



Section 2

ENROLLMENT, TUITION AND FEES, FINANCIAL AID

THE REGISTRAR'S OFFICE

217 Hunter North

Web Site: <http://registrar.hunter.cuny.edu>

This office prepares and maintains student academic records.

This office also accepts and/or issues:

- a. withdrawals from part of a program up to the first day of the tenth week of class;
- b. permission forms to attend classes at non-CUNY colleges;
- c. major/minor forms to be approved by the major department and then filed in OASIS;
- d. forms for change of name, address and forms for recording new or corrected Social Security numbers;
- e. certification of attendance for any valid reason;
- f. application for graduation and final evaluation and certification for graduation;
- g. requests for transcripts. Transcripts are sent outside of the College only with the signature of the student. There is a fee of \$4 per transcript, except for transcripts sent to other units of the City University, which are free;
- h. TAP certification.

OASIS (Office of Administrative and Information Services)

217 Hunter North; (212) 772-4474

The Office of Administrative and Information Services combines the most vital administrative services at Hunter College into one conveniently located office in Room 217 HN. The OASIS incorporates the information services of the Registrar, Bursar and Financial Aid Offices. The OASIS is designed to help students navigate the administrative arm of the college by eliminating most of the "traveling" previously done between offices. In addition, the OASIS is conveniently located next door to the Registrar's Office, around the corner from the Bursar, Financial Aid and Admissions Offices, one floor up from the Hunter College Welcome Center and one floor down from the Medical Office.

Many of the forms and services available in the OASIS are also available on the registrar's Web site.

ID Cards

To obtain an ID card, bring a validated (stamped "paid") Bursar's Receipt for the current semester and other proof of identification, such as a Social Security card or a driver's license, to the OASIS.

Department of Veterans Affairs Liaison

The Registrar's Office serves as the college's liaison to the Department of Veterans Affairs to certify enrollment status for students eligible for education benefits. Students who would like to receive VA education benefits and belong to any of the following categories must come to the Registrar's Office to fill out the appropriate forms:

- Active duty service person
- Active Selective Reservist or National Guards person
- Veteran
- Veteran's dependent
- Disabled veteran

Students receiving benefits must notify the Registrar's Office of any adjustments made in their schedules that result in changes in the total number of credits attempted during the semester. The Registrar's Office also facilitates course drops and adds related to military service obligations.

Registration

Registration Procedures Prior to each registration period, the Registrar's Office develops a Schedule of Classes, which is available on the web through the Registrar's Web site.

Students are assigned appointment times for registration by the Registrar's Office. Prior to each registration, an e-mail is sent to students alerting them that their registration appointment has been established. Students may then view their appointment time online by accessing E-SIMS. (see Web Services below)

Students may register on the Web or by telephone. Instructions for using either method may be found on the Registrar's Web site.

Each semester, as grades are submitted, the Registrar's Office notifies students by e-mail that a grade has been posted on their transcript and is available for viewing on E-SIMS. Students should pay careful attention to their grade and if there are any errors, contact their instructor immediately.

WEB Services Access to the electronic student information system (E-SIMS) is available through the registrar's Web site. Students may register, view their transcript, current schedule, current bill, change their PIN, view open course sections and access their registration appointment times. All registration is conducted through E-SIMS or via the telephone.

Students wishing to register for courses at another CUNY campus may do so by registering for an E-Permit through the CUNY portal available at <http://www.cuny.edu>. Effective Fall 2004, grades for courses taken on permit are posted to students' records and are computed in the GPA.

THE BURSAR'S OFFICE

Bursar's Office

238 Hunter North; (212) 772-4400

The Bursar's Office collects all tuition and fees and issues a Bursar's receipt. The Bursar's receipt is the only valid proof of registration payment. The Bursar's Office will issue a duplicate Bursar's receipt to replace a lost one for a fee of \$5. The office also accepts cash and issues receipts for payments to other Hunter offices.

Method of Payment for Tuition and Fees Students may pay for tuition and fees by cash, check, money order or acceptable credit card (MasterCard, Visa, American Express or Discover). All checks and money orders must be made payable in U.S. currency only. Details concerning payment options are included with the tuition and fee bill.

In addition, a tuition payment plan can be arranged through Academic Management Services (AMS). For a \$30 fee, the AMS Tuition Pay Plan permits students to pay semester expenses over a five-month period. AMS can be contacted directly by telephone at 1-866-AMS-CUNY or through their website at www.tuitionpay.com.

Financial Obligations Students who are delinquent and/or in default in any of their financial accounts with the college, the university or an appropriate state or federal agency for which the university acts as either a disbursing or certifying agent and students who have not completed exit interviews as required by the Federal Perkins Loan Program, the Federal Family Education Loan Programs, the William D. Ford Federal Direct Loan Program and the Nursing Student Loan Program, are not to be permitted to complete registration or issued a copy of their grades, a transcript of academic record, certificate or degree nor are they to receive funds under the federal campus-based student assistance programs or the federal Pell Grant Program unless the designated officer, in exceptional hardship cases and consistent with federal and state regulations, waives in writing the application of this regulation.

TUITION AND FEES

Effective Fall 2005

The City University of New York adopted a revised schedule of student tuition and fee charges (see below.) All tuition and fee charges listed in this catalog and in any registration materials issued by the college are subject to change by action of the Trustees of the The City University of New York without prior notice.

Undergraduate-Matriculated

Resident	
Full-time	\$2,000/semester
Part-time.....	\$170/credit
Non-Resident	
Full-time.....	\$360/credit
Part-time	\$360/credit

Other Undergraduate

Resident	
Non-degree.....	\$250/credit
*Senior Citizen	fee \$65/semester
or session (plus a \$15 consolidated services fee)	
*Enrollment on a "space available" basis only	
Non-resident	
Non-degree.....	\$530/credit
Credits in Excess of 18	
Less than or equal to two	\$100
Greater than two but less than or equal to four	\$230
Greater than four but less than or equal to six	\$460
Greater than six	\$690

Graduate (Masters)

Resident	
Full-time	\$3,200/semester
Part-time.....	\$270/credit
Excess hours.....	\$65/hour
Non-Resident	
Full-time.....	\$500/credit
Part-time.....	\$500/credit
Excess hours.....	\$85/hour

Maintenance of Matriculation:	
Residents.....	\$750
Non-Residents	\$1,250

Other Graduate (Masters) Programs

Masters in Physical Therapy:	
Resident	
Full-time	\$3,500/semester
Part-time.....	\$290/credit
Non-Resident	
Full-time.....	\$520/credit
Part-time.....	\$520/credit
Masters in Social Work:	
Resident	
Full-time	\$3,800/semester
Part-time.....	\$320/credit
Non-Resident	
Full-time.....	\$535/credit
Part-time.....	\$535/credit

Combined BA-MA Program:

Students in combined programs will pay undergraduate tuition rates up to the number of credits required to earn a baccalaureate degree in that particular program. Any credits taken in excess of that number toward the combined degree are billed at the graduate level. A combined BA-MA degree ranges from 120 to 141 credits.

Student Activity Fees

Fall and Spring	
Undergraduate full-time	\$84.50
Undergraduate part-time	\$54.45
Graduate.....	\$ 7.85
Summer	
Undergraduate full-time	\$26.55
Undergraduate part-time	\$26.55
Graduate	no fee
Consolidated Services Fee:	
All students, including Senior Citizens	\$15
Technology Fee:	
All students, except College Now and Senior Citizens	
Full-time	\$75.00
Part-time	\$37.50

Refunds

Cancellation Policy A letter will accompany your tuition bill outlining the cancellation policy for the semester. This policy will also be outlined in the Schedule of Classes. If you plan not to attend the college for the semester and register after the early registration period, you must drop all your classes prior to the first day of class. If you do not drop your classes, you will be liable for all tuition and fees, whether or not you attend classes during the semester.

CUNY Policy This policy relates to all students who withdraw from courses prior to the 1st day of the 4th week of class. The refund policy is as follows:

- 100% tuition and fees prior to 1st day of class
- 75% tuition only prior to 1st day of 2nd week of class
- 50% tuition only prior to 1st day of 3rd week of class
- 25% tuition only prior to 1st day of 4th week of class

Federal Pro Rata This refund relates to students who totally withdraw in the first semester of attendance and have financial aid at Hunter. A refund is calculated based on the number of weeks that a student attended class. Fall and spring semesters consist of 15 weeks each. A student's refund is prorated up until the 60% point of the semester, usually the end of the ninth week. The bursar, along with the Office of the Registrar, will calculate and determine how the refund will be disbursed to federal programs and the student accordingly. A recalculated tuition liability will be produced by the Bursar's Office.

Federal other than Pro Rata refund This refund applies to Federal financial aid recipients who totally withdraw within the 50% point of attendance for the semester. This is for students who are beyond their first semester of attendance at Hunter. The end of the eighth week is considered the 50% point of attendance for the semester. The percentage of refund is as follows:

- 100% tuition and fees prior to 1st day of class
- 90% tuition only prior to 3rd week of class
- 50% tuition only prior to 5th week of class
- 25% tuition only prior to 9th week of class

The bursar, along with the Office of the Registrar, will calculate and disburse refunds to federal programs and the student accordingly. A recalculated tuition liability will be produced by the Bursar's Office.

Special Provisions for Students in the Military

The following policies apply to students who leave CUNY to fulfill military obligations. Military personnel for whom these provisions apply must register each semester with the Veterans Affairs representative in the Registrar's Office, Room 217 Hunter North.

Students called up to the reserves or drafted before the end of the semester

- A. **Grades.** In order to obtain a grade, a student must attend 13 weeks (five weeks for summer session).
- B. **Refunds.** A student called up to the reserves or drafted who does not attend for a sufficient time to qualify for a grade is entitled to a 100% refund of tuition and all other fees except application fees.

Students who volunteer (enlist) for the military

- A. **Grades.** Same provision as for students called up to the reserves. In order to obtain a grade, a student must attend 13 weeks (five weeks for summer session).
- B. **Refunds.** The amount of the refund depends upon whether the withdrawal is before the 5th week of classes.
 1. Withdrawal before beginning of the 5th calendar week (3rd calendar week for summer session): 100% refund of tuition and all other fees except application fees.
 2. Withdrawal thereafter: 50% refund.

Other Provisions for Military Service:

- A. **Resident Tuition Rates** These lower rates are applicable to all members of the armed services, their spouses and their dependent children, on full-time active duty and stationed in the State of New York.
- B. **Re-enrollment of Veterans** Veterans who are returning students are given preferred treatment in the following ways:
 1. Veterans who were former students with unsatisfactory scholastic records, may be readmitted with a probationary program.
 2. Veterans, upon their return, may register even after normal registration periods, without late fees.
 3. Granting of college credit for military service and armed forces instructional courses.
 4. Veterans returning too late to register may audit classes without charge.
- C. **Late Admissions** Veterans with no previous college experience are permitted to file applications up to the date of registration and are allowed to begin classes pending completion of their application and provision of supporting documents.
- D. **Readmission Fee** Upon return from military service, a student will not be charged a Readmission Fee to register at the same college.
- E. **Veterans Tuition Deferrals** Veterans are entitled to defer the payment of tuition pending receipt of veterans' benefits.
- F. **New York National Guard Tuition Waivers** Active members of the New York National Guard, who are legal residents of New York State and who do not have a baccalaureate degree, are eligible for a tuition waiver for undergraduate study.

Financial Aid Processing Center:

1605 Hunter East; (212) 772-5017

The primary role of the Financial Aid Processing Center (FAPC) is to help students fulfill their tuition obligation by processing financial aid in coordination with the Bursar's and Financial Aid Offices. Additionally, this office administers the Federal Work Study and Federal Perkins Loan Programs, issues medical/economic hardship deferrals, processes emergency loans and maintains accountability over all financial aid funded book vouchers.

FINANCIAL AID

The Office of Financial Aid helps matriculated undergraduate students to access funds in order to pay for their educational expenses at Hunter College. Federal, state and municipal financial aid funds are available to help pay for these expenses. Students who want to apply for financial aid may contact the OASIS, the college's one-stop service center, located in 217 Hunter North. The OASIS is open on Monday, Tuesday, Wednesday and Thursday from 9 a.m. to 7 p.m. and on Friday from 9 a.m. to 5 p.m.

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. 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 during a single on-line session. After completing FAFSA on the Web, New York State 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 Office Financial Aid Office web site at 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 and the Federal Direct PLUS (Parent) 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 student's family are expected to contribute toward the student's education.

If the EFC is below 3851*, the student will be eligible for a Federal Pell Grant, assuming all other eligibility requirements are met. There is not a maximum EFC that defines eligibility for the other financial aid programs. Instead, the EFC is used in an equation to determine financial need:

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

The Financial Aid Office subtracts the Expected Family Contribution (EFC) from the Cost of Attendance. The remainder is the student's financial need. In determining the student's need for aid from the federal financial aid programs, the Financial Aid Office must first consider other aid the student is expected to receive.

*3850 is the maximum EFC that qualifies for a Federal Pell Grant award in 2004-05. The maximum EFC that qualifies for a Federal Pell Grant may change from year to year, depending on U. S. Congressional actions and appropriations.

The Cost of Education

Cost must be considered when a student is making decisions about whether, where and 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 2004-2005 Hunter College budgets for full-time undergraduate 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	\$4,000	\$ 4,000
Fees	\$ 329	\$ 329
Books & supplies	\$ 798	\$ 798
Transportation	\$ 714	\$ 714
Housing	\$1,500	\$ 4,555
Food	\$1,020	\$2,416
Personal	\$1,653	\$ 3,422
Total	\$10,014	\$16,234

Note: Tuition charges are estimates for full-time New York State residents based on 2004-2005 tuition charges. Actual tuition charges for New York State residents, out-of-state residents and international students for full-time and part-time study can be found in the Schedule of Classes.

The Housing component of the Living Away from Parent budget is derived using average housing costs 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 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 they will have 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 public assistance. 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 at the beginning of the school year for books, supplies and transportation.

Packaging

Rather than using one source of funds to finance their education, students may receive a combination of funds from a number of 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.

Study Abroad

Students who enroll in an overseas program of study approved by Hunter College are eligible to receive federal financial aid and, in some cases, state aid. The coursework for which they enroll must be applicable to their degree at Hunter College. Contact the Office of Programs Abroad at (212) 772-4983 for further information about study abroad.

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 Program Eligibility

In order to receive assistance from the Tuition Assistance Program (TAP) and the Aid for Part-time Study (APTS) Program, students must complete a minimum number of credits the prior semester, complete the appropriate number of cumulative credits and have the appropriate grade point average at the beginning of each semester of state-supported study. The chart below outlines these requirements.

For example, to receive the fifth payment of TAP, a student would have to have completed 9 credits the prior semester for a total of at least 31 cumulative credits with a minimum grade point average of 2.00.

Waiver of Academic Standing Requirements

Students who become academically ineligible to receive assistance from state programs because of an unusual circumstance for which documentation can be provided (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.

State Academic Performance										
TAP										
Payment Number	1	2	3	4	5	6	7	8	9	10
Pursuit										
Credits Completed										
Prior Semester	0	6	6	9	9	12	12	12	12	12

Minimum Cumulative										
Credits Earned	0	0	6	18	31	45	60	75	90	105
Progress										
Minimum Grade										
Point Average	0	0	1	1.2	2.0	2.0	2.0	2.0	2.0	2.0

Federal Program 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 for federal aid, an undergraduate student must achieve at least the GPA required for probationary status at Hunter after two years of enrollment at the college; at least a C average or academic standing consistent with the requirements for graduation; and must also accumulate credits toward the degree according to the following standards:

- Attempted credits are not more than 150% of the credits normally required for completion of the degree.
– and –
- Accumulated credits are equal to or greater than two-thirds of the cumulative credits attempted at the institution.
If the standard in paragraph B is not met, eligibility may be retained by meeting conditional standards:
- For students who are pursuing a baccalaureate degree, the accumulated credits must be equal to or greater than (75 percent times the cumulative credits attempted) minus 18.

Students will be measured against the satisfactory academic progress standard at the end of the spring term to determine eligibility for receipt of Title IV student financial assistance for the upcoming year.

This chart would be used by a student pursuing a BA degree

requiring 126 credits. In this example, if you have attempted 36 credits, you must successfully complete at least 24. To maintain conditional eligibility, you must successfully complete 9 credits.

FEDERAL PROGRAMS

Credits Attempted	Credits Completed	Credits Completed Conditional Standard
12	8	0
24	16	0
36	24	9
48	32	18
60	40	27
72	48	36
84	55	45
96	64	54
108	72	63
120	80	72
132	88	81
144	96	90
156	104	99
168	112	108
180	120	117
189	126	126

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. For many students, Federal Pell Grants provide a foundation of financial aid to which other aid may be added. The amount of Federal Pell Grant awards each year depends on program funding. The maximum Federal Pell Grant for the 2004-2005 award year is \$4,050. The amount of the student's Federal Pell Grant award depends on the student's EFC, the cost of attendance, the student's enrollment status (full- or part-time) and the number of terms the student attends during the academic year.

Campus-Based Programs

Federal Supplemental Educational Opportunity Grant (FSEOG) Program, Federal Work-Study (FWS) Program and the Federal Perkins Loan Program are considered campus-based programs because they are administered directly by the Financial Aid Office. 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 are encouraged to complete the FAFSA no later than May 1 in order to be considered for awards for the subsequent award year. When funds are no longer available, no more awards can be made that year.

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOG is for undergraduates with exceptional financial need, that is, students with the lowest Expected Family Contributions (EFCs). An FSEOG does not have to be paid back. The amount of the FSEOG award the student may receive depends on when the student applies, the student's level of need and availability of funds. There is no guarantee that every eligible student will receive an FSEOG award; students at each college are awarded based on the availability of funds in the university.

Federal Work-Study

The Federal Work-Study (FWS) Program provides jobs for students with financial need, allowing them to earn money to help pay educational 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, level of need and 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 and the loan is made with government funds. Students must repay this loan. Eligible students may borrow up to \$3,000 for each year of undergraduate study. The maximum total amount an undergraduate can borrow is \$15,000. 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 Student Loan Program, established by the Student Loan Reform Act of 1993, provides low-interest loans for students and parents. Under the Direct Loan Program, the federal government makes loans directly to students and parents through the college. There are three kinds of Direct Loans available through Hunter College:

Federal Direct Subsidized Loans are subsidized loans awarded on the basis of financial need. (See Financial Need section.) If you qualify for a subsidized loan, the federal government pays interest on the loan ("subsidizes" the loan) until you begin repayment and during authorized periods of deferment thereafter.

Federal Direct Unsubsidized Loans are unsubsidized loans, not awarded on the basis of need. If students qualify for an unsubsidized loan, they will be charged interest 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.

Federal Direct PLUS Loans are loans that parents of a dependent student can borrow to pay for the student's education.

Federal Direct Subsidized and Unsubsidized Loans

Matriculated students enrolled in an eligible program of study at least half-time may receive a direct loan. They must also meet other general eligibility requirements. (See Federal Program Eligibility section.)

The maximum amount that may be borrowed under the Federal Direct Loan Program by a dependent undergraduate student is:

- \$2,625 for first-year students enrolled in a program of study that is at least a full academic year;
- \$3,500 if that student has completed the first year of study and the remainder of the student's program is at least a full academic year;
- \$5,500 a year if the student has completed two years of study and the remainder of the student's program is at least a full academic year.

For periods of undergraduate study that are less than an academic year, the amounts that can be borrowed will be less than those listed above.

The maximum amount that may be borrowed under the Federal Direct Loan Program by an independent undergraduate student is:

- \$6,625 if the student is a first-year student enrolled in a program of study that is at least a full academic year. (At least \$4,000 of this amount must be in unsubsidized loans.)
- \$7,500 if the student has completed the first year of study and the remainder of the student's program is at least a full academic year. (At least \$4,000 of this amount must be in unsubsidized loans.)

- \$10,500 a year if the student has completed two years of study and the remainder of the student's program is at least a full academic year. (At least \$5,000 of this amount must be in unsubsidized loans.)

For periods of undergraduate study that are less than an academic year, the amount a student can borrow will be less than those listed above.

Note: Federal Direct Loans are not made to undergraduates enrolled in programs that are less than one-third of an academic year.

The total debt a student can have outstanding from all Federal Direct Loans and Federal Family Education Loan (FFEL) Program Loans combined is:

- \$23,000 as a dependent undergraduate student;
- \$46,000 as an independent undergraduate student (no more than \$23,000 of this amount may be in subsidized loans).

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.

To apply for a Federal Direct Loan the student must complete the Free Application for Federal Student Aid (FAFSA), the Renewal FAFSA or FAFSA on the Web and complete an on-line Federal Direct Loan Request on the Hunter College Office Financial Aid Office web site at www.hunter.cuny.edu/finaid. Hunter College will certify the student's enrollment, the student's cost of attendance, the student's academic standing, any other financial aid for which the student is eligible and the student's financial need. (Need is evaluated to determine if the student qualifies for a less costly subsidized Federal Direct Subsidized 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 1-800-848-0979.

Federal Direct PLUS Loans (for Parents)

For parent borrowers, the Federal Direct Loan Program offers the Federal Direct PLUS Loan.

These loans enable parents with good credit histories to borrow to pay the educational expenses of each child who is a dependent undergraduate student enrolled at least half-time.

To be eligible to receive a Federal Direct PLUS Loan, parents are generally required to pass a credit check. If they do not pass the credit check, they may still be able to receive a loan if someone, such as a relative or friend, is able to pass the credit check, agrees to co-sign the loan and promises to repay it if the student's parents should fail to do so. Parents may also qualify for a loan even if they do not pass the credit check if they can demonstrate that there are extenuating circumstances. Students and their parents must also meet other general eligibility requirements for federal student financial aid.

The yearly limit on the Federal Direct PLUS Loan is equal to the cost of attendance minus any other financial aid for which a student is eligible. For example, if a student's cost of attendance is \$6,000 and the student is eligible for \$4,000 in other financial aid, the student's parents could borrow up to-but no more than-\$2,000.

The interest rate is variable, but will never exceed 9 percent. The interest rate is adjusted each year on July 1. Parents will be notified of interest rate changes throughout the life of their loan(s). Interest is charged on the loan from the date the first disbursement is made until the loan is paid in full.

Parents will pay a fee of up to 4 percent of the loan, deducted proportionately each time a loan payment is made. A portion of this fee goes to the federal government to help reduce the cost of the loans. Also, if parents do not make their loan payments as scheduled, they may be charged late fees and collection costs.

To apply for a Federal Direct PLUS Loan the student must complete the Free Application for Federal Student Aid (FAFSA),

the Renewal FAFSA or FAFSA on the Web and the parent must complete an on-line Federal Direct PLUS Loan Request on the Hunter College Office Financial Aid Office web site at www.hunter.cuny.edu/finaid.

Federal Direct Consolidation Loans (Loans not available through Hunter College)

A Federal Direct Consolidation Loan is designed to help student borrowers simplify loan repayment. Even though a student may have several different federal student loans, a Consolidation Loan allows the student to make only one payment a month for all the loans the student may consolidate. The student may even consolidate just one loan into a Federal Direct Consolidation Loan to get benefits such as flexible repayment options.

Most federal student loans or PLUS Loans can be consolidated. The Direct Loan Servicing Center provides students with a complete listing of eligible loans. The toll-free telephone number of the Servicing Center's Consolidation Department is 1-800-557-7392.

Federal Aid to Native Americans

Awards are granted to applicants who are at least one-quarter American Indian, Eskimo or Aleut and a member of a tribe, band or group on record with the Bureau of Indian Affairs. In addition, the student must be enrolled full-time in a degree-granting program and demonstrate need.

For further information or to obtain applications, write to:

Department of Education
Indian Fellowship Program
400 Maryland Avenue SW, Room 2177
Washington, DC 20202

NEW YORK STATE FINANCIAL AID PROGRAMS

Tuition Assistance Program (TAP)

This grant is awarded to New York State residents who are enrolled full-time in a degree-granting program and meet the income criteria. To be eligible for a TAP award, each semester students must register for 12 credits, which are directly attributable to their degree. Students should consult with an adviser in the Office of Student Services or their major department when planning their programs to ensure continued TAP eligibility.

Awards ranging from \$275 to \$4,000 are made to dependent students and independent students with dependents whose New York State taxable income is \$80,000 or less or to independent students with no dependents if the taxable income is \$10,000 or less. Students may receive awards for eight semesters; SEEK students may receive awards for ten semesters. 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.

CUNY Student Tuition Assistance (CUSTA)

Students who are otherwise eligible for a maximum TAP award but whose award is reduced because they have received four semesters of payment may be eligible for a CUSTA award up to \$100 a semester.

Aid for Part-Time Study (APTS)

This award provides assistance to students who attend less than full-time, have accrued a minimum of 6 credits (not equated) and have not exhausted their TAP eligibility. In order to be eligible, a student must be a New York State resident and enrolled for at least 6 credits.

New York State World Trade Center Memorial Scholarships

The World Trade Center Memorial Scholarship Program for study at the City University of New York is intended for victims, spouses and children of the victims who died or were severely disabled as a result of the September 11 terrorist attacks. The program also provides scholarships to the spouses and children of those who died or were severely disabled during ongoing rescue and recovery efforts, including firefighters, police officers, peace officers and emergency medical service workers.

The scholarships cover the cost of tuition, fees, books, supplies, transportation and room and board, if applicable, for four years of full-time undergraduate study or for five academic years of a program of academic study as defined by the Commissioner of Education. The scholarships were established by Governor George Pataki's Executive Order 113 and related legislation to establish such a program, along with a CUNY Board of Trustees resolution. Applications are available online at: http://www.hesc.com/Forms/WTC_scholarship_inst.html

Vietnam Veterans Award Program

To qualify, undergraduate students must meet New York State residency requirements, must have served in the armed forces in Indochina between December 1961 and May 1975 and must satisfy all other eligibility requirements including filing for TAP and Federal Pell Grants. Students must demonstrate good academic standing and meet college guidelines for pursuit of this awards program. Awards are \$1,000 per semester for full-time study and \$500 per semester for part-time study. Awards cannot exceed the cost of tuition. In addition, the applicant must file a Vietnam Veterans Tuition Assistance Supplement (VVTA) to establish eligibility. After the initial year eligibility is established, students must re-file a supplement yearly. Supplements are available on request from New York State Higher Education Services Corporation (HESC) at (518) 473-7087. All applications must be completed by May 1 of the academic year for which an award is sought. For more information see the HESC web site at: <http://www.hesc.com/bulletin.nsf/>

Army Reserve National Guard-Army Continuing Education System (ARNG-ACES)

The New York State Army Reserve National Guard offers tuition assistance through two programs for full- and part-time students. All current and future members of the New York Army Reserve National Guard (ARNG) are eligible except for members serving on active or full-time duty and those on Active Guard Reserve status. ARNG members who also receive veterans' benefits are not eligible. For full-time students, the program is limited to tuition costs, instructional fees in lieu of tuition and laboratory or shop fees specifically required as a condition of enrollment in a course. Part-time students must be enrolled half-time (7 or fewer credits).

Commissioned officers must agree to remain in the ARNG for four years after the last course for which tuition assistance has been provided is completed. For more information on these programs, contact the Civilian Education Office at (518) 786-4500.

State Aid to Native Americans

The student must be a member on the official tribal roll of a New York State tribe or a child of a member. Applicants must provide documentation. Awards are available for two-, four- or five-year programs. Awards are \$775 for 12 or more credits per semester.

Prorated amounts are available for students taking fewer than 12 credits. Contact Native American Education Unit, New York State Education Department, Room 543 Education Building, Albany, NY 12234. Call (518) 474-0537 for information. The deadlines are July 15 for the fall semester, December 31 for the spring semester and May 20 for the summer semester.

Congressional Teacher Scholarship

Congressional Teacher Scholarships are available to undergraduate students who agree to teach in areas in which there is a critical shortage of teachers. Recipients must agree to teach two years in the U.S. for each annual payment received. The service obligation must be fulfilled within 10 years of completing the undergraduate education program. Recipients who fail to meet these requirements must repay all or part of the award plus accrued interest.

Applicants must be or have placed in the top 10 percent of their high school graduating class and be New York State residents who are or will be enrolled in a specific program during the upcoming academic year. Winners receive up to \$5,000 a year for a period of no more than four years of full-time undergraduate study. For more information or for an application, contact the Bureau of Higher and Professional Education Testing, Albany, NY 12230; (518) 474-6394.

Awards for Children of Veterans

Students, whose parent(s) served in the U. S. Armed Forces during specified periods of war or national emergency and, as a result of service, died or suffered a 40% or more disability, is classified as missing in action or was a prisoner of war, may be eligible for this award from New York State. The veteran must currently be a New York State resident or have been a New York State resident at the time of death, if death occurred during or as a result of service.

A recipient of a Child of Veteran Award can receive \$450 a year for four years of undergraduate study without consideration of income or tuition costs. However, the combined Child of Veteran Award and TAP award may not exceed the amount of tuition charges. Students must initially establish eligibility by submitting a Child Of Veteran Award Supplement form with the New York State Higher Education Services Corp. (HESC) before applying for payment. For more information see the HESC web site at: <http://www.hesc.com/bulletin.nsf/>

Memorial Scholarships for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers and Emergency Medical Service Workers

This award provides financial aid to children, spouses and financial dependents of deceased firefighters, volunteer firefighters, police officers, peace officers and emergency medical service workers who have died in the line of duty in service to the State of New York.

Memorial Scholarships provide funds to help meet the cost of attending college. The award covers up to four years of full-time undergraduate study (or five years in an approved five-year bachelor's degree program).

Students must establish eligibility by submitting a Memorial Scholarship Supplement, which is available from the New York State Higher Education Services Corporation (HESC). Once eligibility has been established, the student must submit an application for payment by May 1 of the academic year for which payment of the scholarship is sought.

To apply for payment, the student must complete the FAFSA and apply for TAP. For more information see the HESC web site at: <http://www.hesc.com/bulletin.nsf/>

Professional Opportunity Scholarships

Professional Opportunity Scholarships (for approved professional programs, e.g., accounting, architecture, engineering, nursing, occupational therapy, ophthalmic dispensing, pharmacy, physical therapy, dental hygiene, landscape architecture, physician's assistant, law, podiatry, optometry, 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 is a graduate of College Discovery (CD), Search for Education, Elevation 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 or five years in certain programs. TAP and some other benefits may supplement this award. Contact the college Financial Aid Office or the New York State Education Dept., Bureau of Postsecondary Grants Administration, Cultural Education Center, Room 5B68, Albany, NY 12230, (518) 474-5705. Applications must be submitted each year. The deadline each year is March 1 of the award year. (Example: The deadline for 2004-2005 is March 1, 2005.)

Search for Education, Elevation and Knowledge (SEEK)

The SEEK Program provides financial aid and support services (concentrated counseling, remedial instruction, tutoring) to educationally and economically disadvantaged students attending a senior or technical college. Applicants must be residents of New York State; have received a New York State high school diploma or equivalency; be ineligible for admission under normal standards, but demonstrate potential for completing a college program; and meet family income guidelines as determined by the state.

Students apply for entry to the SEEK program through CUNY Admissions. Students must file a FAFSA and provide the Financial Aid Office with supporting documentation to have their eligibility confirmed.

NEW YORK CITY PROGRAMS

Peter F. Vallone Academic Scholarship

The Peter F. Vallone Academic Scholarship Program is available to full-time students who enroll directly into a CUNY college no later than two semesters after graduating from a New York City high school, public or private. Vallone Scholarship recipients are awarded \$1,000 per year. The CUNY Freshman Admission Application is used as the application for this scholarship. All Vallone Scholarship recipients must file a FAFSA each year.

Initial eligibility for the Vallone Scholarship is based solely on academic achievement in high school. In order to remain eligible, Vallone Scholarship recipients at Hunter College must continuously enroll as full-time, matriculated students and maintain a cumulative grade point average of 3.0 or higher. Baccalaureate degree students are eligible for a maximum of ten semesters of scholarship award.

HUNTER COLLEGE SCHOLARSHIPS, AWARDS, PRIZES AND OTHER FINANCIAL ASSISTANCE FOR MATRICULATED STUDENTS

Hunter College recognizes academic merit and need through a growing number of scholarship and fellowship programs. In general, these fall into two categories: scholarships and fellowships for incoming students; and scholarships, fellowships, awards and prizes for continuing students.

Incoming Students

There are several four-year scholarship opportunities for incoming first-year, full-time students, including the CUNY Honors College financial package, Athena Scholarship, Dormitory Scholars Awards and Scholars Awards.

Continuing Students

Scholarship opportunities, awards and prizes for currently enrolled students are generally based on need, merit and, in some cases, area of study. The Office of Student Services publishes The Grants Guide, a

resource listing of scholarship opportunities, which is available in the Office of Student Services, 1119 Hunter East and online at <http://www.studentservices.hunter.cuny.edu/grant/>.

Incoming and continuing students who wish to be considered for awards from scholarship funds administered through the college should submit a Hunter College Scholarship application, available online at the following websites:

<http://studentservices.hunter.cuny.edu>;
<http://www.hunter.cuny.edu/finaid>;
<http://admissions.hunter.cuny.edu>.

For more information, contact the coordinator of scholarship opportunities in the OASIS, 217 Hunter North (212) 650-3550.

The following organizations are sources of scholarship support for Hunter College students:

Hunter College Foundation Established in 1991, the Hunter College Foundation is dedicated to ensuring continued access to the highest quality public higher education and to helping Hunter maintain its longstanding reputation for academic distinction. Undergraduate scholarships and graduate fellowships may be set up in the Hunter College Foundation.

The Scholarship and Welfare Fund of the Alumni Association, a not-for-profit group established in 1949, administers a number of funds to provide scholarships to students who otherwise might not be able to complete their education. For over fifty years, the Scholarship and Welfare Fund has contributed substantially to the education of Hunter College students. Contributions from alumni, friends, chapters and classes have provided the funds needed for this support.

Many endowed scholarships have been established through funds donated in the names of individuals, classes and chapters of the Alumni Association to provide assistance to students on the basis of both scholarship and financial need. They include college-wide awards and awards to graduating seniors.

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Emergency Loan Program The emergency loan program was established to assist students with an immediate problem concerning essential needs for school-related expenses. The program provides emergency loans, primarily as a substitute for financial aid checks not available on distribution dates because of college error. Emergency loans are generally not given unless the student has a viable method of repayment, such as stipends, wages or expected financial aid loans. All emergency loans must be repaid prior to the end of the semester in which they are issued. All students receiving emergency loans must sign a limited Power of Attorney, which will allow the college to recoup funds that have been advanced.

Students may obtain information and request an emergency loan through the Financial Aid Office, 241 Hunter North or the Office of Student Services, 1103 Hunter East. Counselors in the Financial Aid Office help students with processing emergency loans.

This program is funded in part by a bequest from Sara Feldmesser, Class of 1918.

Other Sources of Financial Assistance Hunter College is committed to providing its students with the maximum amount of financial assistance available from government grants, loans and work-study opportunities. Information and assistance in obtaining financial aid is available from counselors in the Financial Aid office, Room 241 HN. See the Financial Aid section of this catalog or visit the Financial Aid Office Web site at www.hunter.cuny.edu/finaid/.