



## 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

<u>Options</u>	<u>Who is Eligible?</u>	<u>What you can get?</u>	<u>Paperwork</u>	<u>Keep in Mind</u>
<b>Pell Grant</b>	Undergraduates Only	Use left-over funds from previous year OR use Pell for upcoming year	2023-2024 Free Application for Federal Student Aid (FAFSA)  <b><u>FAFSA School Code</u></b> <b>002693</b>	Summer awards will count toward a student's overall lifetime eligibility usage limit.  There is a maximum of three-semester in any given year.
<b>Tuition Assistance Program (TAP)</b>	Undergraduates Only who have earned at least 24 credits applicable to your degree in preceding two semesters.	New York State Higher Education Service Corporation (HESC) will determine tuition coverage amount.	File a 2023-2024 FAFSA and 2023-2024 Tuition Assistance Program (TAP) application  <i>Note: There will be a link on your FAFSA confirmation page to start your State Application. We recommend using this link to complete your TAP application</i>  <b><u>TAP School Code</u></b> <b>1414</b>	1) Part-time (6 – 11 credits) uses ½ of a TAP payment. 2) Full-time (12 or more credits) uses 1 TAP payment. 3) There is a maximum of 8 TAP payments. SEEK students receive a maximum of 10 TAP payments. 4) Summer TAP will not be paid to the college until October 2024. Any TAP award placed on a student account for the summer term will only be an estimated award until HESC remits payments to the college.
<b>Federal Direct Loans</b>	Undergraduates and Graduate Students who will enroll half- time at least meeting Satisfactory Academic Progress requirements	Tuition coverage for a minimum of six credits	A 2023-2024 FAFSA & Direct Loan application	Prepare budget for entire calendar year to cover school expenses. Submit only one application per year.
<b>Federal Work Study (FWS)</b>	Undergraduates and Graduate students who have a new FWS award for the new academic year with at least 6 credits registered for fall semester.	Salary will be based on rates posted in FWS Contract paperwork	2023-2024 FAFSA	Summer earnings will reduce potential earnings for remainder of academic year.

**Veterans, Dependents and military-affiliated students** who wish to use financial aid or VA benefits for Summer 2023 should reach out to their Certifying Official at [vabenefits@jjay.cuny.edu](mailto:vabenefits@jjay.cuny.edu)

## **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***

Students who are Pell eligible will be automatically packaged with a summer Pell award.

Students can receive up to 3 full-time semesters of Pell in any award year. If you have not used all of your scheduled Pell 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. The amount of your summer Pell award will be calculated from your summer session enrollment, your Expected 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 will be awarded from the new award year to cover the summer session/s. You will need to complete a new Free Application for Federal Student Aid (FAFSA) for the 2023-2024 award year which is available at <https://studentaid.gov/h/apply-for-aid/fafsa>.

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 award and result in a tuition balance owed. If you receive Pell for a course(s) you fail to attend, you will have to return those funds to the college.

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

If you are a matriculated student attending any summer session, you may be eligible to receive a summer TAP award. In order to calculate your award eligibility, all your Summer 2023 terms with enrollment will be combined to form a single summer term. The enrollment requirements for Summer 2023 TAP are:

1. Students must have been full-time in the prior spring term (Spring 2023) at John Jay College.
2. Students must have earned at least 24 credits in the prior two terms (Fall 2022 & Spring 2023) at John Jay College.
3. Part-time students must be enrolled in 6 credits and full-time students must be enrolled in 12 credits in the Summer 2023 term that are required for their program of study (general education classes, major classes, minor classes, and electives allowed according to their Degree Works Audit). The DegreeWorks can be accessed via the Student Center on CUNYfirst or <https://cunyfirst.cuny.edu>. If you are taking a course(s) not required for your program of study, you will see it on your DegreeWorks as 'Electives Classes Not Allowed' these courses will not count toward your enrollment requirement.
4. Student must complete and pass all Summer 2023 courses.

### **Be mindful of the following:**

- If a student is part-time (6 – 11 credits) in the summer term, they will be using ½ of a TAP payment of the 8 payments for which they are eligible. SEEK students are eligible to receive a total of 10 TAP payments.
- If a student is full-time (12 credits or more) in the summer term, they will be using 1 TAP payment of the 8 payments for which they are eligible. SEEK students are eligible to receive a total of 10 TAP payments.
- Summer TAP will not be paid to the college until October 2024. Any TAP award placed on a student account for the summer term will only be an estimated award until New York State (HESC) issues actual payments to the college.

### **How to Apply for Summer TAP:**

After a student confirms they will meet all of the Summer TAP requirements, they will need to add summer to their 2023-2024 TAP application. Student should visit [www.hesc.ny.gov](http://www.hesc.ny.gov) and complete the following steps:

1. Click the yellow *Student Access* icon.
2. Click Update College Information.
3. Enter your Higher Education Services Corporation (NYSHESC) credentials to access the HESC portal.
4. Select 2023-2024 Year
5. Next to summer row, click the button to search for & to add CUNY – John Jay College for summer to your TAP Application.

Be sure to click the *Submit* and *Proceed* button at the end otherwise the correction will not be processed.

### **FEDERAL DIRECT LOANS – *Undergraduate and Graduate 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. If any additional information is required, there will be an item(s) located on your *Tasks* inside of your Student Center on CUNYfirst.

Once your FAFSA has been processed, you will need to complete a Federal Direct Loan application via CUNYfirst. You must also complete entrance counseling and sign your promissory note at <https://studentaid.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, cost of attendance minus financial aid and expected family contribution, and annual maximum allowable loan. More information on maximum amounts, is available at: <https://www.cuny.edu/financial-aid/student-loans/federal-direct-loans/>

### **FEDERAL WORK STUDY – *Undergraduate and Graduate 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.

## Summary of Financial Aid Options for Winter Session

<u>Options</u>	<u>Who is Eligible?</u>	<u>What you can get?</u>	<u>Paperwork</u>	<u>Keep in Mind</u>
<b>Pell Grant</b>	Undergraduate students who have a Pell grant.	You may set aside money on your own from your fall Pell check	Nothing specifically for winter	Winter earnings will reduce potential earnings for remainder of academic year.
<b>Federal Work Study (FWS)</b>	Undergraduates and Graduate students who have a FWS award for the academic year, were registered for at least 6 credits in the fall term, have a remaining balance, and are registered for at least 6 credits in the spring term.	Salary will be based on rates posted in FWS Contract paperwork	Nothing specifically for winter	Winter earnings will reduce potential earnings for remainder of 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.

#### **FEDERAL WORK STUDY – *Undergraduate and Graduate 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