is a college savings match program whereby 9th graders that are accepted into the program have a 529 college savings account set up, with a \$50.00 initial deposit into the account made by KCS, and are then able to contribute to the account by May 1st of the awardee's Senior Year and then have their contributions matched by KCS.

Credit-bearing Courses – A college course for which an Institution awards a student credits for the successful completion of a specified college-level course.

Credit-bearing Credentials – A credential is a certificate awarded for the successful completion of certain requirements a postsecondary institution has established in order to earn a certificate. A credit-bearing credential is one for which all courses successfully taken and completed to earn it resulted in college credit for the hours completed.

Cumulative GPA – A number that shows overall academic performance and is computed by assigning a point value to each grade earned. Cumulative refers to the average GPA over a set period of time (e.g., middle school, high school).

Developmental Courses – Sometimes referred to as remedial courses, these are classes that students must take and successfully complete before enrolling in college-level courses. The decision about whether a student must take and complete developmental courses is assessed on the basis of proficiency as estimated through college entrance testing and also on the basis of prior academic performance. Some developmental courses are credit bearing and others are not.

Eligibility Criteria – The set of basic standards that must be met in order to be eligible to apply for the KCS scholarship program. KCS criteria include geographic factors, academic performance factors, grade level or age requirements, and income threshold requirements.

Eligibility Requirement Check – When a potential applicant enters the KCS scholarship portal, he/she will need to take and pass the eligibility criteria check in order to apply.

Enrollment Status – A classification based on the number of credit hours a student is taking (full-time or part-time). Some loans or financial aid may be available only to students with a certain enrollment status. In the case of KCS, traditional scholarship and college savings match recipients must enroll in college full-time and adult learners can enroll part- or full-time.

Expected Family Contribution (EFC) – Expected Family Contribution is based on household income and number of members in the family (and number that will be in college at the same time) and is the amount of money that a family can be expected to pay toward the student's college education. The EFC number is used to determine a student's eligibility for federal student financial aid. This number results from the financial information provided in the FAFSA, the application for federal student aid. To learn more about Expected Family Contribution, go to: <https://fafsa.ed.gov/help/fftoc01g.htm> <https://studentaid.gov/aid-estimator/>

FAFSA – Free Application for Federal Student Aid that is administered by the U.S. Department of Education to determine a student's eligibility for federal financial aid. Most states and colleges and universities use the FAFSA to determine eligibility for state and federal financial aid.

Federal Student Aid Estimator – A tool used to estimate the Expected Family Contribution (EFC) used earlier than when the actual FAFSA itself is completed. For KCS, traditional scholarship applicants (11th graders) and college savings match applicants (9th graders) will utilize the Federal Student Aid Estimator as it will not yet be time to complete the FAFSA at the time when they apply for the KCS scholarship. Adult Learners may use the Federal Student Aid Estimator or the FAFSA SAR at the time of their application.

FAFSA Verification – About 30% of all FAFSA filers will be selected for verification which is the process of the college or university a student will be or is attending collecting documentation to validate the accuracy of the information provided on the FAFSA form and the resulting Expected Family Contribution (EFC).

GPA (Grade Point Average) – A number that shows overall academic performance and is computed by assigning a point value to each grade earned.

Investment – To allocate money into an account that may produce additional money in the form of generated income and then can be sold or used at a higher value than the original allocation of money. An investment can gain money or it can also lose some of its original value. A college savings (529) account is an investment as the account holder will select the type of investment they want their money put into.

Online Scholarship Portal – KCS uses an online portal for all scholarship applications, documentation,

communication, rewarding notifications, appeals, and all other processes to run the KCS program. The portal is accessible to scholarship applicants and awardees from the KCS website and also at apply.kcscholars.org

Post-secondary – Post-secondary is used to refer to any education that occurs after secondary or high school. College, university, postsecondary institution, and institution of higher education are terms that are used interchangeably.

Post-secondary Institution – This term is used to refer to a college or university and may also be called a higher education institution or an institution of higher education.

Program Guidelines – This document is referenced as the Program Guidelines for KCS and identifies the key requirements and processes related to a person’s participation in KCS.

Renewal – The process of completing KCS portal tasks each enrollment term.

SAR (Student Aid Report) – The financial aid report provides individuals with basic information about their eligibility for federal student aid, including the Expected Family Contribution (EFC). The SAR is sent to students by Federal Student Aid after the FAFSA is submitted.

SAT (Scholastic Achievement Test) – The SAT is a standardized test that is used by some colleges and universities to make admissions decisions.

Scholarship – A scholarship is gift aid or funds given to a student that do not need to be paid back. Scholarships are given to select students that meet criteria set forth by the program to establish who is eligible to apply. Each scholarship program sets its own criteria and process for making awards.

Selection Criteria – Criteria set forth by KCS and upon which decisions will be made regarding awarding of the KCS scholarship after the initial application. Reviewers apply the Selection Criteria to award points to applicants based on answers provided on the application and ultimately to determine to whom scholarships should be awarded. As with most scholarship programs, selection criteria are not publicly published.

Transcript – The official record of a students’ course work at a high school, college or university, showing courses taken, credit hours attempted and completed, GPA (both term and cumulative), and number of credit hours earned. Official Transcripts are awarded by each institution provided that a student is in good standing.

Undergraduate Degree – An associate’s or bachelor’s degree or a credit-bearing credential that is awarded to a student upon completion of the requirements established by a certain Post-secondary Institution. Additional helpful glossaries are available at:

<https://bigfuture.collegeboard.org/get-in/applying-101/college-admission-glossary>

<https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/financial-aid-glossary-learn-the-lingo>

KCS Contact Information

For additional information about KC Scholars, please direct inquiries to:

- Phone: 816-581-5700
- Email: scholarships@kcscholars.org



 SCHOLARS