



SCHOLARS

Your Future, Our Future

KANSAS CITY SCHOLARS PROGRAM GUIDELINES

TABLE OF CONTENTS

	PAGE
ABOUT THE KCS PROGRAM	3
ABOUT THE KCS PROGRAM GUIDELINES	3
SCHOLARSHIP ELIGIBILITY CRITERIA	4-6
DOCUMENTATION REQUIRED BEFORE COLLEGE ENROLLMENT AND THE INITIAL SCHOLARSHIP PAYMENT	7
SCHOLARSHIP USE GUIDELINES	8 -9
MAXIMUM SCHOLARSHIP VALUE AND MAXIMUM NUMBERS OF YEARS OF SCHOLARSHIP SUPPORT	10-11
SCHOLARSHIP RENEWAL CRITERIA	12
APPEALS PROCESS	13
529 COLLEGE SAVINGS MATCH PROGRAM GUIDELINES	14-17
COLLEGE PLANNING MILESTONE ACTIVITIES FOR EARNING THE INCENTIVE	18-19
RESPONSIBILITIES OF THE SCHOLARSHIP RECIPIENT	20
KCS POSTSECONDARY NETWORK	21
APPLICATION AND SELECTION PROCESS TIMELINE	23
GLOSSARY OF COMMON TERMS	24-27
KCS CONTACT INFORMATION	28

ABOUT THE KCS PROGRAM

Kansas City Scholars (KCS) is a scholarship and student support program for low- and modest-income students 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 with plans to make its first awards in spring 2017 such that the first class of Scholars would enroll in college in the fall of 2017.

KCS offers three categories of scholarship opportunities: traditional (11th grade application and awarding), adult learner (age 24 or above at the time of college enrollment with a minimum of 12 college credits previously earned from an accredited, Title IV institution), and college savings match (9th grade application and scholarship paid out in the student's first year of college, with a scholarship amount equal to (i) a 4:1 match on the amount contributed to a student's 529 account and (ii) the amount earned on a college milestone incentive program. 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.

When operating at full capacity, KCS expects to award approximately 500 new scholarships annually: up to 250 traditional, 200 adult learners, and 70 college savings match and incentives. In addition, KCS will establish and seed 529 college savings accounts for up to another up to 950 ninth (9th) graders each year.

The goal of KCS is for 75% of those Scholars that enter college to complete a credit-bearing credential or degree (associate's and/or bachelor's) within five years.

The KCS scholarship may be used only at one of the higher education institutions within the KCS Postsecondary Network of colleges and institutions, unless an appeal has been made and granted by KCS for unusual circumstances as described further in these guidelines.

ABOUT THE KCS PROGRAM GUIDELINES

These KCS Program Guidelines contain the comprehensive 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.

These guidelines are publicly available and posted on KCS's official website – kcscholars.org.

SCHOLARSHIP 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.

	Traditional Scholarship	Adult Learner Scholarship	College Savings Match Program
Geographic	At the time of application and continuously through high school graduation, live in and be enrolled in a public, charter, or private high school or be home schooled in one of these six counties: Jackson, Clay, Cass, and Platte, Missouri, and, Wyandotte and Johnson, Kansas	Be a resident of one of these six counties at the time of application: Jackson, Clay, Cass, and Platte, Missouri, and, Wyandotte and Johnson, Kansas	At the time of application and continuously through high school graduation, live in and be enrolled in a public, charter, or private high school or be home schooled in one of these six counties: Jackson, Clay, Cass, and Platte, Missouri, and, Wyandotte and Johnson, Kansas
Income Maximum Threshold	\$12,000 EFC (Expected Family Contribution as demonstrated by FAFSA4caster at the time of application and FAFSA at the time of the award)	\$12,000 EFC (Expected Family Contribution as demonstrated by FAFSA or FAFSA4caster)	\$12,000 EFC (Expected Family Contribution as demonstrated by FAFSA4caster at the time of application and FAFSA at the time of the award)
Citizenship Status	Legally present in the United States, as identified by at least one of the following: <ul style="list-style-type: none"> • A United States Citizen or National of the United States. • A lawful U.S. permanent resident. • An individual authorized to live and work in the U.S. • An individual that has filed an application to begin the process towards U.S. permanent residency. 	Legally present in the United States, as identified by at least one of the following: <ul style="list-style-type: none"> • A United States Citizen or National of the United States. • A lawful U.S. permanent resident. • An individual authorized to live and work in the U.S. • An individual that has filed an application to begin the process towards U.S. permanent residency. 	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	11 th grader	Age 24 or older by time of college enrollment (by August when the college term begins)	9 th grader
GPA or College Admissions Test	Minimum 2.5 cumulative high school GPA including fall semester of 11 th grade, OR, a minimum test score of 16 on ACT or 800 composite on SAT (Must achieve minimum GPA OR minimum test score to be eligible) (If test score is not known at the time of	No minimum GPA requirement, but applicants must submit official college transcripts for all institutions attended to demonstrate prior college attendance and credits successfully completed	Minimum 2.5 cumulative GPA in 7 th and 8 th grades and achieve a minimum cumulative GPA of 2.5 or higher through high school

	application, required minimum must be achieved before high school graduation)		
College Student Status	NA	Applicant has been out of college and not enrolled in college in the 2016-17 academic year but plans to return to college in fall 2017	NA
Previous College Credit Attainment	NA	Applicant has at least 12 earned college credits previously completed at an accredited, Title IV postsecondary institution. Non-credit bearing or competency-based programs and hours earned from a non-accredited institution are not considered as meeting the 12 college credits previously completed.	NA
Attendance at a KCS Postsecondary Network Institution	Yes	Yes	Yes

All applicants must apply for a scholarship using the online scholarship application portal designated, maintained and managed solely 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 each of the three scholarship components (traditional, adult learner, and college savings match) 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 Free Application for Federal Student Aid forecaster or FAFSA 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 FAFSA4caster tool is acceptable at the time of application. However, a FAFSA calculation must be provided prior to payment of a scholarship and/or renewal of a scholarship.

It is possible that an awardee’s EFC would change between the time of application, college enrollment, and/or scholarship renewal (if applicable). Thus, an applicant’s EFC will be valued at the time of application, at the time of college enrollment and at the time of renewal (if applicable). When traditional scholarship awardees (11th graders at the time of awarding) provide their required documentation at the end of the senior year of high school, KCS will review any EFC that has risen above the eligibility requirement of \$12,000 or less. 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.

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 AND THE INITIAL SCHOLARSHIP PAYMENT

Traditional scholarship recipients (11th graders) and college savings match recipients (9th graders) are awarded in 11th and 9th grade respectively. 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.

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

To verify that a traditional scholarship and 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.

	Traditional Scholarship	Adult Learner Scholarship	College Savings Match Program
Documentation Required to be Submitted During Senior Year of High School for Traditional Awardees, or Before Enrolling in College for Adult Learners	<ul style="list-style-type: none"> • Documentation of EFC per FAFSA-SAR (must remain at \$12,000 or less) – by March 1 • Documentation of college in which the student has been admitted and will be enrolled in fall, including documentation of enrollment in 12 or more credit hours • Final official high school transcript • Documentation of graduation from a school in a county included in the program (cumulative high school GPA must remain at 2.5 or above) • ACT or SAT score if not known at the time of application 	<ul style="list-style-type: none"> • Documentation of EFC per FAFSA-SAR (must remain at \$12,000 or less) • Documentation of college in which the student has been admitted and will be enrolled in fall, including documentation of enrollment in 6 or more credit hours 	<ul style="list-style-type: none"> • Documentation of EFC per FAFSA-SAR (must remain at \$12,000 or less) – by March 1 • Documentation of college in which the student has been admitted and will be enrolled in fall, including documentation of enrollment in 12 or more credit hours • Final official high school transcript • Documentation of graduation from a school in a county included in the program (cumulative high school GPA must remain at 2.5 or above)

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 (unless unusual circumstances have led KCS to grant an exception to the requirement to 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.

In order for KCS to pay an awarded scholarship, an awardee must enroll in the minimum required hours listed in the table below.

	Traditional Scholarship	Adult Learner Scholarship	College Savings Match Program
Postsecondary Institution Type	KCS Postsecondary Network Institutions	KCS Postsecondary Network Institutions	KCS Postsecondary Network Institutions
Application Date	11 th grade of high school	Spring before awarded for fall	9 th grade of high school
Date When Student Starts at Postsecondary Institution	Fall term immediately following senior year of high school	Fall term immediately following award of the scholarship	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	Part- or Full-time Minimum of 6 credit hours per semester and 12 credit hours per year	Full-time Minimum of 12 credit hours per semester and 24 credit hours per year

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

KCS scholarship funds must be used for:

1. College credits that lead to a credit-bearing credential or degree. KCS will not pay for non-credit-bearing courses.
2. Qualified educational expenses as defined by each individual institution and as may be limited by IRS regulations of items that Institutions often include within their definitions of qualified educational expenses to include tuition, fees, educational supplies, course books, residence hall living costs, food plan, campus-based child care and computers for use in school. KCS awardees are encouraged to live on campus for a minimum of the first year of college if campus housing is available. Some campuses have on-campus residency requirements of various numbers of years. 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) 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 qualified educational expenses for the duration of that semester or (c) providing a voucher for purchasing of items that would be considered qualified educational expenses. If the Institution is unable to do any of the above, or if the awardee has reached the limit on his/her eligibility term with KCS, the Institution will refund the excess funding to KCS.

3. Qualified educational expenses at one of the institutions in the KCS Postsecondary Network. Funds may not be used for institutions outside the KCS Postsecondary Network unless exceptional circumstances have led KCS to grant an exception to this attendance requirement.

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

1. 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 via the student account.
2. Summer courses that are credit-bearing and required for the credit-bearing credential or degree being pursued. If a KCS awardee wishes to take summer courses, s/he must contact the KCS program and seek to do so. Approval will be based on a) ensuring that the course is credit-bearing and required for the course of study and degree being sought and b) assessment if the awardee is eligible for summer funds. Funds used to support credit-bearing courses taken in summer will be counted toward the total annual award and the total award term of five years. Summer courses are not required to be taken at the institution of full enrollment or from which the awardee is seeking to earn a credit-bearing credential or degree, but the course may be creditable toward the degree being sought by the Scholar. Summer course scholarship funds will need to be billed to the student by an institution within the 17 Postsecondary Network and KCS will pay the award directly to the billing institution from which the awardee is taking the course(s) and earning the credit(s).
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. Courses of study and degree programs that combine an associates and bachelors, undergraduate programs that are set up in unique lengths of time (e.g., 6-year undergraduate medical program or a 3+2 program, a program for which a student is considered an associate student but the degree earned is a bachelor's). In these instances, KCS scholarship funding may only be applied to cover expenses associated with the program (1) for the duration of the Payment Period (see below), (ii) *only* if the Scholar applies for and remains eligible for renewal each year, and (iii) the Scholar and institution have consulted with KCS and obtained KCS's agreement that the KCS funding may be applied to the course costs. It is recommended that the Scholar and Institution consult with KCS prior to the Scholar enrolling in these types of degree programs.
5. If a Scholar fails a course, s/he is allowed to retake and use KCS funds for *only* up to a maximum of 3 credit hours over the entire maximum Payment Period; however, each scholarship that is renewable on an annual basis is subject to the Scholars having achieved the minimum requirements for GPA and credit hours successfully completed during the prior academic year and so failing a course may jeopardize a Scholar's ability to have his/her scholarship renewed.
6. Credit-bearing developmental courses, especially those that are pre-requisite to required courses (non-credit-bearing developmental courses may not be paid for using KCS scholarship funding).
7. Rolling forward to the next semester within the award year (fall, winter/spring, and summer) if the postsecondary institution of enrollment allows it, particularly for enrollment in and completion of credit-bearing class offered during summer sessions.
8. 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. 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.
2. Any expenses outside those defined by the IRS as qualified educational expenses.
3. Graduate level coursework unless an awardee is enrolled in an approved program that combines undergraduate and graduate level programs in one course of study.

MAXIMUM SCHOLARSHIP VALUE AND MAXIMUM NUMBERS OF YEARS OF SCHOLARSHIP SUPPORT

The time period during which an awardee’s scholarship may be paid (the “Payment Period”) starts when an awardee enters college. The Payment Period for college savings match program awardees will be made as follows:

1. 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:
 - a. Over the first semester if \$3,999 or less was earned
 - b. Over two semesters, in equally distributed payments, if \$4,000 or more was earned
2. 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.

For traditional and adult learner awardees, the maximum Payment Period is five (5) years, but each individual’s Payout Period will end upon the attainment of a bachelor’s degree from a 4-year institution if that occurs prior to the end of five (5) years. All annual awards are **up to** the value listed in the table below.

Scholarship Type and Enrollment Status and Type	Year 1	Year 2	Year 3	Year 4	Year 5
Traditional Scholarship					
Full-time 4-year institution attendance	Up to \$10,000	Up to \$10,000	Up to \$10,000	Up to \$10,000	Up to \$10,000
Full-time 2-year institution attendance	Up to \$5,000	Up to \$5,000	Up to \$5,000	May transfer on to a 4-year institution to earn a bachelors and will then go to up to \$10,000 per year	
Adult Learner Scholarship					
Full-time 4-year institution attendance	Up to \$10,000	Up to \$10,000	Up to \$10,000	Up to \$10,000	Up to \$10,000
Part-time 4-year institution attendance	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000
Full-time 2-year institution attendance	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000
Part-time 2-year institution attendance	Up to \$2,500	Up to \$2,500	Up to \$2,500	Up to \$2,500	Up to \$2,500
College Savings Match Program					
	Up to \$7,000	0	0	0	0

	(this amount will be paid out in year one or disbursed over two years as described in detail below)			
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The KCS scholarship is eligible to be renewed on an annual basis *only* if a Scholar meets the renewal requirements published in these Program Guidelines. KCS will track the number of semesters/terms and years used from and remaining in the Payout Period for each Scholar. KCS will communicate the number of years and semesters remaining in each Scholar’s Payout Period to the Institution at which the Scholar is enrolled. The annual award will not exceed the annual values listed and described above.

Support for associate’s degree earners transferring to work on a bachelor’s degree is possible as follows:

1. Traditional scholarship awardees, if transferring from 2- to 4-year college after earning an associate’s degree, are eligible to receive up to \$10,000 per year for attendance at a 4-year institution until reaching the maximum Payout Period.
2. Adult learner scholarship recipients, if transferring from 2- to 4-year college after earning an associate’s degree, are eligible to receive up to \$5,000 per year for attendance at a 4-year institution (if part-time) or up to \$10,000 per year if full- time until reaching the maximum Payout Period.

Support for degree programs that combine an associate’s and bachelor’s or/and undergraduate and a graduate or professional degree is possible as follows:

1. Some campuses offer programs that combine an associate’s and bachelor’s degree, that combine undergraduate study with a graduate or professional degree, that last for a period that exceeds five years. KSC will provide scholarship support (per all guidelines and requirements described in these Program Guidelines) for these programs, but support from KCS will not, in any case, exceed five (5) maximum total years.

SCHOLARSHIP RENEWAL CRITERIA

Each traditional and adult learner awardee will be required to apply for renewal of their scholarship award **each year** during his/her Payout Periods. KCS will manage and oversee the annual renewal application, evaluation and re-award process. Included within the renewal criteria (detailed in the table below) is a requirement that each awardee annually:

- a. Complete the FAFSA by the 1st of February each year (or Institution’s priority deadline date, if earlier) to help ensure recipients receive any federal and state funds for which they are qualified;
- b. Remain enrolled in the status (full- or part-time) as described below – full-time for traditional awardees and full- or part-time for adult learner awardees;
- c. Have completed the minimum number of credit hours the previous academic year and each semester within the academic year;
- d. Maintain a 2.0 cumulative GPA the previous academic year;
- e. Provide an official transcript from the previous academic year so that KCS can verify enrollment status, cumulative GPA achieved, and completion of the minimum number of college credits described in the table below; and
- f. Participation in the assigned student support service program on the campus of enrollment for a minimum of the first two years in college.

The specific steps in the renewal process will be added to these Program Guidelines in advance of January 2017 when scholarship applications open. The process will also be made clear on the KCS scholarship portal through which an awardee makes the renewal application.

	Traditional Scholarship	Adult Learner Scholarship
Required Paperwork Submission Once in College	<ul style="list-style-type: none"> • Documentation of EFC on current year FAFSA-SAR • Transcript of college courses showing grades and credits successfully completed in the past year 	<ul style="list-style-type: none"> • Documentation of EFC on current year FAFSA-SAR • Transcript of college courses showing grades and credits successfully completed the past year
College Enrollment Status	Full-time	Part- or full-time
College Credit Hours Successfully Completed	Minimum of 12 credit hours per semester and 24 credit hours per year	Minimum of 6 credit hours per semester and 12 credit hours per year
Income Threshold	≤ \$12,000 EFC (Expected Family Contribution as demonstrated by FAFSA)	≤ \$12,000 EFC (Expected Family Contribution as demonstrated by FAFSA)
College GPA	Minimum 2.0 cumulative annually	Minimum 2.0 cumulative annually
Participation in Student Support Program Assigned by KCS and the Institution of Enrollment	Yes	Yes

APPEALS PROCESS

There are four types of appeals regarding the KCS scholarship that are allowable and will be considered.

1. Appeals by scholarship applicants to enroll at and attend a college/university outside the 17 Postsecondary Network partners. Appeal applications to go outside the network must be received in **March by the date on which the annual scholarship application deadline closes** (for adult learners, the appeal is due by March 3 of the year in which they apply; for traditional (11th grade) scholarship recipients, the appeal is due March 3 of the senior year of high school; and for college savings account participants, the appeal is due March 3 of the senior year of high school), the same date on which scholarship applications are due.
2. Appeals for a current scholarship recipient that is currently receiving scholarship support to seek to stop-out of college for a period of time and then later continue the college education and resume the scholarship support.
3. Appeals for a current scholarship recipient that is currently receiving scholarship support that receives orders to be stationed out of the region for military duty.
4. Appeals for a current scholarship recipient that had been currently receiving scholarship support that did not have the scholarship renewed as a result of not having met Program requirements as outlined in the KCS Program Guidelines (e.g. cumulative GPA, number of credit hours completed, and submission of required paperwork).

To request an appeal for any of the allowable appeal reasons listed above, an appeals application must be submitted directly to KCS scholarship portal.

A decision on appeals will be made on the basis of KCS Program Guidelines (available on the KCS website at www.kcscholars.org). Completing an appeal application does **not** guarantee approval.

Decisions on appeals to go outside the network will be communicated in May when those applicants that receive a scholarship are notified.

Decisions on appeals for numbers 2, 3, and 4 list above will be communicated within ten (10) business days of receiving the appeals application. If a decision is unable to be made within 10 business days, KCS staff will communicate to the applicant that there will be a delayed decision and about when they can expect to be notified of a decision.

All decisions are final.

The specific steps in an appeals process will be made clear on the KCS scholarship portal.

529 COLLEGE SAVINGS MATCH 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 support of this campaign, KCS will set up 529 accounts and make an initial \$50 contribution to that account for up to 1,000 eligible high school freshmen each year. Up to 50 of these applicants will also be selected to participate in the College Savings Match and Incentive Program. 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 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 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 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 program offered by either Kansas (Learning Quest) or Missouri (MOST).

Costs Associated With a 529 Plan:

Neither applicants nor those for whom a 529 account is established will incur any fees to open an account. Enrollment will occur at the required Orientation session.

Specific College Savings Match Program Guidelines:

Initial Awardees:

- Up to 1,000 awardees will be notified of the selection in 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 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 account will be completed and the account opened at the Orientation session.
- 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 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 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 account will be worth when the Scholar is ready to begin using the account to cover college related expenses.
- If a 529 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.

529 Account Contributions for the up to 70 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:
 - 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.
 - Any earned income will not be eligible for the match; only the base contributions made into the KCS-related account will be matched.
 - Any funds in pre-existing 529 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 plan. The report will inform the program of the amount of contributions to the 529 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.

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

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

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

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

Qualified Withdrawals:

When funds are withdrawn from a 529 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 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 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 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.

Examples of How to Maximize the Match on Contributions:

As described in the above guidelines, each account owner may 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 up to 70 individuals selected to participate in the College Savings Match and Incentive scholarship component of the 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 529 college savings account balances will not be held to guidelines about KCS’s scholarship fund usage guidelines. Funds through KCS are separate funds from those in the 529 college savings account. All fund use guidelines outside this section titled **529 COLLEGE SAVINGS MATCH PROGRAM GUIDELINES** refer *only and specifically* to use of funds provided directly by the KCS program.

COLLEGE PLANNING MILESTONE ACTIVITIES FOR EARNING THE INCENTIVE

The up to 70 individuals selected to participate in the College Savings Match and Incentive scholarship component of the program 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 	<p>\$300</p>	<p>\$5,000</p>
<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 	<p>\$400</p>	
<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 approved ACT/SAT Test Prep program • Take the ACT or SAT • Student and parent secure the FSA (Federal Student Aid) ID through the Federal Student Aid website 	<p>\$600</p>	
<p>12th Grade</p>	<ul style="list-style-type: none"> • Minimum 2.5 cumulative GPA • Minimum attendance of 90% for the school year 	<p>\$700</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 • 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 approved 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 February 1-REQUIRED 		
<p>MAXIMUM TOTAL ON MATCH AND/OR INCENTIVES</p>		<p>\$2,000</p>	<p>\$5,000</p>
<p>MAXIMUM GRAND TOTAL</p>		<p>\$7,000</p>	

RESPONSIBILITIES OF THE SCHOLARSHIP RECIPIENT

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. 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. Submitting a signed Waiver and Release of Information for the KCS program.
2. Submitting a signed Release of Information that will be shared with the campus of enrollment.
3. Reading and then following KCS Program Guidelines that are posted on KCS's official website.
4. Attending and participating in all required KCS Orientation sessions and meetings.
5. Responding promptly to KCS requests, particularly for ongoing surveying that will occur both when you are in the KCS program and for years thereafter.
6. Reading and replying promptly to all notification from the KCS program.
7. Notifying KCS immediately of any changes in status that are directly relevant to KCS eligibility criteria and/or status as a college student.
8. Completing the FAFSA by the 1st of February each year or by the priority deadline date of the college of enrollment, if earlier than February 1.
9. Providing a copy of the FAFSA Student Aid Report (SAR) to KCS by the deadlines established by KCS. The student will receive the SAR within a few days of submitting the FAFSA form online.
10. Completing participation in persistence and completion supports that KCS assigns to each Scholar at his/her campus of enrollment (participation is a requirement the first and second years of college, with encouragement of extended participation).
11. Meeting all KCS program deadlines.

KCS will also be rigorously evaluated to understand its effectiveness and impact – to answer whether KCS is reaching its intended goals. To evaluate and learn about the impact of KCS, the level of responsiveness, communication, and participation described above will be necessary.

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:

1. Avila University
2. Baker University
 - Baldwin City Campus
 - Overland Park Campus
 - Topeka Campus School of Nursing
 - Wichita Campus
3. Donnelly College
4. Johnson County Community College
5. Kansas City Art Institute
6. Kansas City Kansas Community College
 - Kansas City Kansas Campus
 - Burke Technical Education Center
 - Leavenworth KCKCC Pioneer Career Center
7. Kansas State University
 - Manhattan College
 - Polytechnic Campus in Salina
 - Global Campus
8. Lincoln University
9. Metropolitan Community College
 - Blue River
 - Business and Technology
 - Longview
 - Maple Woods
 - Penn Valley
10. Park University
 - Parkville Campus
 - Downtown Kansas City Campus
 - Independence Campus
11. Rockhurst University
12. University of Central Missouri
 - Warrensburg Campus
 - UCM Lee's Summit Campus
13. University of Kansas
 - Lawrence Campus
 - Edwards Campus
 - College Online

14. University of Missouri- Columbia
15. University of Missouri- Kansas City
16. Western Governors University
17. William Jewell College

APPLICATION AND 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.

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.

Accredited, Title IV Institution – Designated agencies examine colleges and universities to determine if they meet the standard required to be accredited and eligibility to participate in the Federal Student Assistant Program. A list of accredited, Title IV institutions may be found at <https://ifap.ed.gov/ifap/fedSchoolCodeList.jsp>.

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. These guidelines contain information on the KCS appeals process and the reasons for which a Scholar may lodge an appeal.

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 \$92816 initial deposit into the account made by KCS, and are then able to contribute to the account during 36 months of high school 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)

DACA (Deferred Action for Childhood Arrivals) – <http://www.immigrationequality.org/get-legal-help/our-legal-resources/path-to-status-in-the-u-s/daca-deferred-action-for-childhood-arrivals/> - DACA began on August 15, 2012 and is a policy that provides for certain undocumented young people who came to the U.S. as children to apply for and be granted DACA status. In the case of KC Scholars, DACA status individuals can apply for the traditional and adult learner scholarships.

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>

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.

FAFSA4caster – 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 complete the FAFSA4caster as it will not yet be time to complete the FAFSA at the time when they apply for the KCS scholarship.

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, renewal applications, notice of renewal, 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

Postsecondary – Postsecondary 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.

Postsecondary 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 annually making an application to extend the KCS scholarship for another year. While many KCS scholarships can be earned for up to five total years, maximum, each scholarship is awarded or renewed on an annual basis. Further, the College Savings Match and Incentive program is not renewable.

Renewal Criteria – Criteria set forth by KCS (and contained in these guidelines) upon which decisions will be made regarding continuation of the KCS scholarship from year to year.

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 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 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 college or university, showing courses taken, credit hours attempted and completed, GPA (both term and cumulative), and number of college credit hours earned. Official Transcripts are awarded by each institution provided that a student is in good standing. KCS will only accept Official Transcripts in making determinations based on transcripts provided meaning that students must be in good standing with their respective schools/colleges in order to provide KCS with the required Transcript.

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 Postsecondary 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>

<http://www.campusexplorer.com/college-advice-tips/99638890/College-Prep-Glossary-From-Admissions-to-Work-Study/>

KCS CONTACT INFORMATION

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

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