

## FINANCIAL AID

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The Office of Financial Aid helps graduate students with limited funds meet their educational expenses through a variety of programs, including loan, work, and grant programs. The college participates in Title IV federal financial aid programs and New York State financial aid programs. The federal programs include the Federal Direct Loan program, the Federal Perkins Loan program, and Federal Work-Study program. The New York State financial aid programs include the Tuition Assistance Program (TAP) and Professional Opportunity Scholarships.

For information on other scholarships and grants, students may contact their individual academic department, the Office of Student Services (11th floor, East Building, (212) 772-4878) and the Office of the Provost (17th floor, East Building, (212) 772-4150).

For information on graduate assistantships, students may contact their departmental advisor.

The Office of Financial Aid is located in 241 North Building. The OASIS (Office of Administrative and Information Services), located in 217 North Building, is the college's one-stop service center for financial aid, registrar and bursar services.

Students are encouraged to refer frequently to the Hunter College Office of Financial Aid website at [www.hunter.cuny.edu/finaid](http://www.hunter.cuny.edu/finaid) as an information resource.

### Application Procedure

The fastest and easiest way to apply for financial aid is by completing the application online. FAFSA on the Web is available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). When the student completes the FAFSA (Free Application for Federal Student Aid), Hunter College should be included among the colleges to which the application information is reported. When the FAFSA is processed, CUNY will receive an electronic record of the student's application information. The student may be required to provide additional documentation to the Office of Financial Aid to verify the application information or to clarify any discrepancies in the application information.

New York State resident students can apply for both federal and New York State aid using a single online session. After completing FAFSA on the Web, New York residents are able to link to the TAP on the Web Form, which is pre-filled with their FAFSA data.

In order to request a Federal Direct Loan at Hunter College, the student must complete the FAFSA and complete an on-line Federal Direct Loan Request on the Hunter College Financial Aid Office website at [www.hunter.cuny.edu/finaid](http://www.hunter.cuny.edu/finaid).

### Financial Need

All funds from federal financial aid programs administered by the Office of Financial Aid are awarded on the basis of financial need, with the exception of the Federal Direct Unsubsidized Loan.

When the student applies for federal student aid, the information that is reported on the FAFSA is used in a formula, established by the U.S. Dept. of Education and approved by the U.S. Congress, that calculates the Expected Family Contribution (EFC), the amount that the student and the family are expected to contribute toward the student's education.

There is not a maximum EFC that defines eligibility for financial aid programs. Instead, the EFC is used in an equation to determine financial need:

$$\begin{aligned} & \text{Cost of Attendance} \\ & - \text{Expected Family Contribution (EFC)} \\ & \hline & = \text{Financial Need} \end{aligned}$$

The Office of Financial Aid takes the Cost of Attendance and subtracts the Expected Family Contribution (EFC). If there is anything left over, the student is considered to have financial need. In determining the student's need for aid from the federal financial aid programs, the Office of Financial Aid must first consider all other aid that the student is expected to receive.

### The Cost of Attendance

Costs must be considered when a student is making decisions about whether, where, or when to attend college. A student budget is used as an estimate of the amount of money it will cost a student to attend college. The budget includes allowances for tuition, fees, books, transportation, housing, food and personal expenses. Additional allowances may be made for unusual expenses such as dependent-care costs.

Student budgets are set each year by CUNY. They reflect the average expenses of all students who are living with their parents or living away from their parents. Students with disabilities should speak to a financial aid counselor about budget adjustments for their special needs.

The 2003-04 Hunter College expense budgets for full-time graduate students, who are charged the NY State Resident tuition rate, are as follows for the 9-month period of the fall and spring semesters:

	Living With Parents	Living Away From Parents
Tuition	\$5,440.00	\$5,440.00
Social Work [MSW]	(\$5,940.00)	(\$5,940.00)
Physical Therapy [MPT]	(\$5,940.00)	(\$5,940.00)
Fees	\$175.70	\$175.70
Book and Supplies	\$759.00	\$759.00
Transportation	\$714.00	\$714.00
Housing	\$1,500.00	\$4,448.00
Food	\$1,020.00	\$2,348.00
Personal	\$1,656.00	\$3,376.00
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Total	\$11,264.70	\$17,260.70
Social Work [MSW]	(\$11,764.70)	(\$17,760.70)
Physical Therapy [MPT]	(\$11,764.70)	(\$17,760.70)

The Housing component of the Living Away From Parent budget is derived using average housing charges for a rental apartment in metropolitan New York, and using the assumption that the student is sharing the cost of housing with a roommate.

The Personal Expenses component includes an allowance for medical expenses and/or health insurance.

### Student Resources

In reviewing the student budget, a prospective student should consider the resources that will be available from earnings and savings, the amount that parents can contribute, and any benefits the prospective student receives, such as Social Security, veteran's benefits, unemployment, or welfare. Summer employment can help to meet the first costs of enrollment, and the prospective student should plan to save money from summer earnings. Cash will be needed right away for books, supplies, and transportation.

### Packaging

Rather than using only one source to finance education, students may use a combination of monies from all of the programs for which they are eligible. This system for allocating aid is called packaging. Funds will be allocated first to meet the basic costs of attendance (tuition, books, transportation). If funding permits, other living expenses will then be addressed.

Applications for financial aid must be filed each year. FAFSA on the Web for the coming academic year is available starting on January 1.

### Student Eligibility

To be eligible for federal and state aid, a student must be a United States citizen or an eligible non-citizen, who is making satisfactory academic progress toward a degree. Students who have defaulted on a loan or owe a repayment of a federal grant at any postsecondary school must make satisfactory repayment arrangements with that institution before they will be eligible to receive aid at Hunter College.

### Satisfactory Academic Progress

All recipients of financial aid must be making satisfactory progress toward a degree. There are two different formulas used to make this determination, one for state aid and another for federal aid.

## STATE AID ELIGIBILITY

Program Pursuit for graduate students who received their first state award during the 1981-82 award year or thereafter is based on the total number of semesters of previous participation in the program. Undergraduate payments are counted toward program pursuit for graduate students.

**Academic Progress** standards for graduate students are applicable only to a student's semesters of graduate-level support. Whether or not a student has received state aid as an undergraduate has no bearing in determining the student's academic progress.

A student seeking his/her first graduate award from the same institution that he/she received his/her undergraduate degree would be evaluated for program pursuit on the basis of the last semester that he/she received state support as an undergraduate. A student seeking his/her first graduate award from a different institution would be considered a transfer student and therefore automatically eligible for the first graduate award.

When the graduate full-time course load does not consist of credits (e.g., the clinical practicum courses), college documentation recording the student's demonstrated program pursuit must support the student's continued eligibility.

## Waiver of Academic Standing Requirements

Students who become academically ineligible to receive assistance from state programs because of a documentable unusual circumstance (e.g., illness) may apply for a one-time waiver of the Satisfactory Academic Progress requirements. For further information, contact the Office of Student Services at (212) 772-4878.

## FEDERAL AID ELIGIBILITY

The Federal Satisfactory Academic Progress standard applies to students seeking assistance from all federal student financial aid programs available at Hunter College.

To be eligible, a graduate student must achieve at least the GPA required for good academic standing at the institution and:

- A. Accumulate credits toward the degree greater than or equal to two-thirds of the cumulative credits attempted at the institution.
- B. Not have attempted more than 150 percent of the credits normally required for completion of the degree.

## FEDERAL FINANCIAL AID PROGRAMS

### Campus-Based Programs

The Federal Work-Study (FWS) Program and the Federal Perkins Loan Program are considered campus-based programs because they are administered directly by the college. How much aid a student receives depends on the student's financial need, the amount of other aid the student will receive, and the availability of funds. Students must apply early in order to be considered for these funds. The priority deadline is May 1. When funds are no longer available, no more awards can be made that year.

#### Federal Work-Study

The Federal Work-Study (FWS) Program provides jobs for graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study. The FWS salary will be at least the current federal minimum wage, but it may be higher, depending on the type of work the student does and the skills required. The total FWS award depends on when the student applies, the student's level of need, and the availability of funds.

#### Federal Perkins Loans

A Federal Perkins Loan is a low-interest (5 percent) loan for students with exceptional financial need. Federal Perkins Loans are made through Hunter College as the lender, although the loan is made with government funds. Students must repay this loan to Hunter College. The borrowing limit established by the U. S. Dept. of Education for eligible graduate students is \$5,000 per year for each year of graduate/professional study. The total amount graduate students can borrow is \$30,000. (This amount

includes any Federal Perkins Loans borrowed as an undergraduate). The actual amount of the loan is dependent on financial need and the availability of funds.

## William D. Ford Federal Direct Loan

The Federal Direct Loan Program, established by the Student Loan Reform Act of 1993, provides low-interest loans for students. Under the Direct Loan Program, the federal government makes loans directly to students through the college.

There are two kinds of direct loans available to graduate students:

### Federal Direct Subsidized Loans

A subsidized loan is awarded on the basis of financial need. (See section on Financial Need.) If a student qualifies for a subsidized loan, the federal government pays interest on the loans ("subsidizes" the loan) until repayment begins and during authorized periods of deferment thereafter.

### Federal Direct Unsubsidized Loans

An unsubsidized loan is not awarded on the basis of need. If a student qualifies for an unsubsidized loan, interest will be charged from the time the loan is disbursed until it is paid in full. Students can choose to pay the interest or allow it to accumulate. If students allow the interest to accumulate, it will be capitalized — that is, the interest will be added to the principal amount of the loan and will increase the amount that has to be repaid. If the interest is paid as it accumulates, the student will have less to repay in the long run.

The U. S. Dept. of Education has established a borrowing limit of \$18,500 each academic year for the Federal Direct Loan program, with no more than \$8,500 of that amount in Subsidized Loan funds. A student may receive less than the yearly maximum amount if other financial aid is received. Total aid including loans may not exceed the cost of attendance.

The total outstanding debt from all Federal Direct and Federal Stafford Loans combined that a graduate or professional student may have is \$138,500; no more than \$65,500 of this amount may be in subsidized loans. The graduate debt limit includes any Federal Direct Loans and Federal Stafford Loans received for undergraduate study. Federal Direct Loans are not made to students enrolled in programs that are less than one third of an academic year in duration. For students whose Federal Direct Loans were first disbursed on or after July 1, 1994, the interest rate is variable, but it will never exceed 8.25 percent. The interest rate is adjusted each year on July 1. Students will be notified of interest rate changes throughout the life of their loan.

Once a Federal Direct Loan is made, it is managed and collected by the U.S. Department of Education's Direct Loan Servicing Center. The toll-free telephone number is (800) 848-0979.

## NEW YORK STATE FINANCIAL AID PROGRAMS

### Tuition Assistance Program (TAP)

To apply for TAP a student must be a U.S. citizen or eligible non-citizen, as well as a legal resident of New York State for at least a year. The amount of a TAP award depends upon the family's size and net taxable income, which is defined as the combined income of the applicant, the applicant's parents, and the applicant's spouse as reported in New York State income tax returns for the previous year. Students who are financially dependent upon their parents, and students who are financially independent of their parents and are married or have tax dependents may be eligible for TAP if their family's net taxable income is less than \$20,001. Graduate students who are financially independent may be eligible if their net taxable income is less than \$5,666. (Adjustments are made if other family household members are attending college full-time.) The maximum TAP award for a graduate student at Hunter College ranges from \$75 – \$550 per year.

The deadline for filing TAP applications is May 1 of the following year (e.g., for the academic year 2003-2004 the deadline would be May 1, 2004).

A student with a disability that prevents attendance on a full-time basis may be eligible to receive TAP while attending on a part-time basis.

### Professional Opportunity Scholarships

Professional Opportunity Scholarships (for approved professional programs, e.g., accounting, architecture, dental hygiene, engineering, law,

## SCHOLARSHIPS AND GRANTS

landscape architecture, nursing, occupational therapy, ophthalmic dispensing, optometry, pharmacy, physical therapy, physician's assistant, podiatry, psychology, social work, veterinary medicine, speech-language pathology/audiology) are available to U.S. citizens and permanent New York State residents. Students must be enrolled full-time (matriculated) in an approved program of study in New York State. Students must agree to practice in New York State for one year in their chosen profession for each annual payment received. Students must demonstrate good academic standing and meet college guidelines for pursuit of the program.

Recipients must be chosen in the following order of priority:

1. Economically disadvantaged (prescribed criteria) and a minority-group member historically underrepresented in the profession.
2. Minority-group member underrepresented in the profession.
3. Candidate who is enrolled in or a graduate of COLLEGE DISCOVERY (CD); SEARCH FOR ELEVATION, EDUCATION AND KNOWLEDGE (SEEK); EDUCATIONAL OPPORTUNITY PROGRAM (EOP); HIGHER EDUCATIONAL OPPORTUNITY PROGRAMS (HEOP).

Awards range from \$1,000 to \$5,000 a year for up to four years, or five years in certain programs. TAP and some other benefits may supplement this award.

Contact the New York State Education Department, Bureau of Post-Secondary Grants Administration, Cultural Education Center, Rm. 5B68, Albany, NY 12230, (518) 474-5705. Applications must be submitted each year.

## SCHOLARSHIPS AND GRANTS

A number of student scholarships and fellowships are available from Hunter College and the Hunter College Foundation; these are in addition to the various federal and state grants and loans outlined in the Financial Aid section of this catalog.

Among the awards available to students are the Presidential Grants and Scholarships supported by the office of the Hunter College president. Guidelines for these awards are contained in "Hunter College Grant Competitions," a publication of the college Research Administration, 1424 East Building, (212) 772-4020.

Information about grants, fellowships, and scholarships can be obtained from the Office of Student Services, 11th floor, East Building, (212) 772-4878.

### Departmental Awards

Scholarships and other awards are available through individual academic departments. Interested students can obtain information directly from their department.

### The George N. Shuster Master's Thesis Award

Contact school deans' offices for further information.

### Graduate Assistantships

Graduate assistantships may be available in some departments and are awarded to master's and doctoral students on the basis of academic qualifications. The duties of graduate assistants may include teaching, research, laboratory work, graduate program administration and similar assignments as specified by the academic department. Students should contact their graduate advisers about such opportunities.

### School of Social Work

Partial tuition waivers from the Dorothy and Alfred Silberman Fund are the principal source of tuition assistance available to students at the School of Social Work. These grants are based solely on financial need. In addition, various public and voluntary agencies and foundations provide some assistance in the form of scholarships and stipends. Inquiries concerning School of Social Work sponsored financial assistance should be addressed to The Scholarship Office, Hunter College School of Social Work, 129 East 79th Street, New York, NY 10021.

## Schools of the Health Professions

Various forms of assistance, including traineeships, fellowships, and grants, are available to students in the Hunter-Bellevue School of Nursing and the School of Health Sciences, both located at 425 East 25th Street, New York, NY 10010. For information, contact the schools directly.

## Veterans

A veteran who wishes benefits under the Veterans' Readjustment Act of 1966 (Public Law 89) should consult the Veterans' Administration. For further information, contact the office of the registrar at Room 217 Hunter North or (212) 650-3995.

## REGISTRATION

Registration instructions are mailed to students accepted into or continuing in the graduate programs at Hunter College. All students are required to register via the Web or by telephone; instructions for both options may be found on the registrar's Website, <http://registrar.hunter.cuny.edu>. All registration is subject to space availability. For courses that require department permission, students must obtain approval from the department adviser prior to registration.

A schedule of classes, giving the days and times when each graduate course will meet, is published prior to each registration and posted on the registrar's Website at <http://registrar.hunter.cuny.edu>.

### Students Matriculated at Hunter Taking Courses at Other Institutions

Hunter matriculated students in good standing (GPA 3.0) have the option of taking courses at other CUNY colleges on a "permit" basis and receiving credit toward their Hunter degree. In order to take courses on a permit basis, students need to get departmental approval for the Hunter equivalent of the course(s) in which they wish to enroll in the other school. In order to guarantee credit, this approval must be obtained prior to registration. This approval must be granted on a Permit Application Form, which is available in the OASIS, Room 217 Hunter North. Instructions on permit requirements and procedures are available with the Permit Application in the OASIS. Students who would like to enroll in courses at a NON-CUNY COLLEGE do not register for those credits at Hunter. In order to guarantee credit, it is recommended that departmental approval be obtained prior to registering for the course(s). The student registers at the other college as a nonmatriculated student and at the end of the semester requests that a transcript be sent to Hunter College, Attention: Records Division/Permits.

### Students Matriculated at Other Colleges of the City University

Students matriculated in a graduate program at any other branch of the City University who want to register for a course or courses at Hunter College are required to obtain a permit from their home institution giving them permission to pursue specified graduate courses at Hunter College. The permit must be filed in the OASIS, Room 217 HN, before registration. Check the Schedule of Classes for specific deadline dates for registration.

Students who have registered in courses for the appropriate semester at their home colleges should also present their student receipts to the OASIS.

### Maintaining Matriculation

A matriculated student who is not registered for any courses but is completing other degree requirements for graduation must complete the registration procedure by registering to maintain matriculation. A student must be registered for the semester of graduation but need not register for any semester during which no work is done toward graduation. The fee cannot be waived or refunded. Maintenance of matriculation is not proof of attendance.