



## FINANCIAL AID for WINTER / SUMMER SESSIONS

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

### 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.

If you are considering taking a course during Winter Session, please contact the Financial Aid Office as soon as possible to discuss your options...

### Summary of Financial Aid Options for Winter Session

Winter				
Options	Who is Eligible?	What Can You Get?	Paperwork	Keep in Mind!
Federal Work Study	Undergraduate 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.

## 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 will automatically be packaged with a summer Pell award if you are Pell eligible.

You may receive up to 3 full-time semesters of Pell in any award year. If you haven't 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 2019-2020 award year which is available at <https://www.fafsa.gov>.

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 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. Must be full-time in the prior spring term (Spring 2019) at John Jay College.
2. Must earn 24 credits from John Jay College in the prior two terms (Fall 2018 and Spring 2019).
3. Must be enrolled in the summer term for 6 – 12 credits required for their program of study: general education classes, major classes, minor classes, and electives allowed according to their Degree Works Audit. The Degree Works Audit can be viewed at [www.cuny.edu](http://www.cuny.edu).

### **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. Any TAP award placed on a student account for the summer term will only be an estimated award until NYSHESC 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 2019-2020 TAP application. Student should go to [www.hesc.ny.gov](http://www.hesc.ny.gov) and complete the following steps:

1. Click the yellow *Student Access* icon.
2. Click change *TAP College Code/Address*.
3. Input your User ID, PIN, and Last four digits of SSN then click *Enter*.
4. On the change page next to Summer, click the button to search for & to add CUNY – John Jay College for Summer to your TAP Application.
5. Make sure to click the *Submit* and *Proceed* button at the end otherwise the correction will not be 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.

## **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 Pell for upcoming year	No specific application needed for summer	There is a maximum three-semester award in any given year. Summer awards count toward a student's overall lifetime usage limit.
Tuition Assistance Program (TAP)	Undergraduates Only who have earned at least 24 credits applicable to your degree in preceding two semesters.	NYSHESC will determine tuition coverage amount	File a FAFSA application via the web and then follow the state aid link to file a TAP Application. Indicate John Jay College's TAP Code 1414 in the "Summer Term" field.	<ol style="list-style-type: none"><li>1) Part-time (6 – 11 credits) uses ½ of a TAP payment.</li><li>2) Full-time (12 or more credits) uses 1 TAP payment.</li><li>3) There is a maximum of 8 TAP payments. SEEK students receive a maximum of 10 TAP payments.</li><li>4) Summer TAP will not be paid to the college until October. Any TAP award placed on a student account for the summer term will only be an estimated award until NYSHESC issues actual payments to the college.</li></ol>

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.