



Student Financial Services
2024-2025 Student Financial Aid
Handbook

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Contact Information/Student Financial Services (SFS)

CW Mailing Address: The College of Westchester
 325 Central Avenue
 White Plains, NY 10606

Student Financial Services Main Number: 914.831.0473
 CW Main Phone Number: 914.948.4442/1.800.333.4324
 CW Website: www.cw.edu

SFS Office Hours: Monday through Thursday 8:00am to 8:00pm
 Friday 8:00am to 3:00pm (summer hours vary)
 Saturday 9:00am to 1:00pm

Below is the Student Financial Services Staff contact information for your reference:

Staff Member Name and Title	Direct Phone Number and Email	
Dianne Pepitone, Director of Student Financial Services	914.831.0367	dpepitone@cw.edu
Perry Brown, New Student Financial Services Counselor	914.831.0338	pbrown@cw.edu
Christina Cea, Student Financial Services Advisor	914.831.0372	ccea@cw.edu
Melissa Lefkowitz, Asst Dir New Student Fin Aid/Veterans Affairs	914.831.0363	mlefkowitz@cw.edu
Christopher Mangan, Assoc Dir of Student Accts and Student Loan	914.831.0421	cmangan@cw.edu
Rachel Marks, SFS Administrative Assistant	914.831.0426	rmarks@cw.edu
Ninoska Merritt, New Student Financial Services Counselor	914.831.0383	nzarzuela@cw.edu
Temika Swinton, New Student Financial Services Counselor	914.831.0307	tswinton@cw.edu

SFS Mission Statement

The College of Westchester's Student Financial Services Office is committed to providing an environment of personalized attention through respect, teamwork, and problem solving. Our goal is to deliver accessible and seamless service to our students and their families by maximizing available

sources of federal, state, institutional and private financial assistance. In addition, we strive to promote effective student loan counseling and attention to debt management.

Applying for Financial Assistance

We encourage all students to apply for financial aid. In order to qualify for financial assistance, it is necessary that you submit all required forms on time. Eligibility for State, Federal and Institutional Aid is determined by continued financial need, enrollment status, and satisfactory academic progress. Renewal of financial aid is not automatic. All forms must be filed to the appropriate agency by the stated deadlines for each year or attendance. Recipients must continue to demonstrate financial need and satisfactory academic progress to remain eligible for financial aid. **Federal and State financial aid must be applied for annually, award years begin July 1 through June 30 of each year. Students are encourage to file as soon as the federal and state applications are available. Student will be sent notices to apply. Students should also inquire about filing deadlines with CW Student Financial Services Office. There are no expectations to the deadline for federal and state aid, all deadlines are final as they are regulated by the federal and state entities.**

The first step is to obtain a Federal Student Aid ID (FSA ID)

The FSA ID is a username and password you use to log in to certain U.S. Department of Education websites. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit <https://studentaid.gov/fsa-id/create-account/launch> to create an FSA ID. Whether you're a student, parent or borrower, you'll need to create your own account to complete federal student aid tasks. You can use your account for:

- Filling out the Free Application for Federal Student Aid (FAFSA)
- Signing your Master Promissory Note (MPN) for federal loans
- Applying for Repayment Plans
- Completing loan counseling
- Using the Public Service Loan Forgiveness Help Tool

Next Steps

- File a Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov The FAFSA takes approximately 72 hours to process. Please be certain that The College of Westchester (CW) is listed on your FAFSA. **CW's Federal School Code is 005208.**
- File for New York State TAP grant. Residents must file a New York State Tuition Assistance Program (TAP) Application at <https://www.ny.gov/services/apply-new-york-state-tap>. NY State Higher Education Services Corporation (NYSHESC) determines TAP awards based on NYS net taxable income and dependency status. CW must be listed on the application. Please use the following TAP codes for the appropriate division when applying for TAP:
 - **7121** Associate Program **Evening/Online College**
 - **7124** Associate Program **Day College**
 - **6124** Bachelor Program **Day College**

▪ **6121 Bachelor Program Evening/Online College**

- Complete the Federal Direct Student Loan Master Promissory Note (MPN) if applying for a student loan at www.studentaid.gov. Securing student loan funds requires submission of the MPN. The MPN may be completed online at the Federal Direct Student Loan website.
- Complete Federal Direct Student Loan Entrance Counseling. Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You will learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default. Please see [Federal Student Loan Entrance Counseling](#) to complete.

What to Expect – Financial Aid Offer

The CW SFS Office will estimate your financial aid eligibility once we are in receipt of the information that you provided on the FAFSA and will email to your CW student email address. In addition to your FAFSA information, your financial aid offer is also based upon the number of credits that correspond to the Academic Year for which the financial aid offer is created. You are required to notify Student Financial Services at CW if there is a change in your enrollment status. Reducing or increasing your credit load will have an effect on your financial aid and costs. This financial aid offer is subject to change if: (a) you receive additional outside resources; (b) if you are selected for verification and there are differences between your FAFSA and your financial documents; (c) incorrect information was provided; (d) there is a change in your enrollment status or credit load; (e) you fail to submit all required/requested paperwork; (f) failure to maintain Satisfactory Academic Progress (SAP) required of Federal, State and Institutional funds as stated in the college catalog. In addition, withdrawal from the college may result in adjustments or cancellation of any or all awards. If we have estimated a NYS TAP Grant, in the Aid section below, please be advised that the final determination of the amount of this award rests with New York State Higher Education Services Corporation (NYSHESC).

All financial aid awards are processed unless you reject the aid. You have the right to decline all or part of the self-help (federal work study and/or student loans) without affecting grants or scholarships that you have been awarded. Please remember that reducing loans or federal work study will require additional payment from you and/or your family. If loans are part of your financial aid package and you wish to borrow less than the amount on this award notification, you can reduce the amount of the award by contacting the Student Financial Services Office at 914.831.0473 for further instruction on how to do so.

Dependent students who have a **Student Balance** listed in the Financial Aid Offer Letter and whose parent would like to apply for a Federal Direct Plus loan, must have a parent complete the Plus Authorization Form which you may obtain from CW Student Financial Services Office. If the Plus loan is denied, you are then eligible to receive additional Federal Direct Unsubsidized student loan money. If your parent does not wish to apply for a Federal Direct Plus loan, you must see Student Financial Services to make the appropriate payment arrangements. Independent students with a **Student Balance** must see Student Financial Services as well to make the appropriate payment arrangements.

Federal Dependency Status Definition

When you apply for federal student aid, your answers to questions on the FAFSA will determine whether you are considered dependent or independent. All dependent students must report parental income and assets as well as their own.

Dependent Student

A student who does not meet any of the criteria for an independent student. An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless.

Independent Student

An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless. [Get additional information to determine your dependency status.](#)

CW Cost of Attendance (COA)

The COA is the total amount it will cost you to go to school—usually expressed as a yearly figure. It's determined using rules established by law. The COA at CW includes tuition and fees; a housing and food allowance for off-campus students; and allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer. Costs related to a disability are also covered. For students attending less than half time, the COA includes tuition and fees and an allowance for books, supplies, transportation and dependent care expenses; but can also include room and board for up to three semesters or the equivalent at the institution, but no more than two of those semesters or the equivalent may be consecutive. Talk to the financial aid administrator at the school you're planning to attend if you have any unusual expenses that might affect your cost of attendance.

Tuition and Fees

A \$40 non-refundable application fee must accompany the application for admission; it is not deductible from tuition and fees nor can it be paid by federal or state funding. Tuition and all applicable fees are payable 30 days prior to the first day of class. Day Division students are provided textbooks directly from the College to assist students in the timely receipt of the correct course materials. The textbook fees are charged directly to the student's account and paid with funding the student receives from various sources. This is a mandatory fee for students attending in the Day Division.

Day/Evening/Online Divisions Tuition:

Tuition (includes institutional credit units).....\$878 per credit

Computer and General Services Fee.....\$165 per course

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131;

207; 209; 212; 220; 302)\$100 per course

Medical Class Fee (MSC course: 301; 301A 301B)\$25

Medical Assistant Certification Exam Fee\$160

1 set of Scrubs (non-refundable).....\$27

1 Lab Coat (non-refundable).....\$44

1 Blood Pressure Kit (non-refundable).....\$89

Graduation Fee.....\$250

Nonsufficient Funds Fee (non-refundable).....\$30

Late payment fee.....\$50

Books, Course Material, Supplies and Equipment vary by major please see below Cost of Attendance estimates:

2024-2025 Average Student Cost of Attendance Budget

The Cost of Attendance is an estimate of expenses to attend school for one academic year.

Day Division Student Expense Budget A

(27 credits/2 semesters)

One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:

Tuition.....\$23,706

Books, Course Materials, Supplies, and Equipment..... vary by major please see below*

General Student Services Fees.....\$1,485

Food and Housing/Living Expenses\$1,824

Transportation\$1,128

Miscellaneous and Personal.....\$3,637

TOTAL ESTIMATED COST (will vary based on books, course materials, supplies and equipment costs see below)

.....\$31,780*

*Accounting (BBA)\$450

*Accounting (AAS)\$290

*Intensive Accounting/Computer Applications (Certificate)\$200

*Business Administration (BBA)\$260

*Business Administration–Management/Marketing (AAS)\$180

*Healthcare Services Administration (BBA).....\$790

*Health Care Administration (BBA) Completion Program\$600

*Human Services (AAS)\$200

*Human Services (BS).....\$276

*Human and Social Services (AAS).....\$200

*Human and Social Services (BS)\$276

*Medical Assistant Management (AAS)\$750

*Health Information Management (AOS)\$860

*Health Information Specialist (Certificate)\$1,350

*Medical Assistant Specialist (Certificate)\$870

*Medical Office Specialist (Certificate)\$910

*Interactive Digital Media and Marketing (BS)\$220

*Information Technology (BS)\$370

*Digital Media (Certificate)\$450

*Computer Network Administration (AAS)\$430

*Computer Networking Specialist (Certificate)\$500

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302)	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B)	\$25
Medical Assistant Certification Exam Fee	\$160
1 set of Scrubs (non-refundable).....	\$27
1 Lab Coat (non-refundable)	\$44
1 Blood Pressure Kit (non-refundable)	\$89

Day Division Student Expense Budget B

(27 credits/2 semesters)

One Academic Year, for all other students, other budgets may apply:

Tuition.....	\$23,706
Books, Course Materials, Supplies, and Equipment.....	<i>vary by major please see below*</i>
General Student Services Fees.....	\$1,485
Food and Housing/Living Expenses	\$9,520
Transportation	\$1,128
Miscellaneous and Personal.....	\$3,637
TOTAL ESTIMATED COST(<i>will vary based on books, course materials, supplies and equipment costs see below</i>)	\$39,476*

*Accounting (BBA)	\$450
*Accounting (AAS)	\$290
*Intensive Accounting/Computer Applications (Certificate)	\$200
*Business Administration (BBA)	\$260
*Business Administration–Management/Marketing (AAS)	\$180
*Health Care Administration (BBA) Completion Program	\$790
*Medical Assistant Management (AAS)	\$750
*Health Information Management (AOS)	\$860
*Health Information Specialist (Certificate)	\$1,350
*Human Services (AAS)	\$200
*Human Services (BS).....	\$276
*Human and Social Services (AAS).....	\$200
*Human and Social Services (BS).....	\$276
*Medical Assistant Specialist (Certificate)	\$870
*Medical Office Specialist (Certificate)	\$910
*Interactive Digital Media and Marketing (BS)	\$220
*Information Technology (BS)	\$370
*Digital Media (AAS)	\$450
*Digital Media (Certificate) textbooks.....	\$450
*Computer Network Administration (AAS)	\$430
*Computer Networking Specialist (Certificate)	\$500

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302)	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B)	\$25
Medical Assistant Certification Exam Fee	\$160
1 set of Scrubs (non-refundable).....	\$27
1 Lab Coat (non-refundable)	\$44
1 Blood Pressure Kit (non-refundable)	\$89

Evening Division Student Expense Budget A

(24 credits/4 terms)

One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:

Tuition.....	\$21,072
Books, Course Materials, Supplies, and Equipment.....	\$1,000
General Student Services Fees.....	\$1,320
Food and Housing/Living Expenses	\$1,824
Transportation	\$1,128
Miscellaneous and Personal.....	\$3,637
TOTAL ESTIMATED COST.....	\$29,981

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302)	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B)	\$25
Medical Assistant Certification Exam Fee	\$160
1 set of Scrubs (non-refundable)	\$27
1 Lab Coat (non-refundable)	\$44
1 Blood Pressure Kit (non-refundable)	\$89

**Evening Division Student Expense Budget B
(24 credits/4 terms)**

One Academic Year, for all other students, other budgets may apply:

Tuition	\$21,072
Books, Course Materials, Supplies, and Equipment	\$1,000
General Student Services Fees	\$1,320
Food and Housing/Living Expenses	\$9,520
Transportation	\$1,128
Miscellaneous and Personal	\$3,637
TOTAL ESTIMATED COST	\$37,677

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302)	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B)	\$25
Medical Assistant Certification Exam Fee	\$160
1 set of Scrubs (non-refundable)	\$27
1 Lab Coat (non-refundable)	\$44
1 Blood Pressure Kit (non-refundable)	\$89

**Online Division Student Expense Budget A
(24 credits/4 terms)**

One Academic Year for a dependent student, without dependents living with parents:

Tuition	\$21,072
Books, Course Materials, Supplies, and Equipment	\$1,000
General Student Services Fees	\$1,320
Food and Housing/Living Expenses	\$1,824
Miscellaneous and Personal	\$3,637
TOTAL ESTIMATED COST	\$28,853

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302)	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B)	\$25
Medical Assistant Certification Exam Fee	\$160
1 set of Scrubs (non-refundable)	\$27
1 Lab Coat (non-refundable)	\$44
1 Blood Pressure Kit (non-refundable)	\$89

**Online Division Student Expense Budget B
(24 credits/4 terms)**

One Academic Year, for all other students:

Tuition	\$21,072
Books, Course Materials, Supplies, and Equipment	\$1,000
General Student Services Fees	\$1,320
Food and Housing/Living Expenses	\$9,520
Miscellaneous and Personal	\$3,637
TOTAL ESTIMATED COST	\$36,549

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 302)	\$100 per course
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Medical Class Fee (MSC course: 301; 301A 301B)	\$25
Medical Assistant Certification Exam Fee	\$160
1 set of Scrubs (non-refundable).....	\$27
1 Lab Coat (non-refundable)	\$44
1 Blood Pressure Kit (non-refundable)	\$89

Part-Time Budgets

Budgets for students enrolled less than full-time are reduced proportionally based upon enrollment status.

CW reserves the right, at its discretion, to change the schedule of tuition and other fees or charges.

Note: Loan Fees and Other Expenses are built into the Cost of Attendance on an individual basis.

Institutional Refund Policy

The College strongly recommends an in-person appointment in the event of withdrawing from The College. This will allow for a thorough review of the withdrawal process including potential financial liability and/or potential loss of financial assistance with respect to satisfactory academic progress. Students are urged to contact the Student Financial Services Office to determine the financial aid consequences of withdrawing from The College.

Institutional Refund Policy for Day Division

(Week is defined as Monday through Sunday):

Withdrawal Period	Percent Refunded
Student withdraws during add/drop period	97%
Student withdraws 2nd week of the semester after the add/drop period	75%
Student withdraws 3rd week of the semester.....	50%
Student withdraws 4th week of the semester	25%
Student withdraws after the 4th week of the semester	0%

Institutional Refund Policy for Evening Division and Online Division

(Week is defined as Monday through Sunday):

Withdrawal Period	Percent Refunded
Student withdraws first week of the term.....	97%
Student withdraws second week of the term	75%
Student withdraws third week of the term	50%
Student withdraws fourth week of the term	25%
Student withdraws after fourth week of the term.	0%

Federal Title IV Refund Policy for Financial Assistance Programs

Any change in a student's enrollment must be reported to the Student Financial Services/Bursar Office. Students withdrawing from classes during a term are subject to Federal Return of Title IV Funds.

The amount of Federal Title IV funds that were earned by the student is directly proportional to the length of time he or she remained enrolled within the payment period, as indicated by the student's withdrawal date. CW is an attendance taking college and federal regulations specify that for institutions that take attendance, the withdrawal date is determined from the institution's attendance records, whether the student withdrew officially or unofficially; this includes administrative withdrawals for non-attendance. Academic attendance and attendance at an academically-related activity includes, but is not limited to:

- Physically attending a class where there is an opportunity for direct interaction between the instructor and students;
- Submitting an academic assignment;
- Taking an exam, an interactive tutorial, or computer-assisted instruction;
- Participating in campus or online activities indicated in the course syllabus or assigned by the instructor, such as small group assignments, online discussion forums, or other collaborative activities.

The R2T4 process is initiated by electronic notification by the Academic Affairs Office to Bursar Office indicating the student has been withdrawn (official or unofficial) from the College. Once withdrawal notification is received by the Bursar Office, the Bursar will process a R2T4 calculation using the appropriate withdrawal date information provided. CW uses the USDOE software, R2T4 tool in COD to perform all federal refund calculations. This R2T4 calculation

will determine if the student withdrew prior to completing 60% of the payment period and if any unearned Title IV funds must be returned. Scheduled breaks of 5 days or greater are factored into the R2T4 calculation to ensure those periods are excluded from the payment period. If any unearned funds need to be returned, the following will occur to ensure the R2T4 funds are returned no more than 45 days from the date it is determined that the student withdrew:

- After completion of the R2T4 calculation, CW must always return any unearned Title IV funds that it is responsible for within 45 days of the date CW determined the student withdrew and offer any post-withdrawal disbursement of loan funds within 30 days of that date. The Bursar returns any unearned Title IV funds to The United States Department of Education (USDOE) via the Common Origination Disbursement (COD) system.
- Any award or tuition/fees adjustments is completed by the Bursar to the student's account. After all required returns of Title IV funds and adjustments to the student's account are made, the account is finalized.
- Any returns of Title IV funds to G5 is communicated by the Bursar Office to the Business Office whereby the Business Office returns the funds to G5 and retains a copy of the transaction(s).
- Any loan or grant funds owed by the student or parent PLUS borrower is returned to COD by the college on their behalf.

Notification to Student

After completion of the Return to Title IV Funds calculation, the Office of Student Accounts will notify the student of the results of the calculation, the aid that was returned, and any outstanding balance due to CW if applicable.

Return of Title IV Funds

If a student withdraws completely on or before completing 60% of the semester/term, The United States Department of Education (USDOE) requires the return of Title IV funds for those students who receive federal Title IV aid. The funds will be returned in the order prescribed by the USDOE as follows:

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal PLUS loans
4. Federal Pell Grant
5. Iraq & Afghanistan Service Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)

Post-Withdrawal Disbursements (PWD)

If a PWD is required, the student, or Parent (for a Parent Plus Loan) is mailed a notification letter within 30 days of the date CW determined the student withdrew. A PWD would first be used toward any outstanding charges before any funds are returned to the student. Any amount of a PWD that is comprised of loans funds and has not been credited to the student's account will be offered to the student, or parent (for a PLUS Loan) within 30 days of the date the college determined the student's withdrawal. Any unearned grant funds that the student is eligible to receive due to PWD will be provided within 45 days of the date of determination.

The student will be notified in writing of their eligibility and must reply if they wish to accept some or all or decline the PWD. In addition, a deadline date along with identification of the type and amount of Title IV funds that make up the PWD will be included.

If no response is received within 14 days of notification, the PWD will not be issued. CW reserves the right to decide whether to make a PWD in the event that a student or parent for a PLUS Loan responds after the 14-day deadline. If CW does not make the PWD, we will inform the student or parent (for a PLUS Loan) in writing.

Reference: The procedures and policy above are subject to change based on federal laws and federal regulations. If changes are made, students must abide by the most current regulatory requirements.

Types of Financial Assistance Federal, State and Institutional

Federal Pell Grant Program

The Federal Pell Grant Program is a need based grant to undergraduate students. Financial need is determined by the U.S. Department of Education, using a federal formula, to evaluate the financial information reported on the Free Application for Federal Student Aid (FAFSA) and to determine the Student Aid Index (SAI). Students may apply for a Federal Pell Grant by filing a Free Application for Federal Student Aid (FAFSA).

The amount of Federal Pell Grant funds you may be eligible to receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Students are limited to 600% Lifetime Eligibility of Federal Pell

Grant. This affects all students regardless of when or where they received their first Federal Pell Grant. Students who are currently receiving a Federal Pell Grant and would have reached or exceeded their Lifetime Eligibility Used (LEU) (600%) will no longer be eligible to receive a Federal Pell Grant. To track your LEU, log on to your "Account Dashboard" at <https://studentaid.gov/fsa-id/sign-in/landing> to view your Federal Grant Lifetime Eligibility Used. This website will be updated regularly as your Federal Pell Grant awards are reported. For further information, please contact The College of Westchester's Student Financial Services Office.

Federal Supplemental Educational Opportunity Grant Program (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a campus-based program funded by the federal government to award college students who have high financial need. Students interested in applying for this program must complete and submit the Free Application for Federal Student Aid (FAFSA). FSEOG awards are awarded to Federal Pell recipients. Award amounts may vary based on student enrollment status and availability of funds. In addition, the student must be matriculated in an approved program as an undergraduate and must show financial need to continue to be a recipient. The student must maintain satisfactory academic progress for continued awards.

Federal Work Study Program (FWS)

The Federal Work-Study Program (FWS) is a campus-based program funded by the federal government to assist college students who have financial need. FWS provides part-time jobs for undergraduate students with financial need, allowing them to earn money to help pay educational expenses. Students are paid by the hour. Wages for the program must equal at least the current federal minimum wage but may be higher, depending on the type of work performed and the skills required. Wages are paid directly to the student for the hours actually worked, in the form of a paycheck on at least a monthly basis. Federal work study jobs can be both on campus and off campus. Students interested in applying for this program must complete and submit the Free Application for Federal Student Aid (FAFSA). FWS funds cannot be earned unless the Financial Assistance Office is in receipt of a valid student Institutional Student Information Report (ISIR). The FWS program is a federal grant program whereby the applicant must be matriculated in an approved program as an undergraduate student and must show financial need. The student must maintain satisfactory academic progress for continued eligibility.

Payment of Federal Work Study (FWS) Funds

Once the student earns the funds by working, they will be paid at least once a month as long as the timesheets are submitted by the established deadlines.

Student and Parent Loan Information

Federal William D. Ford Direct Loan Program (DL)

Student loans, unlike grants, are borrowed money that must be repaid, with interest. Loans are legal obligations. You must be enrolled at least half-time to be eligible for a Federal Direct Student Loan. There are two types of Federal Direct Student Loans: Subsidized and Unsubsidized. Eligibility for Subsidized loans is need based. The federal government pays (subsidizes) the interest during in-school, grace and deferment periods. For Unsubsidized loans, the interest accrues during in-school, grace and deferment periods but may be paid by the student while in school or capitalized. Students interested in applying for this program must complete and submit the Free Application for Federal Student Aid (FAFSA). To be eligible for a Federal Direct Loan, the student must: (1) be a United States citizen or legal permanent resident; (2) be enrolled in or admitted as a matriculated student in an approved program at The College; (3) show financial need; (4) not be in default on a prior student loan or owe a refund on any Federal Title IV Grant, and; (5) complete all verification requirements. In addition, students must complete a Master Promissory Note (MPN) and an Entrance Interview, which a student may complete online at <https://studentaid.gov>, to ensure that all borrower rights and responsibilities are understood. Loans cannot be credited to a student's account until Entrance Counseling is complete. Student Loan funds are disbursed in two payments, one-half for each semester in the academic year (day students) or four payments, one-fourth for each term in the academic year (Evening and Online students).

Fresh Start for Borrowers with Federal Student Loans in Default

Borrowers with federal student loans in default will be able to reenter current repayment status and have other federal student aid benefits and protections restored that will increase their long-term repayment success. Loans eligible for Fresh Start are:

- Defaulted William D. Ford Federal Direct Loan (Direct Loan) Program loans
- Defaulted Federal Family Education Loan (FFEL) Program loans (both ED-held and commercial-held)
- Defaulted ED-held Perkins Loans

Further information may be found here: <https://fsapartners.ed.gov/sites/default/files/2022-08/FreshStartFactSheet.pdf>

Federal Direct Subsidized Loan

The federal government pays the interest on behalf of the student borrower while the student is matriculated and enrolled at least half-time in college, during the six month grace period, and during times of authorized deferment and forbearance. Repayment of the loan begins six months after the student graduates or the student's enrollment status changes to less than half-time.

Federal Direct Unsubsidized Loan

Unlike the subsidized loan program, interest on unsubsidized loans begins and is paid by the borrower, not the federal government, when the loan is disbursed. Students have the option of paying these interest charges while attending school. If they choose not to pay the interest, it will accrue and be capitalized. Repayment of the loan begins six months after the student graduates or the student's enrollment status changes to less than half-time.

Annual Federal Direct Subsidized and Unsubsidized Loan Limits

The amount of money you may borrow through the Federal Direct Loan program depends on your class standing. Associate degree seeking students may only borrow up to the sophomore loan level even though a student needs 66 credits to graduate. In addition, loan limits are also determined by your dependency status. A dependent student whose parent is denied a PLUS loan may be eligible for Federal Direct Student Loans at the independent level.

Class Standing	Dependent			Independent		
	Additional Subsidized	Maximum Unsubsidized	Combined	Additional Subsidized	Maximum Unsubsidized	Combined
Freshman 0–24 credits	\$3,500	\$2,000	\$5,500	\$3,500	\$6,000	\$9,500
Sophomore 25–60 credits	\$4,500	\$2,000	\$6,500	\$4,500	\$6,000	\$10,500
Junior 61–90 credits	\$5,500	\$2,000	\$7,500	\$5,500	\$7,000	\$12,500
Senior 91+ credits	\$5,500	\$2,000	\$7,500	\$5,500	\$7,000	\$12,500

Lifetime Aggregate Federal Direct Loan Limits Dependent Student

Maximum Subsidized Loan Limit.....	\$23,000
Maximum Unsubsidized Loan Limit.....	\$8,000

Lifetime Aggregate Federal Direct Loan Limits Independent Student

Maximum Subsidized Loan Limit.....	\$23,000
Maximum Unsubsidized Loan Limit.....	\$34,500

Interest Rates for Student Loans and Parent PLUS loans (Fixed Rate Loans) per the United States Department of Education (USDOE)

Undergraduate Students/Direct Subsidized and Unsubsidized Loans

Date of First Disbursement	Fixed Interest Rate
07/01/2024-06/30/2025.....	6.533%
07/01/2023 – 06/30/2024.....	5.50%
07/1/2022 – 06/30/2023.....	4.99%
07/01/2021 - 06/30/2022.....	3.73%
07/01/2020 - 06/30/2021.....	2.75%
07/01/2019 - 06/30/2020.....	4.53%
07/01/2018 – 06/30/2019.....	5.045%

Federal Direct Subsidized and Unsubsidized Loan Origination Fees

Consistent with federal regulations, Federal Direct Student Loans have an origination fee of 1.069%, which is deducted from the amount borrowed. This is effective for loans disbursed on or after 10/01/2016.

For loans disbursed on or after 10/01/2020 but before 10/01/2021, the fees are.....1.057%

For loans disbursed on or after 10/01/2019 but before 10/01/2020, the fees are 1.059%.

For loans disbursed on or after 10/01/2018 but before 10/01/2019, the fees are 1.062%.

Federal Direct Parent Loan Program (PLUS)

The Federal Direct PLUS Loan provides a borrowing option for parents of dependent undergraduate students. Based on the borrower's credit worthiness, a parent may borrow up to the student's cost of attendance minus all other aid from this federally guaranteed loan program. If approved, parents are required to complete a Master Promissory Note (MPN). If a PLUS Loan denial is received, a student is eligible for an additional \$4,000 in unsubsidized loan funds. PLUS loan repayment begins within 60 days of disbursement of funds. Parents can choose to defer payments on a PLUS loan until after 6 months after the date the student ceases to be enrolled at least half time. The interest that accrues on the loan while it's in deferment can either be paid by the parent borrower monthly or quarterly, or can be capitalized quarterly. To request a deferment, call the Federal Direct Loan Servicing Center at 1.800.848.0979. Deferments will not be approved until after the first loan disbursement has been made.

Federal Direct Parent Loans (PLUS)

Date of First Disbursement	Fixed Interest
07/01/2024-06/30/2025.....	9.083%
07/01/2023 – 06/30/2024	8.05%
07/01/2022 – 06/30/2023.....	7.54%
07/01/2021 – 06/30/2022.....	6.28%
07/01/2020 – 06/30/2021.....	5.3%
07/01/2019 – 06/30/2020.....	7.08%
07/01/2018 – 06/30/2019	7.595%

Federal Direct PLUS Loan Origination Fees

Consistent with federal regulations, Federal Direct PLUS Loans have an origination fee of 4.276%, which is deducted from the amount borrowed. This is effective for loans disbursed on or after 10/01/2016.

For loans disbursed on or after 10/01/2020 but before 10/01/2021, the fees are.....4.228%

For loans disbursed on or after 10/01/2019 but before 10/01/2020, the fees are 4.236%.

For loans disbursed on or after 10/01/2018 but before 10/01/2019, the fees are 4.248%.

Federal Direct Student Loan Borrowers Rights and Responsibilities

Entrance Loan Counseling

First time student loan borrowers are required by federal regulations to complete an Entrance Interview before proceeds of the Federal Direct Loan(s) can be credited to their student account. Students may complete the Entrance Interview online at studentaid.gov. Here you will learn about the terms of the loan and your rights and responsibilities as a student loan borrower.

Exit Loan Counseling

Before you graduate, withdraw or drop below half-time status, regardless if you plan to transfer to another school, regulations require that you complete an Exit Interview for your Federal Direct Subsidized and Unsubsidized Loans. You may complete the Exit Interview online at studentaid.gov. Here you will be able to view your student loan history and learn about repayment and deferral options.

Postponing Loan Payment Deferrals and Forbearance

Under certain circumstances, students can receive a deferment or forbearance on their loans. During a deferment, no payments are required. If a student has a subsidized loan, the federal government will pay the interest that accrues during the deferment. If a loan is unsubsidized, a student will be responsible for the interest on the loan during the deferment. During forbearance, payments are postponed or reduced. A student cannot receive a deferment or forbearance if a loan is in default. A student may be considered for a deferment in the following circumstances:

- At least half-time study at a postsecondary school
- Study in an approved graduate fellowship supported program or in an approved rehabilitation training program for the disabled
- Unable to find full-time employment
- Economic hardship
- Service in the U.S. Armed Forces
- Service as a Peace Corps or Vista volunteer
- Temporary disability
- Parental leave for mothers with school age children returning to work
- Bankruptcy

A student must contact the Federal Direct Lending loan servicer to obtain a deferment or forbearance on the student's student loan. In addition, deferments are not automatic, and students will have to provide

documentation to support such a request. Deferments and forbearances have minimum and maximum time limits.

Default

Former students or students who have graduated and are in default on their student loans and are attempting to avoid repayment of any sponsored loan, may be subject to withholding of tax refunds, garnishing of pay, or seizure of personal property by the Internal Revenue Service and possible civil prosecution. In addition, college transcripts will be withheld and other college services denied. Through continued counseling an attempt is made to assist former students and graduates to avoid default; however, primary responsibility remains with the student-borrower.

Please note: CW would like to inform potential students, or parent(s) of a student regarding Federal Title IV, Higher Education Act (HEA) loans that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. NSLDS only tracks federal student loans; you will need to track any private education loans you may have using your own records.

The College of Westchester Student Loan Code of Conduct

CW participates in the Federal Direct Lending Program; however it also offers Alternative Loans through banks and lending institutions for those students and parents who may have additional need for a loan outside of the Federal Direct Loan Program. The following Code of Conduct applies to all CW officers, employees, and agents who have responsibilities with respect to education loans. In keeping with the Higher Education Opportunity Act (HEOA) of 2008. CW abides by the following Student Loan Code of Conduct:

1. Revenue Sharing

The College of Westchester and its employees will not enter into any type of revenue-sharing arrangement with any lender, guarantor or servicer. The term “revenue-sharing arrangement” means an arrangement between an institution and a lender which – (i) a lender provides or issues a loan that is made, insured, or guaranteed to students under the Higher Education Act attending the institution or to the families of such students; and (ii) the institution recommends the lender or the loan products of the lender and in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the institution, an officer or employee of the institution. The College of Westchester does not provide students a preferred lender list from which to select a lender for a private student loan. All loans are processed without regard to lender or mode of transmission (i.e., electronic or paper). The College of Westchester will neither recommend a private loan lender nor accept material benefits including revenue or profit sharing to the institution, an officer, or an employee of the institution or an agent.

2. Gifts

Employees of the Office of Student Financial Services are prohibited from soliciting or accepting any gift from a lender, guarantor, or servicer of education loans.

- a. Gifts include any gratuity, favor, discount, entertainment, hospitality, loan or other item. This includes a gift of services, transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has incurred.
- b. A gift to a family member of an employee of The College of Westchester is considered to be a gift to the employee, if the gift is given with the knowledge and consent of the employee and there is reason to believe the gift was given because of the official position of that employee.

3. Contracting Arrangements

Employees of the Office of Student Financial Assistance shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including opportunity to purchase stock) as compensation for any consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

4. Preferred Lender Status

The College of Westchester participates in the William D. Ford Federal Direct Loan Program which provides student and parent loans through the U.S. Department of Education. Lenders in the private student loan industry will not be given a preferred status. The College of Westchester will not produce a preferred lender list that gives any lender an advantage in securing business from CW students.

5. Private Loan Certification

The College of Westchester will not assign a borrower's private student loan to a particular lender; all decisions will be made by the borrower in the student's independent review of borrower benefits and lender services. The College of Westchester will not refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

6. Opportunity Pool Loan

The College of Westchester will not request or accept from any lender any offer of funds to be used for private education loans (defined in section 140 of the Truth in Lending Act) including funds for an opportunity pool loan in exchange for The College of Westchester providing concessions or promises regarding providing the lender with a specified number of loans made, insured or guaranteed; a specified loan volume of such loans; or a preferred lender arrangement for such loans.

7. Staffing Assistance

The College of Westchester will not request or accept from any lender, guarantor, or servicer of student loans any assistance with call center staffing or financial aid office staffing.

8. Advisory Board Compensation

Employees of the Office of Student Financial Assistance who serve on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, are prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.

Federal Direct Subsidized/Unsubsidized/PLUS Loans Repayment

Please visit the following Federal Student Loan website for complete information on student loan repayment: <https://studentaid.gov/manage-loans/repayment>

Requirements of Federal Title IV Financial Aid Recipients as defined by the United States Department of Education (USDOE)

Except for some loan programs, students must have financial need. In addition, other requirements apply:

- Have earned a high school diploma or the equivalent recognized and authorized by the state where it was awarded.
- Completed a high school education in a homeschool setting approved under state law.
- Enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Meeting satisfactory academic progress (SAP) standards set by the college the student is or will be attending.

- Must be a United States citizen or eligible noncitizen.
- Must have a valid social security number (SSN) unless the student is from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau.
- The student must sign a statement that certifies use of federal student aid for educational purposes only. The student must also certify that they are not in default on a federal student loan and does not owe a refund on a federal student grant (which could happen if a student withdraws from college, for example).
- If the student is a male aged 18 through 25, the student must comply with Selective Service registration. If the student has not registered he can, at the same time he completes the FAFSA, by giving the Selective Service System permission to register him by means of the FAFSA. The student can also register online at www.sss.gov or call 1.847.688.6888. TTY users can call 1.847.688.2567.
- If a student has been convicted for the possession or sale of illegal drugs for an offense that occurred while receiving federal student aid, the student will be ineligible for a period of time based on the type and number of convictions. For further assistance with this topic, please call 1-800-4-FED-AID (1-800-433-3243).
- Verification with certain federal agencies; Social Security Administration for verification of SSN and U.S. citizenship status and Department of Homeland Security to verify Alien Registration Numbers. If the information does not match, the discrepancy must be resolved before a student can receive federal student aid.
- Verification against the National Student Loan Data System (NSLDS) to verify that a student has not defaulted on a federal student loan, hasn't received an overpayment on a federal grant or a Federal Perkins Loan and hasn't borrowed more than the total federal loan limit allowed.
- Information against Veteran's Affairs is also checked if the student answered that they are a veteran. Selective Service is also checked to verify that if the student is a male between the ages of 18 through 25, and that the student has registered with Selective Service in order to be eligible for federal student aid.

New York State Tuition Assistance Program (TAP) Full and Part Time

Full Time Eligibility

Student must be a U.S. citizen or eligible non-citizen; student must have established legal residence in New York State 12 months prior to the beginning of the semester or term; student must be enrolled and matriculated in a program for at least 12 credits and must satisfy Academic Pursuit and Progress (see chart below in Satisfactory Academic Progress and Pursuit Responsibilities of TAP Recipients).

New York State TAP eligibility is a need based grant and is determined by student/spouse or student/parent information provided on the Free Application for Federal Student Aid (you must complete the FAFSA) and New York State tax information. Awards range from \$500 to \$5665 and are determined by New York State. The student will receive an award certificate from NYSHESC. CW must be listed on the certificate. Please use the following TAP codes for the appropriate division when applying for TAP:

- 7124 Day Division Associate Program
- 7121 Evening Division Associate Program
- 6124 Day Division Bachelor Program
- 6121 Evening Division Bachelor Program

Part Time Eligibility

- be a legal resident of NYS and have resided in NYS for 12 continuous months;
- be a U.S. citizen or eligible noncitizen;
- have graduated from high school in the United States, earned a high school equivalency diploma by passing the GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department;
- study at an approved postsecondary institution in New York State;
- be matriculated in an approved program of study and has a cumulative grade-point average of at least 2.00;

- be enrolled as a part-time student taking six to eleven credits applicable toward the degree program, per semester; (at least four, but fewer than eight credits per trimester/quarter)*
- be charged at least \$200 tuition per year;
- meet income eligibility limitations;
- not be in default on any state or federal student loans and not be in default on any repayment of State awards;
- be in compliance with the terms of any service condition imposed by a NYS award
- must have been a first-time freshman in the 2006-07 academic year or thereafter.

* Credit-bearing courses in the student's minimum part-time course load (6-11 semester hours or the equivalent) must consist of courses applicable to the student's program of study as a general education requirement, major requirement, or elective.

New York State Enhanced Tuition Awards Program

The Enhanced Tuition Awards (ETA) Program provides tuition awards to students who are New York State residents attending a participating private college located in New York State. Recipients will receive \$6,000 through a combination of their TAP award, ETA award and a match from their private college.

Eligibility

An applicant must:

- be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term;
- be a U.S. citizen or eligible non-citizen;
- have either graduated from high school in the United States, earned a high school equivalency diploma, or passed a federally approved "Ability to Benefit" test, as defined by the Commissioner of the State Education Department;
- have a combined federal adjusted gross income of \$110,000 or less;
- be pursuing an undergraduate degree at a participating private college or university located in New York State;
- be enrolled in at least 12 credits per term and complete at least 30 credits each year applicable toward his or her degree program, through continuous study with no break in enrollment except for certain reasons that can be documented,;
- if attended college prior to the 2018-19 academic year, have earned at least 30 credits each year (successively), applicable toward his or her degree program prior to applying for an Enhanced Tuition Award;
- be in a non-default status on a student loan made under any NYS or federal education loan program or on the repayment of any NYS award;
- be in compliance with the terms of the service condition(s) imposed by any NYS award(s) that you have previously received; and
- execute a Contract agreeing to reside in NYS for the length of time the award was received, and, if employed during such time, be employed in NYS.

For further information, please visit: www.hesc.ny.gov

Senator Jose Peralta New York State DREAM Act

Gives undocumented students and other students' access to New York State-administered grants and scholarships that support their higher education costs. For further information please visit hesc.ny.gov/dream

The College of Westchester Scholarships and Grants

Matching Scholarships

Students who have received an approved outside scholarship are eligible to have their awards matched by The College of Westchester. Each matching scholarship may not exceed \$2,000 per year. If the approved outside scholarship is awarded each year, the matching scholarship will be credited to the student's account in the same year. If the approved outside scholarship is awarded in the first year only, the matching scholarship will be matched in the student's second year.

Joseph and Julia Sutkowski Memorial Scholarships *(Freshman and Sophomore only)*

Students who have graduated from high school with an 80% or better cumulative grade average or who have completed a minimum of at least 24 credits at a prior college with a 3.0 or better GPA evidenced by an official transcript may be awarded up to \$5,000 per year. Students must maintain 2.50 cumulative GPA at the end of each academic term/semester in order to receive subsequent awards. (See GPA Requirements)

Institutional Grants

The College makes available a number of institutional grants for new and continuing students. Grants are awarded based on financial need. Special consideration is given to students in critical need of assistance to continue studies. Grants range up to \$5,000 per year. Awards are evaluated each year. Students must maintain a 2.0 cumulative GPA at the end of each academic term/semester in order to receive subsequent awards. (See GPA Requirements)

CW Program Grants

The College offers grants to students enrolled in certain programs who are nearing the completion of their studies. These CW Program Grants are designed to reward students' persistence in their courses of study and help them reduce their student loan debt. Additional information on this grant is available from the office of Student Financial Assistance.

President's Scholarships

(Day Division only)

The President's Scholarships range up to half tuition for Associate and Bachelor's Degree programs. Scholarships are awarded to high school seniors who are accepted to begin studies at The College of Westchester in the fall immediately following high school graduation. Scholarships are awarded based on prior academic performance, future potential and financial need may be considered. Students may not use this scholarship with any other College of Westchester scholarship. Students must maintain a 2.5 cumulative GPA at the end of each academic term/semester in order to receive subsequent awards. (See GPA Requirements)

Achievement Award

This grant is awarded at the discretion of the Achievement Award Committee which carefully considers a student's academic promise and their financial need. Award amounts range up to \$8,000 per year. Students must maintain a 2.0 cumulative GPA at the end of each academic term/semester in order to receive subsequent awards. (See GPA Requirements)

CW School of Business Scholarship**CW School of Health Professions Scholarship****CW School of Information Technology Scholarship**

Each of the above Schools award scholarships ranging up to \$8,000 per year. Scholarships are awarded based on prior academic performance, future potential and financial need may be considered. Students may not use this scholarship with any other College of Westchester scholarship. Students must maintain a 2.5 cumulative GPA at the end of each academic term/semester in order to receive subsequent awards. (See GPA Requirements)

The CW Empower Award

(For High School Seniors)

This program provides scholarship funds to accepted first time freshman students based on both academic merit and financial need. The CW Empower Award applies to direct tuition charges not covered by Federal Pell and SEOG grants, New York State TAP and ETA grants or other outside grant funding. Eligible students must have earned a high school diploma with the required GPA and possess a Federal Expected Family Contribution (EFC) index of 500 or lower in each award year. Students must be eligible for both Federal Pell and NYS TAP grants. (Residents outside of NY are not eligible) Students must maintain full time status and a cumulative GPA of 2.5 to avoid loss of eligibility. Other academic and financial eligibility requirements apply and are detailed in The CW Empower Award Statement of Understanding and Agreement. For additional eligibility requirements, please contact the Office of Admissions. (See GPA Requirements)

The CW Inspire Award

This program provides tuition scholarship funds to accepted students based on both academic merit and financial need. The Award applies to direct tuition charges not covered by Federal Pell and SEOG grants, New York State TAP and ETA grants or other outside grant funding. Eligible students must have earned a high school diploma with

the required GPA and possess a Federal Expected Family Contribution (EFC) index of 500 or lower in each award year. Students must be eligible for both Federal Pell and NYS TAP grants. (Residents outside of NY are not eligible) The CW Inspire Award covers tuition only, books and fees are the responsibility of student. Students must maintain a cumulative GPA of 2.5 to avoid loss of eligibility. Other academic and financial eligibility requirements apply and are detailed in The CW Inspire Award Statement of Understanding and Agreement. For additional eligibility requirements, please contact the Office of Admissions.

Transfer Scholarship

The College offers scholarships to students who transfer into CW with credits earned from prior colleges. Tuition scholarships range from 20 to 40 percent based on prior credits earned and cumulative grade point average. Scholarship percentage is applied to the remaining tuition balance after all eligible federal, state and third party grants and scholarships have been applied. Students must maintain a 2.50 cumulative GPA at the end of each academic term/semester in order to receive subsequent awards. (See GPA Requirements)

The College of Westchester Scholarship and Grant Requirements and Guidelines

- Students' awards are limited to actual charges at The College of Westchester after all other financial aid, grants and scholarships have been awarded.
- Most programs require that students apply for federal, state and other financial aid and awards are calculated after outside grants / scholarships have need applied.
- Students must maintain a specific minimum grade point average in order to receive the grant / scholarship in each subsequent semester.
- Certain awards may require that you reapply each year or semester.
- Most scholarships require that students maintain full time attendance.
- CW scholarships and grants are awarded on a per credit basis and applied to the student account at the conclusion of the semester / term.
- Except Empower Award, CW grants and scholarships are used toward tuition only and do not cover fees or textbooks/electronic media.
- In the event a student receives any increase in TAP, Federal PELL, FSEOG, FWS or outside scholarship, institutional grants may be reduced.
- If students leave before completion of the academic term, they may lose their CW scholarship/grant/award.

GPA Requirements

CW scholarship and grant recipients must maintain the required cumulative grade point average (GPA) as stated in the awards above. Grades/GPA are reviewed at the end of each semester/term. Recipients who fail to meet the minimum cumulative GPA will be given one additional semester (2 terms for Evening/Online) to achieve the required cumulative GPA. If the student does not achieve the GPA after this period, the student will automatically forfeit the scholarship/grant beginning with the subsequent semester/term. Students may appeal for reinstatement based on hardship circumstances.

Appeal of Loss of CW Scholarship/Grant

Below are some examples of reasons for an appeal request which may include, but are not limited to for an appeal to be considered and reviewed:

- Documented medical condition/serious illness/injury of student
- Death or serious illness or injury to an immediate family member
- Birth of the student's child
- Divorce/separation
- Military Service
- Student or family lives in an area that has been officially declared a National Disaster Area

Submission of a written appeal from the student must have all appropriate documentation to support the appeal. Appeals should be addressed to the VP of Student Services and Director of Student Financial Services. The student will be notified in writing of all appeal decisions. The decision of the appeal will be final.

The College of Westchester Charitable Foundation Scholarship

The College of Westchester Charitable Foundation (CWCF) is a 501(c) (3) non-profit charitable organization which awards scholarships to students who demonstrate academic promise. The Foundation annually invites CW students to submit application for consideration.

Other Scholarship Programs

Periodically the Student Financial Services Staff posts notices announcing corporate and community-based scholarship programs throughout the campus. Application information can be obtained at the Office of Student Financial Services. Students should contact the Director of Student Financial Services for further information.

CW Partners Recognition Award

The College of Westchester has selected specific area corporations, non-profits and community-based organizations as Official CW Partners. Employees of CW Partners may be eligible to receive up to 50% toward tuition and their immediate family members (spouses/dependent children) may be eligible to receive up to 25% toward tuition. This special CW Partners Recognition Award applies toward tuition balances, only after other external financial assistance are applied.

Awards are only effective for dates in which Official CW Partner Agreements are active and are not retroactive. This award cannot be combined with any other CW merit scholarship, and does not apply toward books/electronic media and fees or other expenses. The funds are distributed equally per credit at the end of each academic semester/term of enrollment and students must maintain a 2.0 or better cumulative grade point average at the end of each academic semester/term in order to receive subsequent awards. In the event a student receives any increase in NY State TAP, Federal PELL, FSEOG or outside scholarship, the CW Award may be reduced. If students leave before completion of the academic semester/term, they will lose their Award. Proof of employment will need to be submitted at the beginning of the enrollment and will need to be submitted each new award year. Continuing students should contact the Student Financial Assistance Office and prospective students should contact the Admissions Office for further details.

Part-time and Cooperative Employment Opportunities

The College's Career Services Office administers part-time and cooperative employment opportunities which help students earn money to meet college expenses. To determine how you may qualify, prospective students can contact the Admissions Office or continuing students can contact the Career Services Office.

Company Tuition Reimbursement

Many students who attend college receive tuition reimbursement from their employers. Company plans vary, granting up to 100% tuition reimbursement. Contact your supervisor or human resources department at your place of employment to determine if your company has such a plan. The Student Accounts Office will help you complete any required forms.

Standards of Academic Progress for Federal Title IV Eligibility

Federal law and regulation require institutions of higher education to establish publish and enforce minimum academic standards for the continued receipt of Federal Title IV Financial Aid. Satisfactory Academic Progress (SAP) is measured by a qualitative standard, whereby students must maintain a minimum Grade Point Average (GPA), and a quantitative standard (pace), whereby students must earn a percentage of credits attempted (number of credits earned divided by number of credits attempted). Failure to maintain academic performance in compliance with these standards will result in academic action, including warning, probation and/or dismissal from the college. All grades earned in courses that apply towards fulfilling a student's program requirements must be included in SAP calculations. The Satisfactory Academic Policy is jointly administered by Academic Services and Student Financial Services, as well as communication regarding SAP status and appeal information (for Federal Title IV aid).

Note: The SAP Policy for Title IV aid recipients is the same for non-Title IV recipients.

Maximum Time Frame for Completion

Federal regulations require a maximum timeframe for completion of a degree or certificate program not to exceed 150% of the normal requirements of that program. All terms/semesters of the student's enrollment count when assessing the maximum timeframe even in terms/semesters in which the student did not receive federal financial aid funds. For Title IV federal financial aid purposes only, students receiving federal aid must complete their degrees/certificates within 150% of the normal time for completion. For example, a student may not attempt more than 180 credits to earn the 120 credits needed for the bachelor's degree, nor attempt no more than 99 credits to earn the 66 credits for the associate degree. All credits attempted are counted including change in majors, credits from other institutions and whether or not financial aid was received for credits taken. Students who have attempted credits exceeding the 150% maximum will be denied financial aid.

Transfer Credits

Transfer credits that are accepted toward any certificate or degree will be counted toward pace as both credits attempted and earned for Satisfactory Academic Progress (SAP) evaluation.

Repeat Policy

Repeated courses are permitted. The passed class is used in the GPA calculation. If a student fails a class and repeats the class and fails a 2nd time, then repeats and passes the class the 3rd time – 1 failed class and the passed class are used in the GPA calculation, only 1 “F” grade would be forgiven. All repeated subsequent courses count towards attempted credits.

Foundations Courses

Grades from Foundations of Communications and Foundations of Math are not calculated into the cumulative GPA, but are included in the quantitative/pace portion of SAP.

Change of Major

All attempted credits and grades from the prior academic program will continue to be calculated into SAP. The maximum timeframe for completion remains in effect after a change in major or degree. If a student changes to a lower degree, they will be reevaluated for SAP to ensure the maximum timeframe is within/allowed for that degree.

Evaluation of Academic Progress for Federal Title IV Recipients

To assess continued Federal Title IV financial aid eligibility, students’ records are reviewed at the end of each payment period. For Day Division, at the end of each 15-week semester, for Evening Division and Online Division, at the end of each 8-week term. The SAP policy is applied consistently for all students both full time and part time.

Please see the chart below for Standards of Academic Progress to maintain Federal Title IV Eligibility.

Associate Degree (66 credits)			Bachelor Degree (120 credits)			Certificate Program (36 credits)			Certificate Program (48 credits)		
Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)	Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)	Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)	Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)
0-6	0.00	0%	0-6	0.00	0%	0-6	0.00	0%	0-6	0.00	0%
7-15	0.80	30%	7-15	0.80	30%	7-15	1.25	30%	7-15	1.25	30%
16-30	1.25	42%	16-30	1.25	42%	16-30	1.50	42%	16-30	1.50	42%
31-45	1.50	50%	31-45	1.50	50%	31-45	2.00	67%	31-45	1.80	67%
46-60	1.80	67%	46-60	1.80	67%	46-54	2.00	67%	46-60	2.00	67%
61-75	2.00	67%	61-75	2.00	67%				61-72	2.00	67%
76-99	2.00	67%	76-120	2.00	67%						

Financial Aid Warning

Should a student not meet SAP standards at the end of a term/semester, as stated in the above chart, will automatically go on Financial Aid Warning and remain eligible for Title IV Federal aid during the Financial Aid Warning period. No appeal or other action is required. Students must maintain the minimum standards by the end of the financial aid warning period (one semester or term) in order not to jeopardize future Federal Title IV funding. The Student Financial Services Office notifies students if they are placed on Financial Aid Warning status.

Loss of Federal Title IV Eligibility

Students who do not meet the Satisfactory Academic Progress (SAP) Standards for Financial Aid eligibility as of the end of the SAP Warning period will be ineligible for financial aid until they are again in full compliance with the SAP policy for Federal Title IV Aid. Students are notified by the Office of Student Financial Services of loss of Federal Title IV eligibility. Students who are dismissed or suspended from The College of Westchester for any reason are ineligible to receive financial aid.

Financial Aid Probation/Appeal

A student who subsequently does not achieve the minimum academic standards after the Financial Aid Warning period may appeal. Financial Aid Probation requires an approved written appeal from the student to the Director of Student Financial Services. The student may continue to receive Federal Title IV assistance for one payment period. Only one SAP appeal per student is permitted.

Some examples of reasons below for such a request may include, but are not limited to:

- Medical Condition/Serious illness/injury of student
- Death or serious illness or injury to an immediate family member
- Birth of the student's child
- Divorce/Separation
- Military Service
- Student or family lives in an area that has been officially declared a National Disaster Area`

A written letter of appeal must be submitted by the student to the Director of Student Financial Services for review.

- The appeal letter must explain in detail the reason(s) for not meeting the standards for academic progress.
- The steps the student plans to take to correct his/her academic progress deficiencies.
- List in detail any extenuating circumstance(s) of which CW should be aware.
- Appeals must be submitted and approved prior to the beginning of the semester for which the student is appealing to receive financial aid.
- The student will be provided written notification of the decision of the appeal from the Director of Student Financial Services. **Appeal decisions are considered final.**

An academic plan may be appropriate for a student who may require more time to be in compliance. Academic plans are developed on a case-by-case basis so that if the student appropriately follows the academic plan, the student will be meeting SAP standards by a specific point in time.

Regaining Federal Title IV Eligibility

If an appeal is not approved, a student may regain eligibility by meeting the standards through academic work in future semesters/terms. Students should be prepared with other resources to pay all educational expenses. If during this time the student regains SAP, the Director of Student Financial Services may reinstate financial aid upon final review. It is the student's responsibility to request a review of SAP to regain financial aid eligibility. Please be advised this will only make students eligible for future aid once reinstated. It is not retroactive.

Impact of Grades on SAP Eligibility for Federal Title IV Aid

Grade	Impact on Grade Point Average	Impact on Pace
A	Positive	Credits counted as attempted/earned
A-	Positive	Credits counted as attempted/earned
B+	Positive	Credits counted as attempted/earned
B	Positive	Credits counted as attempted/earned
C+	Positive	Credits counted as attempted/earned
C	Positive	Credits counted as attempted/earned
D	Minimum passing grade	Credits counted as attempted/earned
FR	Positive	Credits counted as attempted/earned
F	Negative	Credits counted as attempted/ not earned
UF	Negative	Credits counted as attempted/ not earned
AUD	No impact	No impact
CR	No impact	Credits counted as attempted/earned
DP	No impact	No impact
EX	No impact	No impact
Fail	No impact	Credits counted as attempted/ not earned
I	No impact	Credits counted as attempted/ not earned
IC	No impact	Credits counted as attempted/earned
INC	No impact	Credits counted as attempted/ not earned
NC	No impact	Credits counted as attempted/ not earned
P	No impact	Credits counted as attempted/earned

Pass	No impact	Credits counted as attempted/earned
S	No impact	Credits counted as attempted/earned
TO	No impact	No impact
TR	No impact	Credits counted as attempted/earned
U	No impact	Credits counted as attempted/ not earned
WD	No impact	Credits counted as attempted/ not earned
Z	No impact	Credits counted as attempted/ not earned

Satisfactory Academic Progress & Pursuit Responsibilities of TAP Recipients

For financial aid purposes, good academic standing consists of two elements: satisfactory academic progress and pursuit of program. Satisfactory academic progress is a measure of the student's achievement, of earning credits toward a degree or certificate with a specified grade point average. Pursuit of a program is a measure of the student's effort to complete a program. *TAP payments will be suspended for any student who fails to maintain good academic standing.*

Associate Degree and Certificate Programs/Semester Calendar (2006 Standards) – applies to student first receiving aid in 2007-08 through and including 2009-10:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth
A student must accrue at least this many credits	0	3	9	18	30	45
With at least this grade point average	0	0.5	.75	1.3	2.0	2.0

Bachelor's Degree/Semester Calendar (2006 Standards) - applies to student first receiving aid in 2007-08 through and including 2009-10:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Tenth
A student must have accrued at least this many credits	0	3	9	21	33	45	60	75	90	105
With at least this grade point average	0	1.1	1.2	1.3	2.0	2.0	2.0	2.0	2.0	2.0

Associate Degree and Certificate Programs/Semester Calendar (New Standards) – applies to student's first receiving aid in 2010-11 and thereafter:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth
A student must accrue at least this many credits	0	6	15	27	39	51
With at least this grade point average	0	1.3	1.5	1.8	2.0	2.0

Bachelor's Degree/Semester Calendar (New Standards) – applies to student's first receiving aid in 2010-11 and thereafter:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Tenth
A student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With at least this grade point average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0

Effective for 2015-16, students who are disabled as defined by the Americans with Disability Act of 1990, first receiving aid in 2010-11 and thereafter, must meet the new standards of Satisfactory Academic Progress (SAP).

Program: Baccalaureate Program

Calendar: Semester 2015-16 and thereafter (ADA Part-time students)

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Tenth
A student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With at least this grade point average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0

Program: Associate Program
Calendar: Semester 2015-16 and thereafter (ADA Part-time students)

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth
A student must have accrued at least this many credits	0	3	9	18	30	42	51	60
With at least this grade point average	0	1.3	1.5	1.8	2.0	2.0	2.0	2.0

ADA payment will be made for semester schools for student taking 3-11 credits as shown below:

Points Accrual for Part-time ADA Payments – Semester Schools

Credits	Percent of Full Award	Points Accrued
3	25.00%	1.5
4	33.34%	2
5	41.67%	2.5
6	50.00%	3
7	58.34%	3.5
8	66.67%	4
9	75.00%	4.5
10	83.34%	5
11	91.67%	5.5

Program Pursuit

To remain eligible for State student financial assistance, a student must remain in good academic standing. Two elements make up good academic standing: making satisfactory academic progress toward a degree and pursuing the program of study.

Program pursuit is defined in regulations as completing – getting a grade in – a percentage of the minimum full-time course load in each term an award is received. The percentage, as specified in regulations, begins at 50 percent of the minimum full-time course load in each term of the first year an award is received, to 75 percent in each term of the second year an award is received, to 100 percent in each term of the third year an award is received and thereafter.

Pursuit is an effort or completion requirement rather than an achievement requirement, so courses in which a student receives either passing or failing grades can be used to satisfy the pursuit requirement. Thus, grades of A through F and any other grade that indicates the student completed the course and all necessary assignments (e.g., P, S, U, R) are acceptable to meet the pursuit requirement. W grades or any grade which indicates the student failed to complete the course or assignments cannot be used to satisfy the pursuit requirement. Incomplete (I) grades can be used to meet the pursuit requirement providing college policy requires the grade to be resolved to a passing or failing grade no later than the end of the subsequent term.

Grades earned in remedial courses as well as credit-bearing courses can be included in meeting the pursuit requirement.

TAP WAIVER

Waiver requirement of good academic standing by Higher Education Services Corporation (HESC) for Tuition Assistance Program (TAP)

An undergraduate student receiving TAP assistance may receive a one-time waiver of the requirement that the student remain in good academic standing during his or her undergraduate career. "Good academic standing" involves making sufficient progress towards the degree. This entails passing a specific number of courses or accumulating enough credits (usually a minimum of twelve) each semester to earn a degree in a timely manner. A student who loses good academic standing in one semester is not eligible for a TAP grant in the following semester, during which the student is expected to make up the academic deficiency. If the student successfully makes up the academic deficiency during that following semester, they will regain eligibility for TAP grants in future semesters.

A waiver allows the student to receive a TAP grant normally disallowed during the semester in which the student is making up the academic deficiency.

The Financial Aid Office at CW has established the following criteria for granting such a waiver to a student who has previously been in good academic standing:

- 1) A student takes a medical leave of absence.
- 2) A death occurs in the student's family
- 3) Other extenuating circumstances

A waiver may be granted only upon presentation of proper documentation of the student's predicament, and after a discussion between the student and the TAP Certifying Officer at CW. The TAP Certifying Officer must in turn document the circumstances in which the waiver is granted. This information will be kept in the student's file.

Accelerated TAP

Education Law permits an additional "accelerated" TAP payment in an award year, over and above regular annual award, in certain circumstances. To be eligible for an accelerated TAP payment, students must be enrolled full-time and must also earn 24 semester hour credits in the prior two semesters at the same institution and applicable to the student's program of study. Transfer credits cannot be used to meet this requirement. The student must meet the prior study requirement each time an accelerated award is sought.

TAP Payment Points

The New York State Higher Education Services Corporation (NYSHESC) maintains records of student TAP awards by assigning points for each payment. A full semester TAP award equals six (6) payment points. As provided in Education Law, an undergraduate student has a total of four years, or a total of 48 points of award eligibility. For TAP purposes only, Fall I/Fall II is equivalent to one semester and Spring I/Spring II is equivalent to one semester. This equivalency of two terms to one semester does not change the structure of The College's academic calendar in any way and is recognized for the administration of TAP.

Foreign Credentials for establishing New York State TAP Eligibility

According to amended section 661(4) of Education Law, an applicant for a State award must have a certificate of graduation from a high school in the United States or the equivalent recognized and authorized by the state where it was awarded. High school credentials from foreign countries are not acceptable. Students who completed their secondary education in another country must successfully pass a federally approved ability-to-benefit test to be eligible.

Veterans Benefits

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>

Active Military

The College does not participate in the U. S. Department of Defense (DoD) Voluntary Education Partnership program and accordingly does not provide military Tuition Assistance. (TA) to active military personnel to cover tuition expense.

The Post-9/11 GI Bill®

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

- Tuition & fees directly to the school not to exceed \$27,120.05. A monthly housing allowance is provided based on rate of pursuit and the Basic Allowance for Housing for an E-5 with dependents at the location of the school. If you are enrolled in exclusively online training you will receive a reduced amount based on the national average for an E-5 with dependents. Students may use the GI Bill® Comparison Tool on the U.S. Department of Veteran Affairs Website.
- An annual books and supplies stipend of \$1,000 paid proportionately based on enrollment.
- A one-time rural benefit payment for eligible individuals.
- If you are on active duty you will not receive the housing allowance or books and supplies stipend.

- This benefit provides up to 36 months of education benefits. If your release from active duty was before January 1, 2013, there is a 15 year time limitation for use of benefits. For individuals whose last discharge date is on or after January 1, 2013, the time limitation has been removed.
- Some service members may be eligible to transfer their benefit to their dependents. Applications and more information can be obtained on the Veteran Affairs Website at www.va.gov.

The Montgomery GI BILL – Active Duty – Chapter 30 (MGIB)

The MGIB-AD program—sometimes known as Chapter 30—provides education benefits to Veterans and Service members who have at least two years of active duty.

Type of Assistance

Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Benefits are generally payable for 10 years following your release from honorable active service. Get the [VA Montgomery GI Bill – Active Duty Fact Sheet](#) pamphlet (PDF).

Available Benefits and Eligibility

Eligible Service members may receive up to 36 months of education benefits. The monthly benefit paid to you is based on the type of training you take, length of your service, your category, any college fund eligibility, and if you contributed to the \$600 buy-up program. You usually have 10 years to use your MGIB benefits, but the time limit can be fewer or more years depending on the situation. View [current payment rates](#).

\$600 Buy-Up Program.

Some Service members may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. For an additional \$600 contribution, you may receive up to \$5,400 in additional GI Bill benefits. The additional contribution must be made while on active duty. View increased monthly rates and contact your personnel or payroll office.

Eligibility

You may be an eligible if you have an honorable discharge; AND you have a high school diploma or GED or in some cases 12 hours of college credit; AND you meet the requirements of one of the categories below:

CATEGORY I

- Entered active duty for the first time after June 30, 1985
- Had military pay reduced by \$100 a month for first 12 months
- Continuously served for three years or two years, if that is what you first enlisted for or if you entered the Selected Reserve within a year of leaving active duty and served four years (the 2 by 4 program)

CATEGORY II

- Entered active duty before January 1, 1977
- Served at least one day between 10/19/84 and 6/30/85, and stayed on active duty through 6/30/88, (or through 6/30/87 if you entered the Selected Reserve within one year of leaving active duty and served four years)
- On 12/31/89, you had entitlement left from Vietnam-era GI Bill

CATEGORY III

- Not eligible for MGIB under Category I or II
- On active duty on 9/30/90 AND separated involuntarily after 2/2/91
- OR involuntarily separated on or after 11/30/93
- OR voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program
- Before separation, you had military pay reduced by \$1,200

CATEGORY IV

- On active duty on 10/9/96 AND you had money remaining in a VEAP account on that date AND you elected MGIB by 10/9/97
- OR you entered full-time National Guard duty under title 32, USC, between 7/1/85, and 11/28/89, AND you elected MGIB during the period 10/9/96 - 7/08/97
- Had military pay reduced by \$100 a month for 12 months or made a \$1,200 lump-sum contribution

Apply

Apply now by filling out VA Form 22-1990 (Application for Education Benefits)

The Montgomery GI BILL – Selected Reserve – Chapter 1606 (MGIB-SR)

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. It is the first program that does not require a person to serve on active duty in the regular Armed Forces to qualify.

You may be considered an eligible reservist or National Guard member if:

- After June 30, 1985, you signed a six year obligation to serve in the Selected Reserve, AND
- You completed your Initial Active Duty Training (IADT), AND
- You received your High School Diploma or the equivalent recognized and authorized by the state where it was awarded before you completed your IADT, AND
- You are in good standing in a drilling Selected Reserve Unit.

If you stay in the Selected Reserves, benefits generally end 10 years from the date you become eligible for the program if you became eligible before October 1, 1992.

Benefits generally end 14 years from the date you became eligible on or after October 1, 1992. Your period of eligibility may be extended, if you were unable to train because of a service-related disability. Typically, your eligibility ends when you leave the Selected Reserves.

You may be entitled to receive up to 36 months of education benefits. View [current payment rates](#).

Follow these steps to become eligible and apply:

1. Get the DD Form 2384-1, Notice of Basic Eligibility, when you become eligible for the program from your unit. Your unit will also code your eligibility into the DoD personnel system so VA may verify your eligibility.
2. Then make sure your selected program is approved for VA training. If you are unsure, VA will inform you and the school or company about the requirements.
3. Obtain and complete [VA Form 22-1990](#) (Application for Education Benefits). Send it to [the VA regional office](#) with jurisdiction over the state where you will train.
4. If you started training, take your application and your Notice of Basic Eligibility to your school or employer. Ask them to complete VA Form 22-1999 not available online Enrollment Certification, and send all the forms to VA.

For More information on how to apply for the above listed Education Benefits you may also visit the Veterans Certifying Official at the College.

New York State Veterans Tuition Awards

(VTA) are awards for full-time study and part-time study for eligible veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocational training program in New York State.

Eligible Veterans

Eligible students are those who are New York State residents discharged under honorable conditions from the U.S. Armed forces and who are:

- Vietnam Veterans who served in Indochina between February 28, 1961 and May 7, 1975.
- Persian Gulf Veterans who served in the Persian Gulf on or after August 2, 1990.
- Afghanistan Veterans who served in Afghanistan during hostilities on or after September 11, 2001.
- Veterans of the armed forces of the United States who served in hostilities that occurred after February 28, 1961 as evidenced by receipt of an Armed Forces Expeditionary Medal, Navy Expeditionary Medal or a Marine Corps Expeditionary Medal.

These students must also:

- Establish eligibility by applying to New York State Higher Education Services Corporation (NYSHESC) at www.hesc.ny.gov.
- Be New York State residents.

- Be US Citizens or eligible non-citizens.
- Be matriculated full or part-time at an undergraduate or graduate degree-granting institution in New York State or in an approved vocational training program in New York State.
- Have applied for the Tuition Assistance Program for full-time undergraduate or graduate study.

Award Amounts

- For full-time study, a recipient shall receive an award of up to the full cost of undergraduate tuition for New York state residents at the State University of New York, or actual tuition charged, whichever is less. Full-time study is defined as twelve or more credits per semester (or the equivalent) at a degree-granting institution, or twenty-four or more hours per week in a vocational training program.
- For part-time study, awards will be prorated by credit hour. Part-time study is defined as at least three but fewer than twelve credits per semester (or the equivalent) at a degree-granting institution, or six to twenty-three hours per week in a vocational training program.

2024-2025 Awards

For the 2024-2025 academic year, awards are set at 98% of tuition or \$7,070 whichever is less. If a Tuition Assistance Program (TAP) award is also received, the combined academic year award cannot exceed tuition. Thus, the TAP award may be reduced accordingly.

Duration

Full-time Study

- Undergraduate Degree – Granting Programs – Awards are available for up to eight semesters (four years) of undergraduate study. Awards can be made available for up to ten semesters of undergraduate study for enrollment in an approved five-year program or for enrollment in an approved program of remedial study.
- Graduate Degree – Granting Programs – Awards are available for up to six semesters (three years) of graduate study.
- Vocational Training Programs – Awards are available for up to a maximum of four semesters (two years) of study in an approved vocational training program.

Part-time Study

- Undergraduate Degree – Granting Programs – Awards are available for up to the equivalent of eight semesters (four years) of full-time under-graduate study in a four-year program. Awards can be made available for up to the equivalent of ten semesters (five years) of full-time study for enrollment in an approved five-year undergraduate program which normally requires five academic years of full-time study.
- Graduate Degree – Granting Programs – Awards are available for up to the equivalent of six semesters (three years) of full-time graduate study.
- Vocational Training Programs – Awards are available for up to a maximum of eight semesters (four years) of part-time study in an approved vocational training program.

Approved programs are defined as undergraduate degree, graduate degree, diploma, and certificate programs at degree-granting institutions, or noncredit vocational training programs of at least 320 clock hours specifically approved by the New York State Division of Veterans' Affairs Bureau of Veterans Education.

Questions regarding eligible service or how to document service should be directed to the Certifying Veterans Official at the College or the HESC Scholarship Unit at 1-888-697-4372.

Undergraduate and Graduate Full-time & Part-time Study apply for payment by doing the following:

- Complete the FAFSA <https://studentaid.gov/h/apply-for-aid/fafsa> and the TAP on the Web application.
- Complete and submit the Veterans Tuition Award Application.
 - Be sure to print the Application Confirmation, sign and submit it, along with the required documentation, according to the instructions.

NOTE: A recipient is not required to submit another Veterans Tuition Award Application once awarded this scholarship, but must complete the FAFSA <https://studentaid.gov/h/apply-for-aid/fafsa> and the TAP on the Web application each year to receive payment.

All applications must be completed by June 30 of the academic year for which an award is sought.

Survivors' and Dependents' Educational Assistance Program – Chapter 35

Survivors' and Dependents' Educational Assistance is an educational benefit for eligible spouses and children of certain veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits. To be eligible for Survivors' and Dependents' Education Assistance you must be the son, daughter or spouse of:

- A veteran who died, or is permanently and totally disabled, as the result of a service-connected disability. The disability must have arisen out of active service in the Armed Forces.
- A veteran who died from any cause while such service-connected disability was in existence.
- A service member missing in action or captured in the line of duty by a hostile force.
- A service member forcibly detained or interned in the line of duty by a foreign government or power.
- A service member hospitalized or receiving outpatient care for a VA determined service-connected permanent and total disability may be eligible for DEA benefits (effective Dec. 23, 2006).

Spouses and surviving spouses have 10 years from the date that the VA establishes eligibility to use the benefit. Surviving spouses of veterans who died while on active duty have 20 years from the date of the veteran's death to use the benefit. Benefits can't be paid before December 10, 2004 for anyone whose 10 year period ended prior to that date. Children may use the benefit while they are between the ages of 18 and 26.

The amount that VA pays is based on the type of training program and training time (i.e. full-time, half-time, etc.). Benefits are paid monthly and in arrears. The VA pays \$1224 a month for full-time training or a full month at a college or university. If attendance is less than a month or less than full-time, payments are reduced proportionately.

Vocational Rehabilitation and Employment Program – Chapter 31 (VR&E)

The Vocational Rehabilitation and Employment (VR&E) Program is authorized by Congress under Title 38, Code of Federal Regulations, Chapter 31. It is sometimes referred to as the Chapter 31 program.

To receive an evaluation for VR&E services, a veteran must:

- Have received, or will receive, a discharge that is other than dishonorable.
- Have a service-connected disability rating of at least 10%.
- Submit a completed application for VR&E services.

The basic period of eligibility in which VR&E services may be used is 12 years from the latter of the following:

- Date of separation from active military service, or
- Date the veteran was first notified by VA of a service-connected disability rating.

A veteran who is eligible for an evaluation under Chapter 31 must complete an application and meet with a Vocational Rehabilitation Counselor (VRC). If the VRC determines that an employment handicap exists as a result of a service-connected disability, the veteran is found entitled to services. The VRC and the veteran will then continue counseling to select a track of services and jointly develop a plan to address the rehabilitation and employment needs of the veteran.

The Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with the U.S. Department of Veterans Affairs (VA) to assist VA students in funding tuition expenses.

Veterans are welcome at The College of Westchester, online and at our ground campus. We are a Yellow Ribbon participant, offering up to \$6,700 a school year in supplemental funding to those veterans or designated eligible transferee that qualify for the full Post-911 benefit. Visit <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/> for additional information on the Yellow Ribbon Program or other benefits. Also, for further information on what you specifically may qualify for based on length of service, please visit the VA website at www.va.gov.

Veterans Benefits and Transition Act of 2018

In accordance with Title 38 US Code 3679 subsection (e), the College of Westchester adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent nor delay the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the institution, including but not limited to access to classes, libraries, or other institutional facilities.

However, to qualify for this provision, such students may be required to:

- Produce the Certificate of Eligibility by the first day of class;

- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

Disbursement Schedule of Your Student Aid

Your student financial aid will disburse to your student account and be credited toward your tuition bill. The method and time of disbursement varies depending on the type of financial aid that you are receiving. Financial aid funds will not be released until the student’s enrollment can be verified by the Office of Student Financial Services and all fund requirements are met. Please refer to the schedule of Disbursement of Student Aid at CW below:

Approved Federal Direct Loans

Day Division Fall 2024, Winter 2025 and Spring 2025

Semester	Anticipated Date of Disbursement
Fall 2024 Semester (09/09/2024-12/21/2024)	09/12/2024
Winter 2025 Semester (01/13/2025-04/26/2025)	01/15/2025
Spring 2025 Semester (05/12/2025-08/23/2025)	05/14/2025

Evening/Online Division Summer 2024, Fall Terms I and II 2024 and Spring Terms I and II 2025

Term	Anticipated Date of Disbursement
Summer Term 2024 (07/15/2022-09/14/2024)	07/16/2024
Fall Term I 2024 (09/23/2024-11/16/2024)	09/24/2024
Fall Term II 2024 (12/09/2024-02/15/2025)	12/10/2024
Spring Term I 2024 (02/24/2025-04/26/2025)	02/25/2025
Spring Term II 2023 (05/05/2025-06/30/2025)	05/06/2025

Approved Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG)

Day Division Fall 2024, Winter 2025 and Spring 2025

Semester	Anticipated Date of Disbursement
Fall 2024 Semester (09/09/2024-12/21/2024)	09/23/2024
Winter 2025 Semester (01/13/2025-04/26/2025)	01/24/2025
Spring 2025 Semester (05/12/2025-08/23/2025)	05/23/2025

Evening/Online Division Summer 2024, Fall Terms I and II 2024 and Spring Terms I and II 2025

Term	Anticipated Date of Disbursement
Summer Term 2024 (07/15/2024-09/14/2024)	07/29/2024
Fall Term I 2024 (09/23/2024-11/16/2024)	10/07/2024
Fall Term II 2024 (12/09/2024-02/15/2025)	12/23/2024
Spring Term I 2024 (02/24/2025-04/26/2025)	03/10/2025
Spring Term II 2023 (05/05/2025-06/30/2025)	05/19/2025

Approved CW Scholarships and Grants

Day Division Fall 2024, Winter 2025 and Spring 2025

Semester	Anticipated Date of Disbursement
Fall 2024 Semester (09/09/2024-12/21/2024)	12/22/2024
Winter 2025 Semester (01/13/2025-04/26/2025)	04/27/2025
Spring 2025 Semester (05/12/2025-08/23/2025)	08/24/2025

Evening/Online Division Summer 2024, Fall Terms I and II 2024 and Spring Terms I and II 2025

Term	Anticipated Date of Disbursement
Summer Term 2024 (07/15/2024-09/14/2024)	09/15/2024
Fall Term I 2024 (09/23/2024-11/16/2024)	11/17/2024
Fall Term II 2024 (12/09/2024-02/15/2025)	02/16/2025
Spring Term I 2024 (02/24/2025-04/26/2025)	04/27/2025
Spring Term II 2023 (05/05/2025-06/30/2025)	07/01/2025

Electronic Notification

The College of Westchester's Student Financial Assistance Office will use electronic notification for any official correspondence regarding financial aid. All financial aid applicants must check their email address, well as texting, frequently for financial aid correspondence. Once the registered student has received a user id and password for My CW, the student may view financial aid status and other financial aid information at any time by logging onto the Student Self-Service Tab at <https://success.cw.edu/StuSelfService/ssmain.aspx>. To receive a paper copy, please contact the Office of Student Financial Services at 914.831.0473, or submit your request in writing to:

The College of Westchester
Attn: Student Financial Services
325 Central Avenue
White Plains, New York 10606

Rights and Responsibilities of a Student Financial Aid Recipient

As a student financial aid recipient it is your responsibility to:

- Complete and submit application materials to the appropriate agencies within the required or recommended timeframes.
- Read all materials sent to you from the Office of Student Financial Services and other agencies awarding you aid. Read, understand and keep copies of all forms.
- Know and comply with the rules governing the aid you receive. These rules include, but are not limited to: You must not be in default on any prior educational loan; You must not owe a refund on a Federal Pell Grant or a Federal Educational Opportunity Grant due to repayment.
- Provide additional documentation, federal tax returns, W-2's and any additional information if requested by the Office of Student Financial Services.

- Comply with the provisions of any promissory note and all other agreements you sign.
- Respond to your tuition bill or reminder each semester in order to ensure availability of all student aid funds you have been awarded is on your account.
- Use financial aid proceeds solely for direct educational costs and related living expenses.
- Know the implications that dropping or adding a course or withdrawing from CW will have on your student financial aid.
- Maintain Satisfactory Academic Progress.
- Report private sources of student financial aid the to the CW Office of Student Financial Services
- Keep your permanent address, email addresses and all pertinent phone numbers up to date with the Academic Office.

Further, as a student financial aid recipient, you have the right to:

- Know the correct procedures for applying for student financial aid, your cost of attendance, and the types of aid available.
- Know how financial need is determined, what the criteria are for awarding aid, how academic progress is determined, and what is expected of you to continue to receive student aid.
- Know the type and amount of assistance you will receive, how much of your need has been met, and how and when you will receive your aid funds.
- View the contents of your student financial aid file, in accordance with the Family Educational Rights of Privacy Act (FERPA).
- Know the conditions of any loan you accept.
- Know the terms, conditions, and pay rate for any student job you may accept.
- Appeal any decision with the Office of Student Financial Services in regard to your application.

Voter Registration Information

In order to register to vote in New York State you must:

- be a United States citizen
- be 18 years old by the date of the election in which you want to vote
- live at your present address at least 30 days before an election
- not be incarcerated or on parole for a felony conviction
- not claim the right to vote elsewhere

For more information about registering to vote, please visit the State of New York Board of Elections website at <http://www.elections.ny.gov/>

Resources and Helpful Websites

CW Federal School Code for Title IV Financial Aid/FAFSA: 005208

CW New York State School Codes for NY State Financial Aid/TAP:

- **7121** Associate Program **Evening/Online College**
- **7124** Associate Program **Day College**
- **6124** Bachelor Program **Day College**
- **6121** Bachelor Program **Evening/Online College**

Resources for Websites:

Federal FSA ID website	https://studentaid.gov/fsa-id/create-account/launch
Free Application for Federal Student Aid (FAFSA)	https://studentaid.gov/h/apply-for-aid/fafsa
Federal Student Aid on the Web	https://studentaid.gov/
NYSHESC Website (TAP)	www.hesc.ny.gov
New York State Education Department	www.highered.nysed.gov
Federal Student Loans	https://studentaid.gov/h/manage-loans
Student Costs and Loan Payment Calculator	www.finaid.org/calculators
FinAid (comprehensive source of financial aid information)	www.finaid.org
National Center for Education Statistics (NCES)	https://nces.ed.gov/collegenavigator/

Veterans:

U.S. Department of Veterans Affairs Website	www.va.gov
U.S. Department of Veterans Affairs phone	1-800-827-1000
CW Veterans Certifying Official phone	914-831-0403 or 1-800-333-4924, ext 403
CW Veterans Certifying Official email address	cwveterans@cw.edu

Federal Student Aid Information Center:

1.800.4.FED.AID (1.800.433.3243)
(TTY 1.800.730.8913)

Borrower Services at the Direct Loan Servicing Center

1.800.848.0979 (TTY 1.800.848.0983)

New York State Higher Education Services Corporation (NYSHESC)

1.888.697.4372

The College of Westchester Library

The College of Westchester Library compiles a list of scholarships of interest to students at the College. To find the most recent scholarship opportunities, go to <http://library.cw.edu>, look under Resources tab and click Student Resources.

Fastweb

A leading scholarship search provider for students. Fastweb also provides current news on financial aid, scholarships, college, jobs and internships. Fastweb serves a national population of students, parents, scholarship providers and educators. For more information visit them at www.fastweb.com

CW Payment Options/Methods**Checks and Money Orders**

Please make checks and money orders payable in U.S. dollars to: The College of Westchester, please include the student identification number on the check or money order. Checks returned to CW unpaid by the account of the payee will result in an automatic \$30 handling fee. The student is expected to present payment in full for the amount of the check plus the \$30 fee. You may bring the payment into the Student Financial Services Office or you may mail to:

The College of Westchester
325 Central Avenue
White Plains, NY 10606
Attention: Student Accounts

Credit/Debit Card Payments

We accept VISA, MasterCard, American Express and Discover Card. Students may make payment in person, via the telephone. Student portal is also an option, but student must be enrolled at the College.

Pay by the Semester/Term

Payment is due on or before the first day of each semester/term

Pay Monthly

Monthly payment plans must be set up with the Student Accounts Office, please contact directly at 914.831.0421.

Financial Aid Renewal Requirements/Next Steps

Students must submit a Free Application for Federal Student Aid (FAFSA) and New York State TAP application each year. As a student, you must resubmit the [FAFSA](#) each year to continue to qualify for federal financial aid. Students who are also New York State residents also need to fill out the [TAP application](#) after submitting the FAFSA to be considered for New York State financial aid.

CW Financial Aid Contact Information:

The Financial Aid Office is located on the 4th floor in the Student Services Department. Phone: 914-831-0473

CW Address/Phone:

The College of Westchester
325 Central Avenue
White Plains, NY 10606

CW Main Phone: 914-948-4442 or 1-800-333-4324

CW Website: www.cw.edu

Glossary of Terms for Financial Aid Offers

Financial Aid Offer – A financial aid offer is a document sent by a postsecondary institution to a student that outlines the amounts and details of the financial aid being offered to the student, which may include scholarships, grants, loans, employment, or other forms of financial assistance to pay for college expenses. Sometimes schools refer to these as financial aid “awards”, although this term is outdated.

Cost of Attendance – The Cost of Attendance consists of the sum of educational costs payable to the school (also referred to as direct or billable costs) and costs paid to others (or indirect, non-billable or discretionary) costs. The Cost of attendance represents the highest dollar amount of financial aid a student can receive during an award year.

Cost Paid to Others - Costs paid to others (also referred to as indirect, non-billable, or additional costs), are other expenses not paid directly to the school, but associated with receiving an education. These expenses are estimated by the school and may differ from student to student based on their individual circumstances. These expenses may include books, course materials, supplies, equipment, transportation and parking, personal expenses, childcare costs, computer costs, disability expenses, licensure expenses and off-campus rent and food.

Cost Payable to the School - Costs Payable to the school (also referred to as direct or billable costs) generally include tuition, fees, housing, and meals/food (for students residing on campus), health insurance (if minimum insurance coverage is not documented), or any other expenses paid to the school for enrollment.

Educational Loan - Money borrowed from the federal government, a college or university, or a private source like a bank or financial institution to pay for educational expenses and must be paid back with interest.

Enrollment Status - The number of credits, clock hours, or classes the student is enrolled in, or whether they have withdrawn, graduated, etc. Enrollment status affects eligibility for and the amount of financial aid a student may receive. It also affects when student loans enter repayment status.

Enhanced Tuition Award (ETA) New York State – provides students from families earning \$125,000 or less to receive up to \$6,000 toward tuition costs.

Federal Direct Subsidized Student Loan - A Direct Subsidized Loan is an undergraduate federal student loan based on financial need and offers students a reduced, fixed interest rate and flexible repayment terms. Interest is subsidized, meaning it does not accrue to the borrower, while in an in-school, grace, or deferment period. Annual and aggregate limits apply.

Federal Direct Unsubsidized Student Loan - An unsubsidized loan offers students a fixed interest rate and flexible repayment terms. It is not based on financial need. Interest begins to accrue when the loan is disbursed and can be paid while the student is enrolled or when loan repayment begins. Annual and aggregate limits apply.

Federal Direct Parent PLUS Loan - Direct Parent PLUS Loans are federal loans that parents of dependent undergraduate students can use to help pay for education expenses. Parents must pass a credit check for adverse credit history to qualify for PLUS loans.

Federal Pell Grant - The Pell Grant is a federal grant program designed to assist undergraduate students in low- and moderate-income households to pay for college. The award amount is based on the cost of the institution, SAI, and enrollment status, and is subject to an aggregate limit.

Federal Supplemental Educational Opportunity Grant (FSEOG) - A federal grant provided by the institution to qualified undergraduate students who demonstrate exceptional financial need and does not need to be repaid. The amount of funding from this program varies by institution.

Federal Work Study (FWS) - Federal Work-Study provides funding for part-time jobs for undergraduate and graduate students with financial need. Unlike grants and loans, FWS is paid to students as they earn the funds by working.

Grants & Scholarships - Any money provided to students that does not have to be repaid. They can be called grants, scholarships, tuition remissions, gift aid, or tuition waivers. Grants and scholarships are provided based on many different factors.

Need - The student's Cost of Attendance minus their Student Aid Index.

Need-based Aid - Financial assistance provided to students based on their financial situation, determined by completing the FAFSA. Need-based financial aid can take different forms, including grants, scholarships, work-study programs, and low-interest loans, like the federal direct subsidized loan.

Net Price - The difference between the cost of attendance and all grants and scholarships. Net price reflects what the student is expected to pay for their education on their own and can be covered through a variety of sources, including savings, student employment, institutional payment plans, or education loans.

New York State Tuition Assistance Program (TAP) - provides grants ranging from \$1000 to \$5,665 a year to students to assist them in paying tuition. The TAP program is administered by the NY State Higher Education Services Corporation (HESC). To apply you must complete a FAFSA and a TAP application.

Other Funding Options - Funding options outside of grants and scholarships that a student and their family may use to pay any remaining costs or expenses. This may include loans, student employment, institutional payment plans, or personal savings.

Part-Time TAP - Part-Time TAP is a program from New York State that allows for partial TAP payments for students taking 6 to 11 credits. To apply you must complete a FAFSA and a TAP application.

Professional Judgement - When there are unusual situations or circumstances that impact a student's federal student aid eligibility, federal regulations give a financial aid administrator discretion or professional judgement on a case-by-case basis and with adequate documentation to make adjustments on the data elements on the Free Application for Federal Student Aid (FAFSA®) form that impact a student's Expected Family Contribution (EFC) to gain a more accurate assessment of a student's family's

ability to contribute to the cost of a student's education. The Department of Education does not have the authority to override a schools' professional judgment decision.

Student Aid Index (SAI) - The SAI is the eligibility index used to determine your eligibility for federal, and in some instances, state and institutional need-based student financial aid. Generally, students with a higher SAI are eligible for less need-based financial aid. It is based upon the information provided by the student and their family on the FAFSA.

Senator José Peralta New York State DREAM Act - gives undocumented and other students access to New York State-administered student financial aid to support their higher education costs. Students eligible to apply for financial aid through the NYS Dream Act must also complete an application for each program they are interested in obtaining aid from.

Verification - A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and/or financial aid offers.

Visit the [Department of Education's website](#) for more information on the types of Federal Student Aid.

Visit [NY State Higher Education Services Corporation](#) for more information on the types of NY State Financial aid.

Visit CW College Catalog here for more information <https://www.cw.edu/catalogs-documents-forms>