



## FINANCIAL AID for SUMMER / WINTER SESSIONS

Financing your summer and winter courses will require some planning ahead, but the good news is that your financial aid can be used to cover both summer and winter session.

### Summary of Financial Aid Options for Summer Session

Summer				
Options	Who is Eligible?	What Can You Get?	Paperwork	Keep in Mind!
Pell Grant	Undergraduates Only	Use left-over funds from previous year OR use part of Pell for upcoming year	File "Summer Financial Aid Request"	There is a maximum two-semester award in any given year.
Tuition Assistance Program (TAP)	Undergraduates Only who have earned at least 24 credits applicable to your degree in preceding two semesters.	Tuition coverage for full-time (12 credits) or half-time (6-11 credits)	File a TAP application through the FAFSA & request a summer payment	There is a maximum of 8 semesters of eligibility.
Federal Direct Loans	Undergraduates and Graduate Students who will enroll half-time at least. Grad students need 3.0 GPA and undergraduates need 2.0.	Tuition coverage for a minimum of six credits	FAFSA & Direct Loan application	Prepare budget for entire calendar year to cover school expenses. Submit only one application per year.
Federal Work Study	Undergraduates and Graduate students who have a new FWS award for the new academic year with at least 6 credits registered for fall semester.	Continued salary	FAFSA	Summer earnings will reduce potential earnings for remainder of academic year.

## SUMMER SESSION

If you apply early (FAFSA for the new year is available October 1) you will know about your financial aid in April and by that point you should already know what summer courses will help meet your graduation plans.

Summer is considered the first term of the academic year. You may be eligible for any or all of the following financial aid programs:

### **PELL GRANT** – Undergraduate Students Only

You must inform the Financial Aid Office if you want to use Pell toward summer tuition. Please contact the Financial Aid Office and complete the **Summer Financial Aid Request** ([http://jstop.jjay.cuny.edu/financial\\_aid.php](http://jstop.jjay.cuny.edu/financial_aid.php)).

You may receive up to 2 full-time semesters of Pell Grant in any award year. If you haven't used all of your scheduled Pell Grant eligibility in the fall or spring semesters because you were not enrolled full-time, you may be able to receive a Pell Grant disbursement for the following summer session attendance. The amount of your summer Pell Grant will be calculated from your summer session enrollment, your Estimated Family Contribution (EFC), and the College's records of your remaining Pell eligibility.

If you have no remaining Pell from the prior fall or spring semesters, you may use part of your award from the new academic award year to cover the summer session/s. You will need to complete a new Free Application for Federal Student Aid (FAFSA) available at <https://www.fafsa.gov>. Keep in mind that there is a maximum Pell award for the academic year. A disbursement for the summer session/s will be deducted from the yearly award and may leave you with a decreased award for the spring session.

Actual payment of a summer Pell Grant depends on your attending and completing the classes for which you have registered. Dropping or withdrawing from classes may reduce or cancel the amount of your summer Pell Grant award and result in a tuition balance owed. If you receive Pell for a class or classes you fail to attend, you will have to return those funds immediately to the college.

### **TUITION ASSISTANCE PROGRAM (TAP)** – Undergraduate Students Only

If you are a matriculated student attending summer sessions, you may be eligible to receive a summer TAP award. In order to calculate your award eligibility, all periods of summer attendance are added together to form a single summer term.

The enrollment requirements for summer TAP are:

1. If your combined summer session enrollment totals 12 or more credits that are applicable to your degree, you will be considered full-time for TAP enrollment purposes. If you receive a full-time summer TAP award, you will utilize one full semester of your remaining TAP eligibility.
2. If your combined summer session enrollment totals at least 6 but fewer than 12 equated credits, you may be considered for a half-time TAP payment. All classes must be applicable to your degree. If you receive a half-time summer TAP payment, you will utilize half of a semester of your remaining TAP eligibility.
3. You must have earned at least 24 degree credits that are applicable to your degree in the 2 semesters immediately prior to the summer term to qualify for either a full-time or half-time summer TAP payment. These credits could be earned in any combination (i.e., 12 + 12, 6 + 18, etc.).

All summer TAP usage counts against any remaining TAP eligibility you may have. You may receive no more than 8 full semester payments of TAP at a senior college.

Summer is the first term in the new award year; therefore, you must file a TAP application for the new award year and request payment for the summer term. You will be linked to TAP after completing the FAFSA at <https://www.fafsa.gov> or you will be sent a reminder to file for TAP after your FAFSA is processed.

## **FEDERAL DIRECT LOANS** – Graduate & Undergraduate Students

You must complete the Free Application for Federal Student Aid (FAFSA) before you will be considered for a loan.

Approximately one week after you have submitted the FAFSA, you will receive an EMAIL from the processor. READ the email carefully – you may be required to submit additional documents like a Verification Form and IRS Tax Transcripts. The verification forms and instructions are found at:  
[http://jstop.jjay.cuny.edu/financial\\_aid.php#forms](http://jstop.jjay.cuny.edu/financial_aid.php#forms).

Once your FAFSA has been processed, you will need to complete a Federal Direct Loan application which can be found at <http://www.jjay.cuny.edu/tuition-financial-aid>. You must also complete entrance counseling and sign your promissory note at [www.studentloans.gov](http://www.studentloans.gov).

It is **vital** that you budget for the entire academic year prior to submitting a loan application. Make sure you borrow enough to assure you are able to cover all anticipated expenses, including **summer and winter session**. Submit **one** loan application per academic year. You must be enrolled at least half-time in order to qualify for a loan. Changes in your enrollment status can compromise your eligibility to receive loan funds.

Undergraduates must have a minimum **2.0** GPA and graduate students must have a minimum **3.0** GPA.

The amount you are eligible for is dependent on your year in college, dependency status, number of credits enrolled for, cost of attendance minus financial aid and expected family contribution, and annual maximum allowable loan. More information on maximum amounts, is available at: [www.cuny.edu/admissions/financial-aid/student-loans.html](http://www.cuny.edu/admissions/financial-aid/student-loans.html)

## **FEDERAL WORK STUDY** – Graduate & Undergraduate Students

FWS may be earned during the summer session if you are a continuing student, have a new FWS award for the new academic year and are registered for at least 6 credits in the fall semester.

Keep in mind that the more you earn during the summer, the less you will have during the rest of the academic year.

## WINTER SESSION

If you are a financial aid recipient and a winter session course fits into your plans, you may want to set aside money from your fall semester check/s to help with the winter tuition. Winter session is an add-on and, as such, has no separate financial aid attached to it. You will be charged additional tuition and fees if you attend the winter session.

Remember to think ahead and plan your tuition needs for the whole year, so you don't have any surprises later on.

### Summary of Financial Aid Options for Winter Session

Winter				
Options	Who is Eligible?	What Can You Get?	Paperwork	Keep in Mind!
Federal Work Study	Undergraduates and Graduate students who have an award for the year, were registered for at least 6 credits in fall, have a remaining balance, and are registered for at least 6 credits in spring.	Continued salary	Nothing specifically for winter	Winter earnings will reduce potential earnings for remainder of academic year.
Pell Grant	Undergraduate students who have a Pell grant	You may set aside money on your own from your fall Pell check	Nothing specifically for winter	You will need to set aside money; this will not happen automatically. There is no separate financial aid officially designated for winter.

#### Federal Work Study – Graduate & Undergraduate Students

FWS may be earned during the winter session if you had an award for the academic year, were registered for at least 6 credits during the fall semester, have a remaining budget and are registered for at least 6 credits in the spring semester.