



**The College of Westchester
2026-2027 Student Financial Aid Handbook**

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Contact Information/Student Financial Services (SFS)

CW Mailing Address: The College of Westchester
325 Central Avenue
White Plains, NY 10606

Student Financial Services Main Number: 914.831.0473
Student Financial Services Main Email: SFS@cw.edu
CW Main Phone Number: 914.948.4442/1.800.333.4324
CW Website: www.cw.edu

SFS Office Hours: Monday through Thursday 8:00am to 8:00pm
Friday 8:00am to 3:00pm (summer hours vary)
Saturday 9:00am to 1:00pm

Below is the Student Financial Services Staff contact information for your reference:

Staff Member Name and Title	Direct Phone Number and Email	
Dianne Pepitone, Director of Student Financial Services	914.831.0367	dpepitone@cw.edu
Christina Cea, Student Financial Services Advisor	914.831.0372	ccea@cw.edu
Catherine Espinal, New Student Financial Services Counselor	914.831.0382	cespinal@cw.edu
Camilio Foster, Student Accounting Assistant	914.831.0443	cfoster@cw.edu
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Melissa Lefkowitz, Asst Dir New Student Fin Aid/Veterans Affairs	914.831.0363	mlefkowitz@cw.edu
Christopher Mangan, Assoc Dir of Student Accts and Student Loan	914.831.0421	cmangan@cw.edu
Rachel Marks, SFS Administrative Assistant	914.831.0426	rmarks@cw.edu
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Student Financial Services Mission Statement

The Student Financial Services Office at The College of Westchester provides a high level of service and support for its students. In addition, The College of Westchester's Student Financial Services Office is committed to providing an environment of personalized attention through respect, teamwork, and problem solving. Our goal is to deliver accessible and seamless service to our students and their families by

maximizing available sources of federal, state, institutional and private financial assistance. In addition, we strive to promote effective student loan counseling and attention to debt management.

Note: History shows that students who establish a habit of loan repayment while enrolled are less likely to default. Minimally we encourage students to pay at least their interest and some or all principal, monthly, on unsubsidized loans while enrolled. This leads to good repayment habits. If possible, paying on subsidized loans is also encouraged as it reduces overall debt as the subsidized loans are interest free while enrolled or in the grace period.

Financial Aid Non-Discriminatory Statement

The College of Westchester is a proprietary, independent school with no religious affiliation, admitting applicants of any race, color, religion, national or ethnic origin to all the rights, privileges, programs and activities generally agreed or made available to students at the school. The College of Westchester does not discriminate on the basis of race, color, national and ethnic origin in administration of its educational policies, admissions policies, financial aid and loan programs, or other school-administered programs.

Code of Conduct for CW SFS Staff

CW SFS Office has adopted the code of conduct policy from the National Association of Student Financial Aid Administrator's (NASFAA) Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals. Further, the Higher Education Opportunity Act (HEOA) conditions

The Student Financial Services Office seeks to:

- Provide excellent customer service
- Provide accurate, timely and accessible information on CW college costs; financial aid (i.e., grants, scholarships, student/parent loans, etc.) and other financing options such as payment plans.
- Assist both prospective, new and continuing students and their parents with the financial aid application process, to help students obtain all eligible sources of assistance that may be available.
- Provide a service to help students/families finalize their payment choices and fulfill their payment obligations for their education.
- Strategically and equitably work with the Admissions and Academic Offices to assist in the process of awarding institutional grant and scholarship funds to support CW's enrollment and retention goals.
- Practice responsible, timely and accurate processing of aid; disbursement of awards, and timely issuing of refunds based on cash management regulations.
- Ensure compliance in all financial aid and cash management regulatory environments to demonstrate strong, solid fiscal responsibility.
- Conduct periodic student files/records review for accurate information.

- Provide the Student Financial Services staff with current policies and procedures surrounding federal, state and institutional aid programs.

The College of Westchester Mission & Vision Statement

Vision

We aspire to be The College of choice for students because we are The College of choice for a broad range of employers.

Mission

The College of Westchester graduates individuals who have completed transformative, purposeful and high value educational experiences leading to careers that foster economic advancement. As an academically and student-centered college, CW is committed to providing the highest quality of education for all career and entrepreneurial-minded students through the delivery of a carefully constructed and focused curriculum, with input from regional employers and other institutional stakeholders. The College supports and encourages academic excellence, career advancement, professional integrity, financial responsibility and good citizenship through a distinctive, and highly personal learning environment leading to upward economic mobility across all student populations.

Commitment

To provide a respectful environment and the foundation to launch, enhance and support successful careers for our entire college community.

College Goals

Academic Excellence

CW ensures that students learn through a continuously enhanced, employer informed and career-relevant curriculum, effectively provided through a variety of modalities, leading to outcomes that include degrees, certificates and stackable micro-credentials delivered and supported by a qualified, student-centered faculty and staff, engaged in continuous assessment and improvement.

Student Excellence

CW students are accepted to the College based on evidence of their potential and commitment to succeed at the College level, empowering successful careers. Through access to personalized services and opportunities, faculty and staff remain committed to students' education and to CW from enrollment through graduation, and throughout their career progression.

Organizational Excellence

CW's business operations and support services are clearly defined by compliance measures, standards of excellence, systematically measured, and are clearly communicated through policies and procedures, and delivered by dedicated employees who embrace continuous improvement and The CW Way.

Business Excellence

CW's competitive and financial strength is accomplished through planning and resource allocation that anticipates and supports institutional needs through regular strategic planning cycles embracing emerging external needs, while meeting regulatory compliance and accreditation requirements that facilitate student success.

Tuition and Fees

A \$40 non-refundable application fee must accompany the application for admission; it is not deductible from tuition and fees, nor can it be paid by federal or state funding. Tuition and all applicable fees are payable 30 days prior to the first day of class. Day Division students are provided with textbooks directly from the College to assist students with the timely receipt of the correct course materials. The textbook fees are charged directly to the student's account and paid with funding the student receives from various sources. This is a mandatory fee for students attending in the Day Division.

Day/Evening/Online Divisions Tuition:

Tuition (includes institutional credit units).....\$904 per credit

Computer and General Services Fee.....\$165 per course

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 301; 301A; 301B; 302)..... \$100 per course

Medical Class Fee (MSC course: 301; 301A 301B).....\$25

Medical Assistant Certification Exam Fee.....\$160

Graduation Fee.....\$250

Nonsufficient Funds Fee (non-refundable)..... \$30

Late payment fee.....\$50

Books, Course Material, Supplies and Equipment vary by major please see below Cost of Attendance estimates:

2026-2027 Average Student Cost of Attendance Budget

The Cost of Attendance is an estimate of expenses to attend school for one academic year.

Day Division Student Expense Budget A

(27 credits/2 semesters)

One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:

Tuition.....\$24,408

Books, Course Materials, Supplies, and Equipment..... *varies by major please see below**

General Student Services Fees.....\$1,485

Food and Housing/Living Expenses\$1,621

Transportation\$1,003

Miscellaneous and Personal.....\$3,233

TOTAL ESTIMATED COST *(will vary based on books, course materials, supplies and equipment costs see below)*

..... \$31,750*

*Accounting (BBA).....\$420

*Accounting (AAS).....\$420

*Accounting for Business (AAS).....\$420

*Intensive Accounting/Computer Applications (Certificate).....\$420

*Business Administration (BBA)\$420

*Business Administration–Management/Marketing (AAS)	\$420
*Business Administration – Management (BBA).....	\$420
*Business Management Marketing (AAS).....	\$420
*Computer Information Systems (BS).....	\$540
*Computer Network Administration (AAS)	\$540
*Computer Networking & Security.....	\$540
*Computer Networking Specialist (Certificate).....	\$540
*Digital and Social Media Marketing (BS).....	\$160
*Digital Media Specialist (Certificate).....	\$160
*Healthcare Services Administration (BBA)	\$800
*Health Services Administration (BBA).....	\$800
*Health Information Management (AOS)	\$800
*Health Information Specialist (Certificate)	\$800
*Health Information Administration (AOS).....	\$800
*Health Information Management (AOS).....	\$800
*Human Services (AAS)	\$300
*Human Services (BS).....	\$300
*Human and Social Services (AAS).....	\$300
*Human and Social Services (BS)	\$300
*Information Technology (BS)	\$540
*Medical Assistant Management (AAS).....	\$800
*Medical Assistant Specialist (Certificate)	\$800
*Public Health (BS).....	\$600

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 301; 301A; 301B; 302).....	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B).....	\$25
Medical Assistant Certification Exam Fee	\$160
Graduation Fee.....	\$250
Nonsufficient Funds Fee (non-refundable).....	\$30
Late payment fee.....	\$50

**Day Division Student Expense Budget B
(27 credits/2 semesters)**

One Academic Year, for all other students, other budgets may apply:

Tuition.....	\$24,408
Books, Course Materials, Supplies, and Equipment.....	<i>varies by major please see below*</i>
General Student Services Fees	\$1,485
Food and Housing/Living Expenses	\$8,462
Transportation	\$1,003
Miscellaneous and Personal.....	\$3,233
TOTAL ESTIMATED COST (<i>will vary based on books, course materials, supplies and equipment costs see below</i>)	\$38,591*

*Accounting (BBA).....	\$420
*Accounting (AAS).....	\$420
*Accounting for Business (AAS).....	\$420
*Intensive Accounting/Computer Applications (Certificate).....	\$420
*Business Administration (BBA)	\$420
*Business Administration–Management/Marketing (AAS)	\$420
*Business Administration – Management (BBA).....	\$420
*Business Management Marketing (AAS).....	\$420
*Computer Information Systems (BS).....	\$540
*Computer Network Administration (AAS)	\$540
*Computer Networking & Security.....	\$540
*Computer Networking Specialist (Certificate).....	\$540
*Digital and Social Media Marketing (BS).....	\$160
*Digital Media Specialist (Certificate).....	\$160
*Healthcare Services Administration (BBA)	\$800
*Health Services Administration (BBA).....	\$800
*Health Information Management (AOS)	\$800
*Health Information Specialist (Certificate).....	\$800
*Health Information Administration (AOS).....	\$800

*Health Information Management (AOS).....	\$800
*Human Services (AAS)	\$300
*Human Services (BS).....	\$300
*Human and Social Services (AAS).....	\$300
*Human and Social Services (BS)	\$300
*Information Technology (BS)	\$540
*Medical Assistant Management (AAS).....	\$800
*Medical Assistant Specialist (Certificate)	\$800
*Public Health (BS).....	\$600

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 301; 301A; 301B; 302).....	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B).....	\$25
Medical Assistant Certification Exam Fee	\$160
Graduation Fee.....	\$250
Nonsufficient Funds Fee (non-refundable).....	\$30
Late payment fee.....	\$50

Evening Division Student Expense Budget A

(24 credits/4 terms)

One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:

Tuition.....	\$21,696
Books, Course Materials, Supplies, and Equipment.....	<i>varies by major please see below*</i>
General Student Services Fees	\$1,320
Food and Housing/Living Expenses	\$1,621
Transportation	\$1,003
Miscellaneous and Personal.....	\$3,233
TOTAL ESTIMATED COST	\$28,873

*Accounting (BBA)	\$420
*Accounting (AAS).....	\$420
*Accounting for Business (AAS).....	\$420
*Intensive Accounting/Computer Applications (Certificate).....	\$420
*Business Administration (BBA)	\$420
*Business Administration–Management/Marketing (AAS)	\$420
*Business Administration – Management (BBA).....	\$420
*Business Management Marketing (AAS).....	\$420
*Computer Information Systems (BS).....	\$540
*Computer Network Administration (AAS)	\$540
*Computer Networking & Security.....	\$540
*Computer Networking Specialist (Certificate).....	\$540
*Digital and Social Media Marketing (BS).....	\$160
*Digital Media Specialist (Certificate).....	\$160
*Healthcare Services Administration (BBA)	\$800
*Health Services Administration (BBA).....	\$800
*Health Information Management (AOS)	\$800
*Health Information Specialist (Certificate).....	\$800
*Health Information Administration (AOS).....	\$800
*Health Information Management (AOS).....	\$800
*Human Services (AAS)	\$300
*Human Services (BS).....	\$300
*Human and Social Services (AAS).....	\$300
*Human and Social Services (BS)	\$300
*Information Technology (BS)	\$540
*Medical Assistant Management (AAS).....	\$800
*Medical Assistant Specialist (Certificate)	\$800
*Public Health (BS).....	\$600

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 301; 301A; 301B; 302).....	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B).....	\$25

Medical Assistant Certification Exam Fee	\$160
Graduation Fee.....	\$250
Nonsufficient Funds Fee (non-refundable).....	\$30
Late payment fee.....	\$50

**Evening Division Student Expense Budget B
(24 credits/4 terms)**

One Academic Year, for all other students, other budgets may apply:

Tuition.....	\$21,696
Books, Course Materials, Supplies, and Equipment.....	<i>varies by major please see below*</i>
General Student Services Fees.....	\$1,320
Food and Housing/Living Expenses	\$8,462
Transportation	\$1,003
Miscellaneous and Personal.....	\$3,233
TOTAL ESTIMATED COST	\$35,714

*Accounting (BBA)	\$420
*Accounting (AAS).....	\$420
*Accounting for Business (AAS).....	\$420
*Intensive Accounting/Computer Applications (Certificate).....	\$420
*Business Administration (BBA)	\$420
*Business Administration–Management/Marketing (AAS)	\$420
*Business Administration – Management (BBA).....	\$420
*Business Management Marketing (AAS).....	\$420
*Computer Information Systems (BS).....	\$540
*Computer Network Administration (AAS)	\$540
*Computer Networking & Security.....	\$540
*Computer Networking Specialist (Certificate).....	\$540
*Digital and Social Media Marketing (BS).....	\$160
*Digital Media Specialist (Certificate).....	\$160
*Healthcare Services Administration (BBA)	\$800
*Health Services Administration (BBA)	\$800
*Health Information Management (AOS)	\$800
*Health Information Specialist (Certificate).....	\$800
*Health Information Administration (AOS).....	\$800
*Health Information Management (AOS).....	\$800
*Human Services (AAS)	\$300
*Human Services (BS).....	\$300
*Human and Social Services (AAS).....	\$300
*Human and Social Services (BS)	\$300
*Information Technology (BS)	\$540
*Medical Assistant Management (AAS).....	\$800
*Medical Assistant Specialist (Certificate)	\$800
*Public Health (BS).....	\$600

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 301; 301A; 301B; 302).....	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B).....	\$25
Medical Assistant Certification Exam Fee	\$160
Graduation Fee.....	\$250
Nonsufficient Funds Fee (non-refundable).....	\$30
Late payment fee.....	\$50

**Online Division Student Expense Budget A
(24 credits/4 terms)**

One Academic Year for a dependent student, without dependents living with parents:

Tuition.....	\$21,696
Books, Course Materials, Supplies, and Equipment.....	<i>varies by major please see below*</i>
General Student Services Fees.....	\$1,320
Food and Housing/Living Expenses	\$1,621
Miscellaneous and Personal.....	\$3,233
TOTAL ESTIMATED COST	\$27,870

*Accounting (BBA).....	\$420
*Accounting (AAS).....	\$420
*Accounting for Business (AAS).....	\$420
*Intensive Accounting/Computer Applications (Certificate).....	\$420
*Business Administration (BBA)	\$420
*Business Administration–Management/Marketing (AAS)	\$420
*Business Administration – Management (BBA).....	\$420
*Business Management Marketing (AAS).....	\$420
*Computer Information Systems (BS).....	\$540
*Computer Network Administration (AAS)	\$540
*Computer Networking & Security.....	\$540
*Computer Networking Specialist (Certificate).....	\$540
*Digital and Social Media Marketing (BS).....	\$160
*Digital Media Specialist (Certificate).....	\$160
*Healthcare Services Administration (BBA).....	\$800
*Health Services Administration (BBA).....	\$800
*Health Information Management (AOS).....	\$800
*Health Information Specialist (Certificate).....	\$800
*Health Information Administration (AOS).....	\$800
*Health Information Management (AOS).....	\$800
*Human Services (AAS)	\$300
*Human Services (BS).....	\$300
*Human and Social Services (AAS).....	\$300
*Human and Social Services (BS)	\$300
*Information Technology (BS)	\$540
*Medical Assistant Management (AAS).....	\$800
*Medical Assistant Specialist (Certificate)	\$800
*Public Health (BS).....	\$600

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 301; 301A; 301B; 302).....	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B).....	\$25
Medical Assistant Certification Exam Fee	\$160
Graduation Fee.....	\$250
Nonsufficient Funds Fee (non-refundable).....	\$30
Late payment fee.....	\$50

Online Division Student Expense Budget B

(24 credits/4 terms)

One Academic Year, for all other students:

Tuition.....	\$21,696
Books, Course Materials, Supplies, and Equipment.....	<i>vary by major please see below*</i>
General Student Services Fees	\$1,320
Food and Housing/Living Expenses	\$8,462
Miscellaneous and Personal.....	\$3,233
TOTAL ESTIMATED COST	\$34,711

*Accounting (BBA).....	\$420
*Accounting (AAS).....	\$420
*Accounting for Business (AAS).....	\$420
*Intensive Accounting/Computer Applications (Certificate).....	\$420
*Business Administration (BBA)	\$420
*Business Administration–Management/Marketing (AAS)	\$420
*Business Administration – Management (BBA).....	\$420
*Business Management Marketing (AAS).....	\$420
*Computer Information Systems (BS).....	\$540
*Computer Network Administration (AAS)	\$540
*Computer Networking & Security.....	\$540
*Computer Networking Specialist (Certificate).....	\$540
*Digital and Social Media Marketing (BS).....	\$160
*Digital Media Specialist (Certificate).....	\$160
*Healthcare Services Administration (BBA).....	\$800
*Health Services Administration (BBA).....	\$800

*Health Information Management (AOS)	\$800
*Health Information Specialist (Certificate)	\$800
*Health Information Administration (AOS)	\$800
*Health Information Management (AOS)	\$800
*Human Services (AAS)	\$300
*Human Services (BS)	\$300
*Human and Social Services (AAS)	\$300
*Human and Social Services (BS)	\$300
*Information Technology (BS)	\$540
*Medical Assistant Management (AAS)	\$800
*Medical Assistant Specialist (Certificate)	\$800
*Public Health (BS)	\$600

Other Fee charges, if applicable, may include the following:

Medical Class Fee (MSC courses: 126; 131; 207; 209; 212; 220; 301; 301A; 301B; 302)	\$100 per course
Medical Class Fee (MSC course: 301; 301A 301B)	\$25
Medical Assistant Certification Exam Fee	\$160
Graduation Fee	\$250
Nonsufficient Funds Fee (non-refundable)	\$30
Late payment fee	\$50

Part-Time Budgets

Budgets for students enrolled less than full-time are reduced proportionally based upon enrollment status.

CW reserves the right, at its discretion, to change the schedule of tuition and other fees or charges.

Note: Loan Fees and Other Expenses are built into the Cost of Attendance on an individual basis.

Federal and Institutional Withdrawal Information and Policies

In the event a student finds it necessary to withdraw during the students' attendance at The College, a tuition refund will be calculated based upon the semester or term institutional charges. Institutional charges consist of tuition and fees. The College of Westchester's tuition/fee refund policy is separate from the Federal Title IV Refund Policy for federal financial assistance programs. Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from courses for any reason, including medical reasons, they may no longer be eligible for the full amount of Title IV funds that they were originally scheduled to receive. The College of Westchester students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

The College strongly recommends an in-person appointment in the event of withdrawing from The College. This will allow for a thorough review of the withdrawal process including potential financial liability and/or potential loss of financial assistance with respect to satisfactory academic progress. Students are urged to contact the Student Financial Services Office to determine the financial aid consequences of withdrawing from The College.

Institutional Refund Policy for Day Division

(Week is defined as Monday through Sunday):

Withdrawal Period	Percent Refunded
Student withdraws during add/drop period	97%
Student withdraws 2nd week of the semester after the add/drop period	75%
Student withdraws 3rd week of the semester	50%
Student withdraws 4th week of the semester	25%
Student withdraws after the 4th week of the semester	0%

Institutional Refund Policy for Evening Division and Online Division

(Week is defined as Monday through Sunday):

Withdrawal Period	Percent Refunded
Student withdraws first week of the term	97%
Student withdraws second week of the term	75%
Student withdraws third week of the term	50%

Student withdraws fourth week of the term	25%
Student withdraws after fourth week of the term.	0%

Policy for Administrative Withdrawal for Student Financial Services Related Issues

Students who are not in Good Financial Standing with the College may face Administrative Withdrawal at any time.

Preceding the Administrative Withdrawal, a student may be barred from access to onsite and online classes pending resolution of unresolved financial matters. At the discretion of the Student Financial Services Office (SFS), a student may be given from one to two days to provide proof that they are working to resolve the matter and/or to resolve the matter. If the student can provide adequate documentation to prove they are actively resolving the matter, it will then be reviewed to determine the ability to return to class. The decision to allow a student to return to class will be at the discretion of the College.

The SFS office will have the discretion to allow the student to return to class should they deem the documentation sufficient, even if it is a temporary step in the process, as our ultimate goal is to see students through to graduation and this includes avoiding missed class time. When a student does not achieve Good Financial Standing due to their inability to, or disinterest in, resolving the matter, a student will be given two warnings before an Administrative Withdrawal occurs. If the student has not satisfactorily resolved all financial issues by the deadline set by the SFS office, the College will issue the first warning. A second deadline will be set, and if not met, a second warning will be issued. If the student has not satisfactorily resolved all financial issues by the deadline set, the student will be Administratively Withdrawn from the College upon the approval of the Director of Student Financial Services and the Vice President of Academic Affairs, and the student will incur institutional charges according to the schedule in the College Catalog.

Reinstatement to the College may occur only after financial obligations are met.

Good Financial Standing includes but is not limited to being up to date on payment plans, being responsive to additional requests by the Federal or State Government in order to secure financial aid, and/or being responsive to requests by the SFS Staff as relates to the prior noted. Students must be able to provide documentation to the SFS office to verify that they have responded to requests.

Federal Title IV Refund Policy for Financial Assistance Programs

Any change in a student's enrollment must be reported to the Student Financial Services/Bursar Office. Students withdrawing from classes during a term are subject to Federal Return of Title IV Funds.

The amount of Federal Title IV funds that were earned by the student is directly proportional to the length of time he or she remained enrolled within the payment period, as indicated by the student's withdrawal date. CW is an attendance taking college and federal regulations specify that for institutions that take attendance, the withdrawal date is determined from the institution's attendance records, whether the student withdrew officially or unofficially; this includes administrative withdrawals for non-attendance. Academic attendance and attendance at an academically related activity includes, but is not limited to:

- Physically attending a class where there is an opportunity for direct interaction between the instructor and students.
- Submitting an academic assignment.
- Taking an exam, an interactive tutorial, or computer-assisted instruction.
- Participating in campus or online activities indicated in the course syllabus or assigned by the instructor, such as small group assignments, online discussion forums, or other collaborative activities.

The R2T4 process is initiated by electronic notification by the Academic Affairs Office to Bursar Office indicating the student has been withdrawn (official or unofficial) from the College. Once withdrawal notification is received by the Bursar Office, the Bursar will process a R2T4 calculation using the appropriate withdrawal date information provided. CW uses the USDOE software, R2T4 tool in COD to perform all federal refund calculations. This R2T4 calculation will determine if the student withdrew prior to completing 60% of the payment period and if any unearned Title IV funds must be returned. Scheduled breaks of 5 days or greater are factored into the R2T4 calculation to ensure those periods are excluded from the payment period. If any unearned funds need to be returned, the following will occur to ensure the R2T4 funds are returned no more than 45 days from the date it is determined that the student withdrew:

- After completion of the R2T4 calculation, CW must always return any unearned Title IV funds that it is responsible for within 45 days of the date CW determined the student withdrew and offer any post-withdrawal disbursement of loan funds within 30 days of that date. The Bursar returns any unearned Title IV funds to The United States Department of Education (USDOE) via the Common Origination Disbursement (COD) system.
- Any award or tuition/fees adjustments is completed by the Bursar to the student's account. After all required returns of Title IV funds and adjustments to the student's account are made, the account is finalized.
- Any returns of Title IV funds to G5 is communicated by the Bursar Office to the Business Office whereby the Business Office returns the funds to G5 and retains a copy of the transaction(s).
- Any loan or grant funds owed by the student or parent PLUS borrower is returned to COD by the college on their behalf.

Notification to Student

After completion of the Return to Title IV Funds calculation, the Office of Student Accounts will notify the student of the results of the calculation, the aid that was returned, and any outstanding balance due to CW if applicable.

Return of Title IV Funds

If a student withdraws completely on or before completing 60% of the semester/term, The United States Department of Education (USDOE) requires the return of Title IV funds for those students who receive federal Title IV aid. The funds will be returned in the order prescribed by the USDOE as follows:

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal PLUS loans
4. Federal Pell Grant
5. Iraq & Afghanistan Service Grant
6. Federal Supplemental Educational Opportunity Grant (FSEOG)

Post-Withdrawal Disbursements (PWD)

If a PWD is required, the student, or Parent (for a Parent Plus Loan) is mailed a notification letter within 30 days of the date CW determined the student withdrew. A PWD would first be used toward any outstanding charges before any funds are returned to the student. Any amount of a PWD that is comprised of loans funds and has not been credited to the student's account will be offered to the student, or parent (for a PLUS Loan) within 30 days of the date the college determined the student's withdrawal. Any unearned grant funds that the student is eligible to receive due to PWD will be provided within 45 days of the date of determination.

The students will be notified in writing of their eligibility and must reply if they wish to accept some or all or decline the PWD. In addition, a deadline date along with identification of the type and amount of Title IV funds that make up the PWD will be included.

If no response is received within 14 days of notification, the PWD will not be issued. CW reserves the right to decide whether to make a PWD if a student or parent for a PLUS Loan responds after the 14-day deadline. If CW does not make the PWD, we will inform the student or parent (for a PLUS Loan) in writing.

Reference: The procedures and policy above are subject to change based on federal laws and federal regulations. If changes are made, students must abide by the most current regulatory requirements. For additional information on Federal Title IV Refunds (R2T4) federal policies and procedures, reference Federal Student Aid Handbook, Volume 5 <https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2021-2022/vol5>.

Applying for Financial Aid

We encourage all students to apply for financial aid. To qualify for financial assistance, it is necessary that you submit all required forms on time. Eligibility for State, Federal and Institutional Aid is determined by continued financial need, enrollment status, and satisfactory academic progress. Renewal of financial aid is not automatic. All forms must be filed with the appropriate agency by the stated deadlines for each year or attendance. Recipients must continue to demonstrate financial need and satisfactory academic progress to remain eligible for financial aid. **Federal and State financial aid**

must be applied for annually, award years begin July 1 through June 30 of each year. Students are encouraged to file as soon as the federal and state applications are available. Students will be sent notices to apply. Students should also inquire about filing deadlines with CW Student Financial Services Office. There are no expectations to the deadline for federal and state aid, all deadlines are final as they are regulated by the federal and state entities.

Financial Aid Renewal Requirements

Students must submit a Free Application for Federal Student Aid (FAFSA) and New York State TAP application each year. As a student, you must resubmit the [FAFSA](#) each year to continue to qualify for federal financial aid. Students who are also New York State residents also need to fill out the [TAP application](#) after submitting the FAFSA to be considered for New York State financial aid.

CW Financial Aid Contact Information:

The Financial Aid Office is located on the 4th floor in the Student Services Department.
Phone: 914-831-0473

CW Address/Phone:

The College of Westchester
325 Central Avenue
White Plains, NY 10606

CW Main Phone: 914-948-4442 or 1-800-333-4324

CW Website: www.cw.edu

To receive aid from any of the federal student aid programs, a student must meet all the following criteria as defined by the United States Department of Education (USDOE)

Except for some loan programs, students must have financial need. In addition, other requirements apply:

- Have a high school diploma or a General Educational Development (GED) certificate.
- Complete a high school education in a home-school setting approved under state law.
- Enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Meeting satisfactory academic progress (SAP) standards set by the college the student is or will be attending.
- Must be a United States citizen or eligible noncitizen.
- Must have a valid social security number (SSN) unless the student is from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau.
- At times, the student must sign a statement that certifies use of federal student aid for educational purposes only. The student must also certify that he/she is not in default on a federal student loan and does not owe a refund on a federal student grant (which could happen if a student withdraws from college, for example).
- Verification with certain federal agencies; Social Security Administration for verification of SSN and U.S. citizenship status and Department of Homeland Security to verify Alien Registration Numbers. If the information does not match, the discrepancy must be resolved before a student can receive federal student aid.

- Verification against the National Student Loan Data System (NSLDS) to verify that a student has not defaulted on a federal student loan, haven't received overpayment on a federal grant or a Federal Perkins Loan and haven't borrowed more than the total federal loan limit allowed.
- Information against Veteran's Affairs is also checked if the student answered that he/she is a veteran.

If your **eligibility changes**, we may be required to adjust your awards. Federal financial aid regulations require adjustments in financial aid if your eligibility changes. Eligibility can decrease due to changes in your class registration, tuition charges, or the FAFSA. If we are required to remove the aid that has already been paid to you, it may create a balance that you will be responsible for paying.

If you **received aid from another school** in the same academic year, mid-semester or mid-year changes or updates to your FAFSA or your student status may result in eligibility changes. If you attended another school and we are notified that there has been a change in your loan or Federal Pell Grant amounts, your award will be reviewed and may be revised.

Rights and Responsibilities of a Student Financial Aid Recipient (Below is from the USDOE, it is written for the student)

As a student financial aid recipient, it is your responsibility to:

- Complete and submit application materials to the appropriate agencies within the required or recommended timeframes.
- Read all materials sent to you from the Office of Student Financial Services and other agencies awarding you aid. Read, understand and keep copies of all forms.
- Know and comply with the rules governing the aid you receive. These rules include, but are not limited to: You must not be in default on any prior educational loan: You must not owe a refund on a Federal Pell Grant or a Federal Educational Opportunity Grant due to repayment.
- Provide additional documentation, federal tax returns, W-2's and any additional information if requested by the Office of Student Financial Services.
- Comply with the provisions of any promissory note and all other agreements you sign.
- Respond to your tuition bill or reminder each semester in order to ensure availability of all student aid funds you have been awarded is on your account.
- Use financial aid proceeds solely for direct educational costs and related living expenses.
- Know the implications that dropping or adding a course or withdrawing from CW will have on your student financial aid.
- Maintain Satisfactory Academic Progress.
- Report private sources of student financial aid to the CW Office of Student Financial Services
- Keep your permanent address, email addresses and all pertinent phone numbers up to date with the Academic Office.
- Know the correct procedures for applying for student financial aid, your cost of attendance, and the types of aid available.
- Know how financial need is determined, what the criteria are for awarding aid, how academic progress is determined, and what is expected of you to continue

to receive student aid.

- Know the type and amount of assistance you will receive, how much of your need has been met, and how and when you will receive your aid funds.

Student Loan (Title IV) Code of Conduct

In addition to the loan program specific disclosure and counseling requirements, any institution that participates in any Title IV loan program must publish and enforce a code of conduct prohibiting conflicts of interest with the responsibilities of its officers, employees, and agents related to Title IV loans. The College of Westchester bans against each of the following:

- Revenue-sharing arrangements with any lender, including Title IV or private education loan lenders.
- Gifts from a lender, guaranty agency, or loan servicer to financial aid offices or other institutional employees with responsibilities related to education loans.
- Acceptance of any fee, payment, or other financial benefit (including the opportunity to purchase stock) by a financial aid office employee or other institutional officer or employee with responsibilities related to education loans as compensation for consulting or other contractual arrangement to provide education loan related services.
- Steering a first-time borrower's loan to a particular lender through packaging or any other method (for example, the school's website or publications).
- Refusing or delaying certification of any loan based on a borrower's lender selection.
- Requesting or accepting from any lender offers or funds for making private education loans (including opportunity pool loans) in exchange for providing concessions or promises for providing a specific number or volume of private loans, or for private loan preferred arrangements.
- Call center or financial aid office staffing assistance from any lender, except under certain limited circumstances specified in statute and regulation.
- Compensation provided to financial aid office or other school employees with financial aid or education loan-related responsibilities for service on advisory boards, commissions, or groups established by a lender or guarantor (or a group of lenders or guarantors), except for reimbursement or reasonable expenses incurred for such service.

General Student Aid Application Process for Financial Aid

File your FAFSA

1. **The first step is to create an account at:** <https://studentaid.gov/fsa-id/create-account/launch> (Parents of dependent children are required to create an account as well.)
2. **File the FAFSA at** studentaid.gov **using CW's school code:** 005208.
3. **For more information on filing the FAFSA, please visit** studentaid.gov

Student and parent(s) if applicable, will need their social security number (if applicable) and their own email address

Once the account is established, it can be used to:

- Fill out the Free Application for Federal Student Aid (FAFSA)
- Complete other online forms, (such as the Master Promissory Note (MPN)) required to receive aid
- Review of the federal student aid received

Students will need the following information to complete the FAFSA.

- Student social security number
- Student A-Number (if student is not a U.S. citizen)
- Federal income tax returns for the appropriate year of filing; records of child support received and current balance of cash, savings and checking account
- Students must provide consent and approval to disclose federal tax information to be eligible for federal student aid
- Bank statements and records of investment if applicable
- Records of net worth of investments, businesses and farms if applicable
- Records of untaxed income if applicable

Note:

If the student is a dependent student, then the student's parent(s) will need most of the above information.

If the student is married and the student does not file a joint tax return with their spouse, then the spouse will need to provide most of the information above.

- After the student submits/files the FAFSA successfully and no further action is needed, the student will receive a Student Aid Report (SAR) which includes a summary of application information and the determination of the Student Aid Index (SAI). SAI is the result of computations involving the financial and non-financial data submitted on the FAFSA. This federal method of computation is applied to all students uniformly.
- Students should review all information on the SAR to confirm that all information is correct and that The College of Westchester (CW) is listed on the SAR. If any changes are necessary, the student can make corrections online using his/her FSA ID, or the SFS Office here at CW can submit the corrections based on information the student provides.
- The financial aid review will not commence until the student has been admitted to the college. Students must be matriculated at CW. Non-matriculated students are not eligible for financial aid. A student is considered matriculated when he/she has met all the following:

1. Student is registered in courses at CW for their selected program of study.
 2. Has met the admissions criteria for acceptance
 3. Has completed the college's assessment process
 4. Has been accepted as a degree or certificate candidate.
- Once a valid Institutional Student Information Record (ISIR) is received and the student is either accepted or enrolled at CW, the SFS office will review the Anthology record for any missing documents. For those students selected for verification, see the verification section in this manual for process and further guidance on this process. If documents are missing, the student will be contacted. Once all required documents are received and the

verification process (which is applicable) is completed, the student file will then be further reviewed for financial aid eligibility.

- New York State Residents must file a New York State Tuition Assistance Program (TAP) Application. NY State Higher Education Services Corporation (NYSHESC) determines TAP awards based on NYS net taxable income and dependency status. The student will receive an award certificate from NYSHESC. CW must be listed on the certificate. Please use the following TAP codes for the appropriate division when applying for TAP:

▪ 6121	Evening/Online College Bachelor's Program
▪ 6124	Day Bachelor's Program
▪ 7121	Evening/Online College Associate's Program
▪ 7124	Day College Associate's Program

- All students seeking the NYS TAP grant must complete the TAP application online at www.hesc.ny.gov. In addition, the student will need to complete the appropriate CW Student Financial Assistance Information Form
 - Complete the Federal Direct Student Loan Master Promissory Note (MPN). Securing student loan funds requires submission of the MPN. The MPN may be completed online at the Federal Direct Student Loan website, please visit <https://studentaid.gov/understand-aid/types/loans#apply> To complete an MPN online, a student will be required to use their Department of Education-issued FSA User ID. If a student does not have an FSA User ID, they may request one from the official site at fsaid.ed.gov. A parent borrower must also request an FSA User ID from the FSA User ID site to use when completing a PLUS MPN.
 - In most cases, once the student has submitted the MPN and it's accepted, the student will not have to fill out a new MPN for future loans that the student receives. A student can borrow additional Direct Loans on a single MPN for up to 10 years. If a student's parent(s) is applying for a Direct PLUS for the first time the student's parent will need to complete and sign a PLUS MPN that is separate from the one that the student used for their Direct Subsidized and Unsubsidized Loans.
 - The student will receive a disclosure statement that gives them specific information about any loans that the school plans to disburse under your MPN, including the loan amount, fees, and the expected disbursement dates and amounts.

Awarding and Packaging Financial Aid

Students wishing to use federal and state aid to finance their education at CW must have a clear NSLDS record; must apply for a FSA User ID; must complete the FAFSA and TAP application for each appropriate year and; must complete all necessary master promissory notes for student and/or parent loans.

In order to qualify for financial assistance, it is necessary that students submit all required forms on time. Eligibility for State, Federal and Institutional Aid is determined by continued financial need, enrollment status, and satisfactory academic progress. Renewal of financial aid is not automatic. All forms must be filed to the appropriate agency by the stated deadlines for each year or attendance. Recipients must continue to demonstrate financial need and satisfactory academic progress to remain eligible for financial aid.

Package Construction

When awarding Financial Assistance, the College of Westchester uses a combination of financial resources to come up with a widespread goal of meeting the financial needs of a student. Hence, it is our business practice that we treat student aid as approved/advanced credit for the student so that there is not any impact to the student. The benefit to the student is never withheld, even if the award has not been paid, the monies are treated as paid. This will allow, in the event a student is seeking additional funds for educational expenses, the ability for the student to secure and receive those funds even if the aid has not been fully disbursed to the student's account. CW will grant the credit to the student before CW gets fully reimbursed.

Once student dependency is determined, i.e., independent or dependent, the determination will provide the correct COA and help establish a student's eligibility of awards.

A **dependent** student is presumed to be supported by their parent(s) while an **independent** student is considered supported by themselves and living on their own. Once the determination is configured and enrollment status determined the eligibility for Title IV aid will initiate each student's package, depending on EFC. The combination of aid awarded makes up a student's package. SFS typically awards students financial aid based on the following order:

- Federal Pell Grant (CW uses Formula 1, CFR 600.93(a)(1))
- Federal SEOG
- NY State TAP
- NY State (other aid)
- CW Merit Scholarship
- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Direct PLUS Loan
- CW Need based aid

Also how many credits a student has earned plays a role in awarding financial aid. Class standing is determined by the number of semester/term credits which a student has satisfactorily completed. CW defines class standing as follows:

- 0 – 24 credits Freshman
- 25 – 60 Credits Sophomore
- 61 – 90 Credits Junior
- 91+ Senior

There are many integral factors to consider when awarding aid. The complexity in determining the correct eligibility for each award at hand becomes a vital aspect when taking into account each individual student's package. Regulations, requirements, and academic standards all play a role in a student's packaging outcome.

Award Revisions

Financial Aid Offer Letters & Revisions

Student Award Notification

After a student has been packaged for financial aid, an Award Letter is mailed to the student. The purpose of the award letter is to show what and how much aid is available to the student for each academic year attended. This letter gives the student an opportunity to view their awards and if necessary the student will meet with a financial aid counselor to discuss other options. If a student chooses to decline and award, the student must do so in writing and submit the written request to SFS.

Revised Awards/Repackaging Students

SFS anticipates that the financial aid award will remain as listed in the original package. However, aid is estimated. There may be instances where changes to the original notification are requisite. Some reasons that may warrant a change to an award letter may be:

- Conflicting information on file.
- Changes resulting from verification/SAI or special circumstances
- Change in credit load
- Change in fund eligibility
- Receipt of other outside funds, i.e., outside scholarship, not previously listed

In these instances the financial aid processing center will send out a revised award letter demonstrating the change(s). The revised dated award letter will invalidate any previous award letters that pertain to the academic year that is being modified.

Professional Judgment & Dependency Overrides

“PJ is the discretionary action available to a financial aid administrator to address special circumstances that affect a student’s ability to pay educational expenses. Exercising the authority to adjust on a case-by-case basis using PJ helps aid administrators ensure Title IV rules and processes address most students’ needs. Even if adjustments do not create or increase eligibility for Federal Pell or other grant programs, students may benefit in other ways, such as qualifying for the federal interest subsidy on need-based federal student loans or for Federal Work-Study funding.”

Because PJ’s can involve reluctance, the Director of SFS is the only one that can approve a PJ, however, the Director of SFS will seek review/input from other seasoned staff members so that the sole decision does not lie with one staff person, i.e., the Director of SFS so that we may conclude a reasonable decision that supports the intent of the law, as we (CW) are accountable for all PJ’s and documenting each decision. A PJ must be completed on the PJ Form and will be approved if it is initialed and dated by

the Director of SFS and one additional staff member. PJ’s must be used very carefully, cautiously and well thought out as the USDOE does monitor the percentage of applications for which an exception is processed and uses the determination to select schools for audit review.

Students can be awarded additional CW aid funds on a case-by-case basis at the institution’s discretion.

PJ’s may include the following circumstances:

- ☐ Dependency Override

- ☐ Medical, dental or nursing home expenses not covered by insurance
- ☐ Tuition expenses at an elementary or secondary school
- ☐ Unusually high childcare or dependent care costs
- ☐ Recent unemployment of a family member or an independent student
- ☐ Student or family member who is a dislocated worker
- ☐ Parents enrolled at least half time in a degree, certificate or other program leading to a recognized educational credential at an eligible institution
- ☐ Change in housing status that results in an individual being homeless
- ☐ Other changes in a family's income, a family's assets or a student's status

Everything will be considered on a case-by-case basis for conditions that differentiate an individual student from a defined group of students, rather than for conditions that exist across a group.

Students will be required and expected to submit various documentation to support the PJ, these documents may include but are not limited to:

Most cases may require the following:

- 1) Copies of parent(s), student's and spouses base year federal tax return, all related scheduled and all W2's
- 2) Statement from student describing the situation
- 3) Verification worksheet
- 4) Professional Judgment worksheet

Additional information that may be required for other circumstances:

Divorce or Separation

- ☐ Copy of divorce decree or separation agreement. (If they do not have a separation agreement, then a notarized statement indicating separation and proof of separate residences such as utility bill, lease.)
- ☐ Income/Asset settlements

Death of spouse or parent

- ☐ Copy of death certificate
- ☐ Documentation to verify expected current year income, including survivor benefits, life insurance, social security benefits, etc.

Reduction in income or benefits

- ☐ Detailed letter of explanation concerning student or parent's loss of income to include:
 - 1) Current or prior employers name, address and phone number
 - 2) Date student income was reduced and
 - 3) Statement from student/parent indicating if they will be entitled to unemployment benefits and/or severance pay
- Copy of last pay stub

Loss of Employment

- Letter from previous employer indicating last date of employment and amount of benefits to be paid out (severance pay, vacation pay, etc.).
- Copy of final pay stub.

- Notice from unemployment, which indicates eligibility or ineligibility of unemployment benefits.

Non-recurring income

- Documents from company, bank, or agency that state the source of the income and confirm the income is non-recurring.
- Statement explaining how the income was or will be spent
- Tax return from prior year as well as base year to confirm the benefit was not received in prior years.

Other

- Documentation to explain the situation and/or change

Federal Title IV Verification

What does it mean if my FAFSA is selected for verification?

The U. S. Department of Education requires that Federal Title IV applicants provide documentation to verify the accuracy of the information submitted on the Free Application for Federal Student Aid (FAFSA) each year. Federal regulations include verification as part of the Federal Student Aid (FSA) program requirements. If you are selected for verification additional documentation will be requested to support the information you reported on the FAFSA.

CW partners with [ProEducation Solutions](#) to assist with the Federal Title IV verification process. Policy and Procedural Statement Federal verification guidelines require that applicants are selected for verification by the FAFSA Processing System (FPS) or by the school. At CW, federal verification is performed on all applicants selected by the FPS and any application that the college has reason to believe is incorrect or has conflicting documentation. Federal verification must typically be completed prior to the disbursement of student aid. Students who fail to comply with verification requirements, including submitting documentation within required timelines, will not have Federal Title IV funds disbursed and may have Federal Title IV funds cancelled. CW considers the student to be the responsible party for providing information and completing the verification process.

Resolving Conflicting Information

Whether or not the applicant is selected for federal verification and in addition to normal verification requirements, if we believe that any information on the FAFSA application is discrepant or inaccurate, or supporting documentation is discrepant or inaccurate, we require the applicant to provide adequate documentation to resolve the conflicting data prior to disbursing title IV funds.

In the event of uncovering fraud or criminal conduct we are required to report this to the Office of Inspector General (OIG) or ED.

Types of Financial Aid

The College of Westchester approved by the USDOE to participate in the following Title IV funds:

- Federal Pell Grant (Need Based)
- Federal Supplemental Opportunity Grant (FSEOG) (Need Based)

- Federal Work-Study (FWS) (Need Based)
- Federal Direct Loans (Subsidized (Need Based), Unsubsidized (Non Need Based) and PLUS (Non Need Based/Credit-Worthy)

Note: National Student Loan Data System (NSLDS)

Students or parents of students who enter into an agreement regarding a Title IV, HEA loan that loan will be submitted to NSLDS and accessible by authorized agencies, lenders, and institutions [HEOA 489 amended HEA Sec. 485B]

To determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to The College of Westchester. The Student Financial Services Office (SFS) at CW will receive the results from the FAFSA through electronic transmission from the Central Processing System (CPS). Student eligibility is determined through CPS/United States Department of Education (DOE). The SFS Office here at CW must have an official Student Aid Index (SAI) before final eligibility is determined. Students are notified of the amount of their eligibility through a Financial Aid Offer/Overview document, which is emailed to the student. Eligibility for these awards is estimated using the information that is reported on the Free Application for Federal Student Aid (FAFSA). Students must comply with all federal and state program requirements to receive these funds and follow up on all requests for information in a timely manner.

CW awards federal and state financial aid according to federal and state regulations and guidelines. Financial assistance from the federal and state entities is viewed as supplementary. The student and family (of a student), when applicable, are expected to make every effort to assist with educational expenses.

- If students meet all eligibility requirements of federal, state and institutional aid, they will receive a Financial Aid Offer/Overview document from CW notifying them of the amount of the awards. There may be instances that warrant a change to the original offer letter. The Financial Aid Office may review a student's circumstances, make an adjustment to an award and revise the offer letter. Students may also view their financial aid on the CW Every App or come into the financial aid office and obtain a paper copy.
- Determination of need is based on the USDOE Federal Needs Analysis Methodology, in assessing eligibility for federal Title IV aid. Federal aid is awarded based on the SAI which is determined from the data provided on the FAFSA.

Cost of Attendance(COA) minus SAI= Financial Need

(set by the school)	from the SAR	Fed/State
grants Tuition and Fees	Parent contribution	Student Loans
Room and Board	Student contribution	Institutional aid
Pers./Misc. Expenses		Outside aid
Transportation		

- Standard adjustments may be made to the COA and are performed on a case-by-case basis with sufficient documentation. Examples of adjustments are private elementary/high school tuition, high medical expenses.
- Determination of need for NY State Aid is based on various NY State estimators as found on the HESC website at www.hesc.ny.gov

Students must be in good academic standing to continue to receive aid. Significant changes in the financial situation of the student's family need to be reported in writing and may affect the amount of aid offered. Similarly, any additional outside assistance must be reported to CW, which reserves the right to alter the financial aid package accordingly. Failure to do so may jeopardize the entire aid package.

CW currently participates in the following Federal and State aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study
- Federal Direct Student Loan Program (DL)
- New York State Tuition Assistance Program (TAP)
- New York State Aid for Part Time Study Program (APTS)
- Other New York State Aid Programs
- Veteran's Benefits/Post 9-11 GI Bill/Yellow Ribbon
- CW Scholarships and Grants Information

Federal Pell Grant

The Federal Pell Grant Program is a need-based grant for undergraduate students. Financial need is determined by the U.S. Department of Education, using a standard formula, to evaluate the financial information reported on the FAFSA and to determine the Student Aid Index (SAI). Amounts range from \$740 to \$7,395 per year. Pell does not have to be repaid. The amount of a federal Pell grant depends on full time or less than full time status/enrollment intensity and the award amount varies accordingly. The Federal Pell grant (in combination with other aid) cannot exceed the Cost of Attendance (COA) at CW. Student MUST complete the FAFSA annually to be reviewed for eligibility for a Pell Grant. The college uses standard semesters and terms. Full time is defined as at least 12 credits, 9 credits is defined as $\frac{3}{4}$ time, 6 credits is defined as $\frac{1}{2}$ time, and 3 credits is defined as less than half-time.

Payment periods don't always fall into one award year or another. A new award year starts every July 1. When a payment period falls into two award years-that is, it begins before July 1 and ends on July 1 or later-it's called a crossover payment period. The formula for calculating the payment for a crossover payment period is the same as that for any other payment period in the award year. The College can make a payment for a crossover payment period out of either award year, if the student has a valid output document for the award year selected. The decision about which award year to use is usually based on the student's remaining eligibility in the earlier award year. The College will calculate the students' payment for the term using the same Formula used to calculate payments for the other terms in the award year to which the summer term is assigned.

The Pell payment for a transfer student is calculated in the same way as for any new student. However, a transfer student's remaining Pell eligibility is reduced if the student received Pell funds for the same award year at any prior schools. The College identifies

the student's prior Pell disbursements by reviewing his or her Financial Aid History in NSLDS.

Recalculation

If a student's SAI changes, all corrections are processed by the Financial Aid office. To initiate the change, the FA office reviews all ISIRs flagged. Any ISIRs requiring corrections are transmitted to CPS for correction. Corrected ISIRs are reviewed once corrections are made before processing student awards based on the corrected SAI.

If a student does not begin attendance in all of their classes or adds additional classes, resulting in a change in the student's enrollment status, CW recalculates the student's award based on the new enrollment status.

Pell grants are paid out after the add/drop period is over and credits and attendance are verified.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federal grant program and is awarded to undergraduate students with exceptional financial need. This program is administered by the College and FSEOG funds are awarded only to Federal Pell Grant recipients. The college does not receive enough federal allocation to award all students; therefore, funds are awarded until depleted. This policy will be reviewed annually for updates or changes.

Determining Eligibility

To determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to The College of Westchester. The Student Financial Services Office (SFS) at CW will receive the results from the FAFSA through electronic transmission from the Central Processing System (CPS). Student eligibility is determined through CPS/United States Department of Education (DOE). The SFS Office here at CW must have an official Student Aid Index (SAI) before final eligibility is determined. Students are notified of the amount of their FSEOG eligibility through a paper Award Offer Letter that is mailed to the student's permanent address that is on file at CW.

Federal Work Study (FWS)

Career Services Role

- Students must visit the Career Services Office at CW to see if there are any available FWS positions as the Office of Career Services does all the hiring of the FWS students. The Director of Student Financial Services will let the Office of Career Services know if an interested student is eligible for FWS.

ON CAMPUS EMPLOYMENT

- Director of Student Financial Services determines/calculates students' eligibility to participate in the FWS program.
- A job description for the FWS position must be completed by the hiring Off Campus Entity and approved by the Director of Student Financial Services
- All FWS students must complete the FWS Packet prior to beginning work. This packet is available and maintained in the Student Financial Services Office.

OFF CAMPUS/COMMUNITY SERVICE EMPLOYMENT

- Director of Student Financial Services determines/calculates students' eligibility to participate in the FWS program.
- A job description for the FWS position must be completed by the hiring Off Campus Entity and approved by the Director of Student Financial Services
- The Off Campus Entity must complete the Off Campus Agreement which will be retained on file by the Student Financial Services Office.
- All FWS students must complete the FWS Packet prior to beginning work. This packet is available and maintained in the Student Financial Services Office.

Federal Direct Loans (DL)

Please Note: Federal Student Loan Reduction for Students enrolled less than full-time (applicable starting July 1, 2026)

Federal Law under the One Big Beautiful Bill Act (OBBBA), requires that federal direct loan annual maximum be reduced if a student is less than full-time for the academic year. Full time for undergraduate study at The College of Westchester is defined as 12 credits per semester. Undergraduate students who enroll in less than full-time will have their loan adjusted down to reflect the percentage of what they are eligible to receive based on their enrollment.

Students may still be eligible to borrow the annual maximum if their combined enrollment for the year is equal to 24 credits. For example, in the Day Division, a student who takes 9 credits in the Fall and 15 credits in the Spring may be able to receive the loan amount not used in the Fall in the Spring term up to the annual maximum.

Additionally, students who initially enroll full-time and receive their first loan disbursement who subsequently withdraw to below full-time will have their future disbursement reduced to remain within the allowable percentage based on enrollment. This means that a student may potentially receive a higher disbursement in fall and a lower disbursement in spring even though the student may be full-time in the spring.

Federal Direct Subsidized Loan

The federal government pays the interest on behalf of the student borrower while the student is matriculated and enrolled at least half-time in college, during the six-month grace period, and during times of authorized deferment and forbearance. Repayment of the loan begins six months after the student graduates or the student's enrollment status changes to less than half-time.

Federal Direct Unsubsidized Loan

Unlike the subsidized loan program, interest on unsubsidized loans begins and is paid by the borrower, not the federal government, when the loan is disbursed. Students have the option of paying these interest charges while attending school. If they choose not to pay the interest, it will accrue and be capitalized. Repayment of the loan begins six months after the student graduates or the student's enrollment status changes to less than half-time.

Annual Federal Direct Subsidized and Unsubsidized Loan Limits

The amount of money you may borrow through the Federal Direct Loan program depends on your class standing. Associate degree seeking students may only borrow up to the sophomore loan level even though a student needs 66 credits to graduate. In addition, loan limits are also determined by your dependency status. A dependent student whose parent is denied a PLUS loan may be eligible for Federal Direct Student Loans at the independent level.

Class Standing	Dependent			Independent		
	Additional Subsidized	Maximum Unsubsidized	Combined	Additional Subsidized	Maximum Unsubsidized	Combined
Freshman 0–24 credits	\$3,500	\$2,000	\$5,500	\$3,500	\$6,000	\$9,500
Sophomore 25–60 credits	\$4,500	\$2,000	\$6,500	\$4,500	\$6,000	\$10,500
Junior 61–90 credits	\$5,500	\$2,000	\$7,500	\$5,500	\$7,000	\$12,500
Senior 91+ credits	\$5,500	\$2,000	\$7,500	\$5,500	\$7,000	\$12,500

Lifetime Aggregate Federal Direct Loan Limits Dependent Student

Maximum Subsidized Loan Limit.....	\$23,000
Maximum Unsubsidized Loan Limit.....	\$8,000

Lifetime Aggregate Federal Direct Loan Limits Independent Student

Maximum Subsidized Loan Limit.....	\$23,000
Maximum Unsubsidized Loan Limit.....	\$34,500

Interest Rates for Student Loans and Parent PLUS loans (Fixed Rate Loans) per the United States Department of Education (USDOE)

Undergraduate Students/Direct Subsidized and Unsubsidized Loans

Date of First Disbursement	Fixed Interest Rate
07/01/2026-06/30/2027.....	6.52%
07/01/2025-06/30/2026.....	6.39%
07/01/2024-06/30/2025.....	6.533%
07/01/2023 – 06/30-2024.....	5.50%
07/1/2022 – 06/30/2023.....	4.99%
07/01/2021 - 06/30/2022.....	3.73%
07/01/2020 - 06/30/2021.....	2.75%
07/01/2019 - 06/30/2020.....	4.53%
07/01/2018 – 06/30/2019.....	5.045%

Federal Direct Subsidized and Unsubsidized Loan Origination Fees

Consistent with federal regulations, Federal Direct Student Loans have an origination fee of 1.069%, which is deducted from the amount borrowed. This is effective for loans disbursed on or after 10/01/2016.

For loans disbursed on or after 10/01/2020 but before 10/01/2021, the fees are.....1.057%

For loans disbursed on or after 10/01/2019 but before 10/01/2020, the fees are 1.059%.

For loans disbursed on or after 10/01/2018 but before 10/01/2019, the fees are 1.062%.

Federal Direct Parent Loan Program (PLUS)

The Federal Direct PLUS Loan provides a borrowing option for parents of dependent undergraduate students. Based on the borrower's credit worthiness, a parent may borrow up to the student's cost of attendance minus all other aid from this federally guaranteed loan program. If approved, parents are required to complete a Master Promissory Note (MPN). If a PLUS Loan denial is received, a student is eligible for an additional \$4,000 in unsubsidized loan funds. PLUS loan repayment begins within 60 days of disbursement of funds. Parents can choose to defer payments on a PLUS loan until after 6 months after the date the student ceases to be enrolled at least half time. The interest that accrues on the loan while it's in deferment can either be paid by the parent borrower monthly or quarterly, or can be capitalized quarterly. To request a deferment, call the Federal Direct Loan Servicing Center at 1.800.848.0979. Deferments will not be approved until after the first loan disbursement has been made.

Federal Direct Parent Loans (PLUS)

Date of First Disbursement	Fixed Interest
07/01/2026-06/30/2027.....	9.07%
07/01/2025-06/30/2025.....	8.94%
07/01/2024-06/30/2025.....	9.083%
07/01/2023–06/30/2024.....	8.05%
07/01/2022–06/30/2023.....	7.54%
07/01/2021–06/30/2022.....	6.28%
07/01/2020–06/30/2021.....	5.3%
07/01/2019–06/30/2020.....	7.08%
07/01/2018–06/30/2019.....	7.595%

Federal Direct PLUS Loan Origination Fees

Consistent with federal regulations, Federal Direct PLUS Loans have an origination fee of 4.276%, which is deducted from the amount borrowed. This is effective for loans disbursed on or after 10/01/2016.

For loans disbursed on or after 10/01/2020 but before 10/01/2021, the fees are.....4.228%

For loans disbursed on or after 10/01/2019 but before 10/01/2020, the fees are 4.236%.

For loans disbursed on or after 10/01/2018 but before 10/01/2019, the fees are 4.248%.

Student Loan Entrance and Exit Counseling**Entrance Counseling**

First time student loan borrowers are required by federal regulations to complete an Entrance Interview before proceeds of the Federal Direct Loan(s) can be credited to their student account. CW conducts Entrance Counseling in-person, however students may also complete Entrance Counseling online at <https://studentaid.gov/entrance-counseling/>. Student Loan funds will not be disbursed into a student's account until Student Loan Entrance counseling is completed.

Student Loan Entrance Counseling:

1. The Financial Aid Counselor meets in person with the student for Student Loan Entrance Counseling. The FA Counselor explains and educates the students on many areas of federal student loans and borrowing and seriousness of repayment emphasizing that even if the student borrower does not complete the program; is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services that the student borrower incurred from the school; the use and importance of the Master Promissory Note (MPN); consequences of default; obligation to repay the student loan, along with sample monthly repayment amounts based on student levels of indebtedness of subsidized/unsubsidized Direct loans; accruing/capitalized interest and the option to begin repayment while in school; consequences if applicable, of not maintaining half-time enrollment and repayment; importance of keeping student demographic information current and up to date by contacting the appropriate office at CW. In addition, we tell the students that Federal Direct Loans are optional and may be used to cover all or part of whatever portion of the total cost for the academic year is not covered by grant and scholarship aid. We explain the annual loan limits based upon the student's status (dependent/independent and grade level), and we explain the difference between subsidized and unsubsidized loans. We also explain the standard repayment plan, and we advise that there are other payment plans available.
2. In addition, we provide an entrance counseling packet link, this allows the student to download the packet from the link to their computer. If the student requests a hard copy of the packet, we will provide that to the student. On a separate form, the student borrower will sign acknowledging receipt of the information and to document that the student participated in the Entrance Counseling.

Student Loan Exit Counseling:

Before a student graduates or separates from the college or drops below half-time status, regulations require that students complete an Exit Interview for their Federal Direct Subsidized and Unsubsidized Loans. Students may complete the Exit Interview online at <https://studentaid.gov/exit-counseling/>

1. Financial Aid staff will conduct exit counseling in person if able to do so. We will have the students complete on-line exit counseling at studentaid.gov. In addition, we discuss and emphasize the seriousness and importance of the repayment obligation of their federal student loans, the consequences of default and that the student loan must be repaid even if the student does not complete the program, is unable to obtain employment or is dissatisfied with the education at the school. We further discuss repayment plan options, average indebtedness of student borrowers, prepaying, consolidation, average anticipated monthly repayment amounts with the student so that they are aware and what repayment plan option may be best for them to consider. We also review their student borrowing history and ensure we have current demographic information of the student. If the student has not already done so, we strongly encourage the student to create online access with their student loan servicer in our counseling session. In addition, we educate our students to be aware of company scams that exist. We let the students know that if they ever have any questions about their loans, they should feel free to call us, and we will be glad to assist.
2. If we are unable to conduct exit counseling in person because the student did not show for the exit counseling, we then mail exit counseling materials to the address that we have on file for the student and document the student file. Student's record in Anthology is documented that the exit counseling was sent. The following is mailed to the student:
 - Student Loan Quick Exit Guide
 - Instructions on how to Complete your Student Loan Exit Counseling
 - Student Loan borrowing information from Anthology which shows the student's loan history at CW
 - Copy of the Direct Loan Exit Counseling Guide from Federal Student Aid (see Appendix G in Section 11 of this manual)

Federal Direct Student Loan Repayment

After a student graduates, leaves school, or drops below half-time enrollment, a student has six months before repayment of student loans must begin. This is called a grace period. The amount of the monthly payment is calculated based upon the total amount that has been borrowed as well as the repayment plan selected. The repayment period varies from 10 to 25 years, depending on which repayment plan is chosen. If a student does not choose a repayment plan when repayment begins, student will be placed under the Standard Repayment Plan. Students may change plans with approved federal student loan repayment plans that better suit their financial circumstances.

Postponing Loan Payment Deferrals and Forbearance

Under certain circumstances, students can receive a deferment or forbearance on their loans. During a deferment, no payments are required. If a student has a subsidized loan, the federal government will pay the interest that accrues during the deferment. If a loan is unsubsidized, a

student will be responsible for the interest on the loan during the deferment. During forbearance, payments are postponed or reduced. A student cannot receive a deferment or forbearance if a loan is in default. A student may be considered for a deferment in the following circumstances:

- At least half-time study at a postsecondary school
- Study in an approved graduate fellowship supported program or in an approved rehabilitation training program for the disabled
- Unable to find full-time employment
- Economic hardship
- Service in the U.S. Armed Forces
- Service as a Peace Corps or Vista volunteer
- Temporary disability
- Parental leave for mothers with school age children returning to work
- Bankruptcy

A student must contact the Federal Direct Lending loan servicer to obtain a deferment or forbearance on his/her student loan. In addition, deferments are not automatic, and students will have to provide documentation to support such a request. Deferments and forbearances have minimum and maximum time limits.

Consolidation

Consolidation is designed to help student borrowers consolidate all their federal student loan debt into

one loan. A student will make only one payment per month, and this one-time service is available from participating lenders. Please contact the lender for additional information.

Default

Former students or students who have graduated and are in default on their student loans and are attempting to avoid repayment of any sponsored loan, may be subject to withholding of tax refunds, garnishing of pay, or seizure of personal property by the Internal Revenue Service and possible civil prosecution. In addition, college transcripts will be withheld and other college services denied. Through continued counseling an attempt is made to assist former students and graduates to avoid default; however, primary responsibility remains with the student-borrower.

New York State Aid

Tuition Assistance Program (TAP) Full and Part Time

Full Time Eligibility

- be a legal resident of NYS and have resided in NYS for 12 continuous months
- be a U.S. citizen or eligible noncitizen
- have graduated from high school in the United States, earned a high school equivalency diploma by passing the GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department
- study at an approved postsecondary institution in New York State
- be enrolled as a full-time student taking at least twelve credits applicable toward the degree program, per semester and must satisfy Academic Pursuit and Progress (see chart below in Satisfactory Academic Progress and Pursuit Responsibilities of TAP Recipients).
- be charged at least \$200 tuition per year
- meet income eligibility limitations

- not be in default on any state or federal student loans and not be in default on any repayment of State awards
- be in compliance with the terms of any service condition imposed by a NYS award
- must have been a first-time freshman in the 2006-07 academic year or thereafter

Awards range from \$1000 to \$5665 and are determined by New York State. The student will receive an award certificate from NYSHESC. CW must be listed on the certificate. Please use the following TAP codes for the appropriate division when applying for TAP:

7124 Day Division Associate Program
 7121 Evening/ Online Division Associate Program
 6124 Day Division Bachelor Program
 6121 Evening/Online Division Bachelor Program

Part Time Eligibility

- be a legal resident of NYS and have resided in NYS for 12 continuous months
- be a U.S. citizen or eligible noncitizen
- have graduated from high school in the United States, earned a high school equivalency diploma by passing the GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department
- study at an approved postsecondary institution in New York State
- be matriculated in an approved program of study and has a cumulative grade-point average of at least 2.00
- be enrolled as a part-time student taking six to eleven credits applicable toward the degree program, per semester; (at least four, but fewer than eight credits per trimester/quarter)*
- be charged at least \$200 tuition per year
- meet income eligibility limitations
- not be in default on any state or federal student loans and not be in default on any repayment of State awards
- be in compliance with the terms of any service condition imposed by a NYS award
- must have been a first-time freshman in the 2006-07 academic year or thereafter

*Credit-bearing courses in the student's minimum part-time course load (6-11 semester hours or the equivalent) must consist of courses applicable to the student's program of study as a general education requirement, major requirement, or elective.

New York State Enhanced Tuition Awards Program

The Enhanced Tuition Awards (ETA) Program provides tuition awards to students who are New York State residents attending a participating private college located in New York State. Recipients will receive \$6,000 through a combination of their TAP award, ETA award and a match from their private college.

Eligibility

An applicant must:

- be a resident of NYS and have resided in NYS for 12 continuous months prior to the beginning of the term;
- be a U.S. citizen or eligible non-citizen;
- have either graduated from high school in the United States, earned a high school equivalency diploma, or passed a federally approved "Ability to Benefit" test, as defined by the Commissioner of the State Education Department;

- have a combined federal adjusted gross income of \$110,000 or less;
- be pursuing an undergraduate degree at a participating private college or university located in New York State;
- be enrolled in at least 12 credits per term and complete at least 30 credits each year applicable toward his or her degree program, through continuous study with no break in enrollment except for certain reasons that can be documented,;
- if attended college prior to the 2018-19 academic year, have earned at least 30 credits each year (successively), applicable toward his or her degree program prior to applying for an Enhanced Tuition Award;
- be in a non-default status on a student loan made under any NYS or federal education loan program or on the repayment of any NYS award;
- be in compliance with the terms of the service condition(s) imposed by any NYS award(s) that you have previously received; and
- execute a Contract agreeing to reside in NYS for the length of time the award was received, and, if employed during such time, be employed in NYS.

For further information, please visit: www.hesc.ny.gov

Senator Jose Peralta New York State DREAM Act

Gives undocumented students and other students' access to New York State-administered grants and scholarships that support their higher education costs. For further information please visit hesc.ny.gov/dream

Accelerated TAP

Education Law permits an additional "accelerated" TAP payment in an award year, over and above regular annual award, in certain circumstances. To be eligible for an accelerated TAP payment, students must be enrolled full-time and must also earn 24 semester hour credits in the prior two semesters at the same institution and applicable to the student's program of study. Transfer credits cannot be used to meet this requirement. The student must meet the prior study requirement each time an accelerated award is sought.

TAP Payment Points

The New York State Higher Education Services Corporation (NYSHESC) maintains records of student TAP awards by assigning points for each payment. A full semester TAP award equals six (6) payment points. As provided in Education Law, an undergraduate student has a total of four years, or a total of 48 points of award eligibility. For TAP purposes only, Fall I/Fall II is equivalent to one semester and Spring I/Spring II is equivalent to one semester. This equivalency of two terms to one semester does not change the structure of The College's academic calendar in any way and is recognized for the administration of TAP.

Foreign Credentials for establishing New York State TAP Eligibility

According to amended section 661(4) of Education Law, an applicant for a State award must have a certificate of graduation from a high school in the United States or the equivalent recognized and authorized by the state where it was awarded. High school credentials from foreign countries are not acceptable. Students who completed their secondary education in another country must successfully pass a federally approved ability-to-benefit test to be eligible.

Veterans Benefits

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>

Active Military

The College does not participate in the U. S. Department of Defense (DoD) Voluntary Education Partnership program and accordingly does not provide military Tuition Assistance. (TA) to active military personnel to cover tuition expense.

The Post-9/11 GI Bill®

The Post-9/11 GI Bill ® provides financial support for education and housing to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

- Tuition & fees directly to the school not to exceed \$30,908.34. A monthly housing allowance is provided based on rate of pursuit and the Basic Allowance for Housing for an E-5 with dependents at the location of the school. If you are enrolled in exclusively online training you will receive a reduced amount based on the national average for an E-5 with dependents. Students may use the GI Bill® Comparison Tool on the U.S. Department of Veteran Affairs Website.
- An annual books and supplies stipend of \$1,000 paid proportionately based on enrollment.
- A one-time rural benefit payment for eligible individuals.
- If you are on active duty you will not receive the housing allowance or books and supplies stipend.
- This benefit provides up to 36 months of education benefits. If your release from active duty was before January 1, 2013, there is a 15 year time limitation for use of benefits. For individuals whose last discharge date is on or after January 1, 2013, the time limitation has been removed.
- Some service members may be eligible to transfer their benefit to their dependents. Applications and more information can be obtained on the Veteran Affairs Website at www.va.gov.

The Montgomery GI BILL – Active Duty – Chapter 30 (MGIB)

The MGIB-AD program—sometimes known as Chapter 30—provides education benefits to Veterans and Service members who have at least two years of active duty.

Type of Assistance

Assistance may be used for college degree and certificate programs, technical or vocational courses, flight training, apprenticeships or on-the-job training, high-tech training, licensing and certification tests, entrepreneurship training, certain entrance examinations, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Benefits are generally payable for 10 years following your release from honorable active service. Get the [VA Montgomery GI Bill – Active Duty Fact Sheet](#) pamphlet (PDF).

Available Benefits and Eligibility

Eligible Service members may receive up to 36 months of education benefits. The monthly benefit paid to you is based on the type of training you take, length of your service, your category, any college fund eligibility, and if you contributed to the \$600 buy-up program. You usually have 10 years to use your MGIB benefits, but the time limit can be fewer or more years depending on the situation. View [current payment rates](#).

\$600 Buy-Up Program.

Some Service members may contribute up to an additional \$600 to the GI Bill to receive increased monthly benefits. For an additional \$600 contribution, you may receive up to \$5,400 in additional GI Bill benefits. The additional contribution must be made while on active duty. View increased monthly rates and contact your personnel or payroll office.

Eligibility

You may be an eligible if you have an honorable discharge; AND you have a high school diploma or GED or in some cases 12 hours of college credit; AND you meet the requirements of one of the categories below:

CATEGORY I

- Entered active duty for the first time after June 30, 1985
- Had military pay reduced by \$100 a month for first 12 months
- Continuously served for three years or two years, if that is what you first enlisted for or if you entered the Selected Reserve within a year of leaving active duty and served four years (the 2 by 4 program)

CATEGORY II

- Entered active duty before January 1, 1977
- Served at least one day between 10/19/84 and 6/30/85, and stayed on active duty through 6/30/88, (or through 6/30/87 if you entered the Selected Reserve within one year of leaving active duty and served four years)
- On 12/31/89, you had entitlement left from Vietnam-era GI Bill

CATEGORY III

- Not eligible for MGIB under Category I or II
- On active duty on 9/30/90 AND separated involuntarily after 2/2/91
- OR involuntarily separated on or after 11/30/93
- OR voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program
- Before separation, you had military pay reduced by \$1,200

CATEGORY IV

- On active duty on 10/9/96 AND you had money remaining in a VEAP account on that date AND you elected MGIB by 10/9/97
- OR you entered full-time National Guard duty under title 32, USC, between 7/1/85, and 11/28/89, AND you elected MGIB during the period 10/9/96 - 7/08/97
- Had military pay reduced by \$100 a month for 12 months or made a \$1,200 lump-sum contribution

Apply

Apply now by filling out VA Form 22-1990 ([Application for Education Benefits](#))

The Montgomery GI BILL – Selected Reserve – Chapter 1606 (MGIB-SR)

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. It is the first program that does not require a person to serve on active duty in the regular Armed Forces to qualify.

You may be considered an eligible reservist or National Guard member if:

- After June 30, 1985, you signed a six year obligation to serve in the Selected Reserve, AND
- You completed your Initial Active Duty Training (IADT), AND
- You received your High School Diploma or the equivalent recognized and authorized by the state where it was awarded before you completed your IADT, AND
- You are in good standing in a drilling Selected Reserve Unit.

If you stay in the Selected Reserves, benefits generally end 10 years from the date you become eligible for the program if you became eligible before October 1, 1992.

Benefits generally end 14 years from the date you became eligible on or after October 1, 1992. Your period of eligibility may be extended, if you were unable to train because of a service-related disability. Typically, your eligibility ends when you leave the Selected Reserves.

You may be entitled to receive up to 36 months of education benefits. View [current payment rates](#).

Follow these steps to become eligible and apply:

1. Get the DD Form 2384-1, Notice of Basic Eligibility, when you become eligible for the program from your unit. Your unit will also code your eligibility into the DoD personnel system so VA may verify your eligibility.
2. Then make sure your selected program is approved for VA training. If you are unsure, VA will inform you and the school or company about the requirements.
3. Obtain and complete [VA Form 22-1990](#) (Application for Education Benefits). Send it to [the VA regional office](#) with jurisdiction over the state where you will train.

4. If you started training, take your application and your Notice of Basic Eligibility to your school or employer. Ask them to complete VA Form 22-1999 not available online Enrollment Certification, and send all the forms to VA.

For More information on how to apply for the above listed Education Benefits you may also visit the Veterans Certifying Official at the College.

New York State Veterans Tuition Awards

(VTA) are awards for full-time study and part-time study for eligible veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocational training program in New York State.

Eligible Veterans

Eligible students are those who are New York State residents discharged under honorable conditions from the U.S. Armed forces and who are:

- Vietnam Veterans who served in Indochina between February 28, 1961 and May 7, 1975.
- Persian Gulf Veterans who served in the Persian Gulf on or after August 2, 1990.
- Afghanistan Veterans who served in Afghanistan during hostilities on or after September 11, 2001.
- Veterans of the armed forces of the United States who served in hostilities that occurred after February 28, 1961 as evidenced by receipt of an Armed Forces Expeditionary Medal, Navy Expeditionary Medal or a Marine Corps Expeditionary Medal.

These students must also:

- Establish eligibility by applying to New York State Higher Education Services Corporation (NYSHESC) at www.hesc.ny.gov.
- Be New York State residents.
- Be US Citizens or eligible non-citizens.
- Be matriculated full or part- time at an undergraduate or graduate degree-granting institution in New York State or in an approved vocational training program in New York State.
- Have applied for the Tuition Assistance Program for full-time undergraduate or graduate study.

Award Amounts

- For full-time study, a recipient shall receive an award of up to the full cost of undergraduate tuition for New York state residents at the State University of New York, or actual tuition charged, whichever is less. Full-time study is defined as twelve or more credits per semester (or the equivalent) at a degree-granting institution, or twenty-four or more hours per week in a vocational training program.
- For part-time study, awards will be prorated by credit hour. Part-time study is defined as at least three but fewer than twelve credits per semester (or the equivalent) at a degree-granting institution, or six to twenty-three hours per week in a vocational training program.

2026-2027 Awards

For the 2026-2027 academic year, awards are set at 98% of tuition or \$7,070 whichever is less. If a Tuition Assistance Program (TAP) award is also received, the combined academic year award cannot exceed tuition. Thus, the TAP award may be reduced accordingly.

Duration

Full-time Study

- Undergraduate Degree – Granting Programs – Awards are available for up to eight semesters (four years) of undergraduate study. Awards can be made available for up to ten semesters of undergraduate study for enrollment in an approved five-year program or for enrollment in an approved program of remedial study.
- Graduate Degree – Granting Programs – Awards are available for up to six semesters (three years) of graduate study.
- Vocational Training Programs – Awards are available for up to a maximum of four semesters (two years) of study in an approved vocational training program.

Part-time Study

- Undergraduate Degree – Granting Programs – Awards are available for up to the equivalent of eight semesters (four years) of full-time under-graduate study in a four-year program. Awards can be made available for up to the equivalent of ten semesters (five years) of full-time study for enrollment in an approved five-year undergraduate program which normally requires five academic years of full-time study.

- Graduate Degree – Granting Programs – Awards are available for up to the equivalent of six semesters (three years) of full-time graduate study.
- Vocational Training Programs – Awards are available for up to a maximum of eight semesters (four years) of part-time study in an approved vocational training program.

Approved programs are defined as undergraduate degree, graduate degree, diploma, and certificate programs at degree-granting institutions, or noncredit vocational training programs of at least 320 clock hours specifically approved by the New York State Division of Veterans' Affairs Bureau of Veterans Education.

Questions regarding eligible service or how to document service should be directed to the Certifying Veterans Official at the College or the HESC Scholarship Unit at 1-888-697-4372.

Undergraduate and Graduate Full-time & Part-time Study apply for payment by doing the following:

- Complete the FAFSA <https://studentaid.gov/h/apply-for-aid/fafsa> and the [TAP on the Web application](#).
- Complete and submit the [Veterans Tuition Award Application](#).
 - Be sure to print the Application Confirmation, sign and submit it, along with the required documentation, according to the instructions.

NOTE: A recipient is not required to submit another [Veterans Tuition Award Application](#) once awarded this scholarship, but must complete the FAFSA <https://studentaid.gov/h/apply-for-aid/fafsa> and the [TAP on the Web application](#) each year to receive payment.

All applications must be completed by June 30 of the academic year for which an award is sought.

Survivors' and Dependents' Educational Assistance Program – Chapter 35

Survivors' and Dependents' Educational Assistance is an educational benefit for eligible spouses and children of certain veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits. To be eligible for Survivors' and Dependents' Education Assistance you must be the son, daughter or spouse of:

- A veteran who died, or is permanently and totally disabled, as the result of a service-connected disability. The disability must have arisen out of active service in the Armed Forces.
- A veteran who died from any cause while such service-connected disability was in existence.
- A service member missing in action or captured in the line of duty by a hostile force.
- A service member forcibly detained or interned in the line of duty by a foreign government or power.
- A service member hospitalized or receiving outpatient care for a VA determined service-connected permanent and total disability may be eligible for DEA benefits (effective Dec. 23, 2006).

Spouses and surviving spouses have 10 years from the date that the VA establishes eligibility to use the benefit. Surviving spouses of veterans who died while on active duty have 20 years from the date of the veteran's death to use the benefit. Benefits can't be paid before December 10, 2004 for anyone whose 10 year period ended prior to that date. Children may use the benefit while they are between the ages of 18 and 26.

The amount that VA pays is based on the type of training program and training time (i.e. full-time, half-time, etc.). Benefits are paid monthly and in arrears. The VA pays \$1224 a month for full-time training or a full month at a college or university. If attendance is less than a month or less than full-time, payments are reduced proportionately.

Vocational Rehabilitation and Employment Program – Chapter 31 (VR&E)

The Vocational Rehabilitation and Employment (VR&E) Program is authorized by Congress under Title 38, Code of Federal Regulations, Chapter 31. It is sometimes referred to as the Chapter 31 program.

To receive an evaluation for VR&E services, a veteran must:

- Have received, or will receive, a discharge that is other than dishonorable.
- Have a service-connected disability rating of at least 10%.
- Submit a completed application for VR&E services.

The basic period of eligibility in which VR&E services may be used is 12 years from the latter of the following:

- Date of separation from active military service, or
- Date the veteran was first notified by VA of a service-connected disability rating.

A veteran who is eligible for an evaluation under Chapter 31 must complete an application and meet with a Vocational Rehabilitation Counselor (VRC). If the VRC determines that an employment handicap exists as a result of a service-connected disability, the veteran is found entitled to services. The VRC and the veteran will then continue counseling to select a track of services and jointly develop a plan to address the rehabilitation and employment needs of the veteran.

The Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with the U.S. Department of Veterans Affairs (VA) to assist VA students in funding tuition expenses.

Veterans are welcome at The College of Westchester, online and at our ground campus. We are a Yellow Ribbon participant, offering up to \$6,700 a school year in supplemental funding to those veterans or designated eligible transferee that qualify for the full Post-911 benefit. Visit <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/> for additional information on the Yellow Ribbon Program or other benefits. Also, for further information on what you specifically may qualify for based on length of service, please visit the VA website at www.va.gov.

Veterans Benefits and Transition Act of 2018

In accordance with Title 38 US Code 3679 subsection (e), the College of Westchester adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent nor delay the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the institution, including but not limited to access to classes, libraries, or other institutional facilities.

However, to qualify for this provision, such students may be required to:

- Produce the Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

CW Scholarships and Grants

CW Scholarships and Grants are awarded in the Admissions process. Students must maintain the appropriate cum gpa requirements. Should a student not maintain the appropriate cum gpa, the student will be placed on CW Aid Warning in the subsequent term, whereby the student will maintain the CW award in the CW Aid Warning period and at the end/completion of that warning period will be re-evaluated again for further consideration to maintain the award, or loss of the award. CW aid is paid out at the end of each term/semester. If the student does not complete the term/semester, the CW award is forfeited. Please see below for details on each award.

Matching Scholarships

Students who have received an approved outside scholarship are eligible to have their awards matched by The College of Westchester. Each matching scholarship may not exceed \$2,000 per year. If the approved outside scholarship is awarded each year, the matching scholarship will be credited to the student's account in the same year. If the approved outside scholarship is awarded in the first year only, the matching scholarship will be matched in the student's second year.

Joseph and Julia Sutkowski Memorial Scholarships

(Freshman and Sophomore only)

Students who have graduated from high school with an 80% or better cumulative grade average or who have completed a minimum of at least 12 credits at a prior college with a 3.0 or better GPA evidenced by an official transcript may be awarded up to \$5,000 per year. Students must maintain a 2.50 cumulative GPA at the end of each academic term/semester to receive subsequent awards.

Institutional Grants

The College makes available several institutional grants for new and continuing students. Grants are awarded based on financial need. Special consideration is given to students in critical need of assistance to continue their studies. Grants range up to \$5,000 per year. Awards are evaluated each year. Students must maintain a 2.0 cumulative GPA at the end of each academic term/semester to receive subsequent awards.

CW Program Grants

The College offers grants to students nearing the completion of their studies. These CW Program Grants are designed to reward students' persistence in their courses of study and provide financial support needed to complete their degree. Additional information on this grant is available from the office of Student Financial Assistance.

President's Scholarships

(Day Division only)

The President's Scholarships range up to half tuition for associate and bachelor's Degree programs. Scholarships are awarded to high school seniors who are accepted to begin studies at The College of Westchester in the fall immediately following high school graduation. Scholarships are awarded based on prior academic performance, future potential and financial need may be considered. Students may not use this scholarship with any other College of Westchester scholarship. Students must maintain a 2.5 cumulative GPA at the end of each academic term/semester to receive subsequent awards.

Achievement Award

This grant is awarded at the discretion of the Achievement Award Committee which carefully considers a student's academic promise and their financial need. Award amounts range up to \$8,000 per year. Students must maintain a 2.0 cumulative GPA at the end of each academic term/semester to receive subsequent awards.

CW School of Business Scholarship**CW School of Health Professions Scholarship****CW School of Information Technology Scholarship**

Each of the above Schools award scholarships ranging up to \$8,000 per year. Scholarships are awarded based on prior academic performance, future potential and financial need may be considered. Students may not use this scholarship with any other College of Westchester scholarship. Students must maintain a 2.5 cumulative GPA at the end of each academic term/semester to receive subsequent awards.

The CW Empower Award

(For High School Seniors)

This program provides scholarship funds to accepted first time freshman students based on both academic merit and financial need. The CW Empower Award applies to direct tuition charges not covered by Federal Pell and SEOG grants, New York State TAP and ETA grants or other outside grant funding. Eligible students must have earned a high school diploma with the required GPA and possess a Federal Student Aid Index (SAI) of 500 or lower in each award year. Students must be eligible for both Federal Pell and NYS TAP grants. (Residents outside of NY are not eligible) Students must maintain full time status and a cumulative GPA of 2.5 to avoid loss of eligibility. Other academic and financial eligibility requirements apply and are

detailed in The CW Empower Award Statement of Understanding and Agreement. For additional eligibility requirements, please contact the Office of Admissions.

The CW Inspire Award

This program provides tuition scholarship funds to accepted students based on both academic merit and financial need. The Award applies to direct tuition charges not covered by Federal Pell and SEOG grants, New York State TAP and ETA grants or other outside grant funding. Eligible students must have earned a high school diploma with the required GPA and possess a Federal Student Aid Index (SAI) of 500 or lower in each award year. Students must be eligible for both Federal Pell and NYS TAP grants. (Residents outside of NY are not eligible) The CW Inspire Award covers tuition only, books and fees are the responsibility of student. Students must maintain a cumulative GPA of 2.5 to avoid loss of eligibility. Other academic and financial eligibility requirements apply and are detailed in The CW Inspire Award Statement of Understanding and Agreement. For additional eligibility requirements, please contact the Office of Admissions.

Bridge Grant

The College makes available a limited number of Bridge Grants for re-enrolled or re-entering students who have financial needs and may have lost eligibility for other CW scholarships and grants due to GPA requirements. Bridge Grants are awarded for up to two semesters or four terms to allow time for students to improve their GPA and potentially regain eligibility for other CW merit and need-based awards. This will be a one-time opportunity for students. Grants range up to \$6,000 for the award year, or \$250 per credit for less than full time enrollment.

Transfer Scholarship

The College offers scholarships to students who transfer into CW with credits earned from prior colleges. Tuition scholarships range from 20 to 40 percent based on prior credits earned and cumulative grade point average. Scholarship percentage is applied to the remaining tuition balance after all eligible federal, state and third party grants and scholarships have been applied. Students must maintain a 2.50 cumulative GPA at the end of each academic term/semester in order to receive subsequent awards. (See GPA Requirements)

The College of Westchester Scholarship and Grant Requirements and Guidelines

- Students' awards are limited to actual charges at The College of Westchester after all other financial aid, grants and scholarships have been awarded.
- Most programs require that students apply for federal, state and other financial aid and awards are calculated after outside grants / scholarships have need applied.
- Students must maintain a specific minimum grade point average in order to receive the grant / scholarship in each subsequent semester.
- Certain awards may require that you reapply each year or semester.
- Most scholarships require that students maintain full time attendance.
- CW scholarships and grants are awarded on a per credit basis and applied to the student account at the conclusion of the semester / term.
- Except Empower Award, CW grants and scholarships are used toward tuition only and do not cover fees or textbooks/electronic media.
- In the event a student receives any increase in TAP, Federal PELL, FSEOG, FWS or outside scholarship, institutional grants may be reduced.
- If students leave before completion of the academic term, they may lose their CW scholarship/grant/award.

GPA Requirements

CW scholarship and grant recipients must maintain the required cumulative grade point average (GPA) as stated in the awards above. Grades/GPA are reviewed at the end of each semester/term. Recipients who fail to meet the minimum cumulative GPA will be given one additional semester (2 terms for Evening/Online) to achieve the required cumulative GPA. If the student does not achieve the GPA after this period, the student will automatically forfeit the scholarship/grant beginning with the subsequent semester/term. Students may appeal for reinstatement based on hardship circumstances.

Appeal of Loss of CW Scholarship/Grant

Below are some examples of reasons for an appeal request which may include, but are not limited to for an appeal to be considered and reviewed:

- Documented medical condition/serious illness/injury of student
- Death or serious illness or injury to an immediate family member
- Birth of the student's child
- Divorce/separation
- Military Service
- Student or family lives in an area that has been officially declared a National Disaster Area

Submission of a written appeal from the student must have all appropriate documentation to support the appeal. Appeals should be addressed to the VP of Student Services and Director of Student Financial Services. The student will be notified in writing of all appeal decisions. The decision of the appeal will be final.

The College of Westchester Charitable Foundation Scholarship

The College of Westchester Charitable Foundation (CWCF) is a 501(c) (3) non-profit charitable organization which awards scholarships to students who demonstrate academic promise. The Foundation annually invites CW students to submit application for consideration.

Other Scholarship Programs

Periodically the Student Financial Services Staff posts notices announcing corporate and community-based scholarship programs throughout the campus. Application information can be obtained at the Office of Student Financial Services. Students should contact the Director of Student Financial Services for further information.

CW Partners Recognition Award

The College of Westchester has selected specific area corporations, non-profits and community-based organizations as Official CW Partners. Employees of CW Partners may be eligible to receive up to 50% toward tuition and their immediate family members (spouses/dependent children) may be eligible to receive up to 25% toward tuition. This special CW Partners Recognition Award applies toward tuition balances, only after other external financial assistance are applied.

Awards are only effective for dates in which Official CW Partner Agreements are active and are not retroactive. This award cannot be combined with any other CW merit scholarship, and does not apply toward books/electronic media and fees or other expenses. The funds are distributed equally per credit at the end of each academic semester/term of enrollment and students must maintain a 2.0 or better cumulative grade point average at the end of each academic semester/term in order to receive subsequent awards. In the event a student receives any increase in NY State TAP, Federal PELL, FSEOG or outside scholarship, the CW Award may be reduced. If students leave before completion of the academic semester/term, they will lose their Award. Proof of employment may be required at the beginning of the enrollment and

each new award year. Continuing students should contact the Student Financial Assistance Office and prospective students should contact the Admissions Office for further details.

Company Tuition Reimbursement

Many students who attend college receive tuition reimbursement from their employers. Contact your supervisor or human resources department at your place of employment to determine if your company has such a plan. The Student Accounts Office will help you complete any required forms

Satisfactory Academic Progress & Pursuit Responsibilities (Federal)

Federal law and regulation require institutions of higher education to establish publish and enforce minimum academic standards for the continued receipt of Federal Title IV Financial Aid. Satisfactory Academic Progress (SAP) is measured by a qualitative standard, whereby students must maintain a minimum Grade Point Average (GPA), and a quantitative standard (pace), whereby students must earn a percentage of credits attempted (number of credits earned divided by number of credits attempted). Failure to maintain academic performance in compliance with these standards will result in academic action, including warning, probation and/or dismissal from the college. All grades earned in courses that apply towards fulfilling a student's program requirements must be included in SAP calculations. The Satisfactory Academic Policy is jointly administered by Academic Services and Student Financial Services, as well as communication regarding SAP status and appeal information (for Federal Title IV aid).

Note: The SAP Policy for Title IV aid recipients is the same for non-Title IV recipients.

Maximum Time Frame for Completion

Federal regulations require a maximum timeframe for completion of a degree or certificate program not to exceed 150% of the normal requirements of that program. All terms/semesters of the student's enrollment count when assessing the maximum timeframe even in terms/semesters in which the student did not receive federal financial aid funds. For Title IV federal financial aid purposes only, students receiving federal aid must complete their degrees/certificates within 150% of the normal time for completion. For example, a student may not attempt more than 180 credits to earn the 120 credits needed for the bachelor's degree, nor attempt no more than 99 credits to earn the 66 credits for the associate degree. All credits attempted are counted including change in majors, credits from other institutions and whether or not financial aid was received for credits taken. Students who have attempted credits exceeding the 150% maximum will be denied financial aid.

Transfer Credits

Transfer credits that are accepted toward any certificate or degree will be counted toward pace as both credits attempted and earned for Satisfactory Academic Progress (SAP) evaluation.

Repeat Policy

Repeated courses are permitted. The passed class is used in the GPA calculation. If a student fails a class and repeats the class and fails a 2nd time, then repeats and passes the class the 3rd time – 1 failed class and the passed class are used in the GPA calculation, only 1 "F" grade would be forgiven. All repeated subsequent courses count towards attempted credits.

Foundations Courses

Grades from Foundations of Communications and Foundations of Math are not calculated into the cumulative GPA but are included in the quantitative/pace portion of SAP.

Change of Major

Students may change their major/program during their enrollment at the College. They must meet with an academic advisor and Student Financial Services to discuss this option further to ensure the change is feasible. All attempted credits and grades from the prior academic program will be reviewed and only those credits that are applicable to the new program change will be calculated into the students Standard of Academic Progress (SAP). A change of major may result in extended graduation date and/or impact financial aid eligibility.

Evaluation of Academic Progress for Federal Title IV Recipients

To assess continued Federal Title IV financial aid eligibility, students' records are reviewed at the end of each payment period. For Day Division, at the end of each 15-week semester, for Evening Division and Online Division, at the end of each 8-week term. The SAP policy is applied consistently for all students both full time and part time.

Please see the chart below for Standards of Academic Progress to maintain Federal Title IV Eligibility.

Associate Degree (66 credits)			Bachelor Degree (120 credits)			Certificate Program (36 credits)			Certificate Program (48 credits)		
Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)	Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)	Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)	Credits Attempted	Minimum Cumulative GPA required	Minimum Pace (quantitative component)
0-6	0.00	0%	0-6	0.00	0%	0-6	0.00	0%	0-6	0.00	0%
7-15	0.80	30%	7-15	0.80	30%	7-15	1.25	30%	7-15	1.25	30%
16-30	1.25	42%	16-30	1.25	42%	16-30	1.50	42%	16-30	1.50	42%
31-45	1.50	50%	31-45	1.50	50%	31-45	2.00	67%	31-45	1.80	67%
46-60	1.80	67%	46-60	1.80	67%	46-54	2.00	67%	46-60	2.00	67%
61-75	2.00	67%	61-75	2.00	67%				61-72	2.00	67%
76-99	2.00	67%	76-120	2.00	67%						

Financial Aid Warning

Should a student not meet SAP standards at the end of a term/semester, as stated in the above chart, will automatically go on Financial Aid Warning and remain eligible for Title IV Federal aid during the Financial Aid Warning period. No appeal or other action is required. Students must maintain the minimum standards by the end of the financial aid warning period (one semester or term) in order not to jeopardize future Federal Title IV funding. The Student Financial Services Office notifies students if they are placed on Financial Aid Warning status.

Loss of Federal Title IV Eligibility

Students who do not meet the Satisfactory Academic Progress (SAP) Standards for Financial Aid eligibility as of the end of the SAP Warning period will be ineligible for financial aid until they are again in full compliance with the SAP policy for Federal Title IV Aid. Students are notified by the Office of Student Financial Services of loss of Federal Title IV eligibility. Students who are dismissed or suspended from The College of Westchester for any reason are ineligible to receive financial aid.

Financial Aid Probation/Appeal

A student who subsequently does not achieve the minimum academic standards after the Financial Aid Warning period may appeal. Financial Aid Probation requires an approved written appeal from the student to the Director of Student Financial Services. The student may continue to receive Federal Title IV assistance for one payment period. Only one SAP appeal per student is permitted.

Some examples of reasons below for such a request may include, but are not limited to:

- Medical Condition/Serious illness/injury of student
- Death or serious illness or injury to an immediate family member
- Birth of the student's child
- Divorce/Separation
- Military Service
- Student or family lives in an area that has been officially declared a National Disaster Area`

A written letter of appeal must be submitted by the student to the Director of Student Financial Services for review.

- The appeal letter must explain in detail the reason(s) for not meeting the standards for academic progress.

- The steps the student plans to take to correct his/her academic progress deficiencies.
- List in detail any extenuating circumstance(s) of which CW should be aware.
- Appeals must be submitted and approved prior to the beginning of the semester for which the student is appealing to receive financial aid.
- The student will be provided written notification of the decision of the appeal from the Director of Student Financial Services. **Appeal decisions are considered final.**

An academic plan may be appropriate for a student who may require more time to be in compliance. Academic plans are developed on a case-by-case basis so that if the student appropriately follows the academic plan, the student will be meeting SAP standards by a specific point in time.

Regaining Federal Title IV Eligibility

If an appeal is not approved, a student may regain eligibility by meeting the standards through academic work in future semesters/terms. Students should be prepared with other resources to pay all educational expenses. If during this time the student regains SAP, the Director of Student Financial Services may reinstate financial aid upon final review. It is the student's responsibility to request a review of SAP to regain financial aid eligibility. Please be advised this will only make students eligible for future aid once reinstated. It is not retroactive.

Impact of Grades on SAP Eligibility for Federal Title IV Aid

Grade	Impact on Grade Point Average	Impact on Pace
A	Positive	Credits counted as attempted/earned
A-	Positive	Credits counted as attempted/earned
B+	Positive	Credits counted as attempted/earned
B	Positive	Credits counted as attempted/earned
C+	Positive	Credits counted as attempted/earned
C	Positive	Credits counted as attempted/earned
D	Minimum passing grade	Credits counted as attempted/earned
FR	Positive	Credits counted as attempted/earned
F	Negative	Credits counted as attempted/ not earned
UF	Negative	Credits counted as attempted/ not earned
AUD	No impact	No impact
CR	No impact	Credits counted as attempted/earned
DP	No impact	No impact
EX	No impact	No impact
Fail	No impact	Credits counted as attempted/ not earned
I	No impact	Credits counted as attempted/ not earned
IC	No impact	Credits counted as attempted/earned
INC	No impact	Credits counted as attempted/ not earned
NC	No impact	Credits counted as attempted/ not earned
P	No impact	Credits counted as attempted/earned
Pass	No impact	Credits counted as attempted/earned
S	No impact	Credits counted as attempted/earned
TO	No impact	No impact
TR	No impact	Credits counted as attempted/earned
U	No impact	Credits counted as attempted/ not earned
WD	No impact	Credits counted as attempted/ not earned
Z	No impact	Credits counted as attempted/ not earned

Satisfactory Academic Progress & Pursuit Responsibilities of TAP Recipients (State)

For financial aid purposes, good academic standing consists of two elements: satisfactory academic progress and pursuit of program. Satisfactory academic progress is a measure of the student's achievement, of earning credits toward a degree or certificate with a specified grade point average. Pursuit of a program is a measure of the student's effort to complete a program. TAP payments will be suspended for any student who fails to maintain good academic standing.

Associate Degree and Certificate Programs/Semester Calendar (2006 Standards) – applies to student first receiving aid in 2007-08 through and including 2009-10:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth
A student must accrue at least this many credits	0	3	9	18	30	45
With at least this grade point average	0	0.5	.75	1.3	2.0	2.0

Bachelor's Degree/Semester Calendar (2006 Standards) - applies to student first receiving aid in 2007-08 through and including 2009-10:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Tenth
A student must have accrued at least this many credits	0	3	9	21	33	45	60	75	90	105
With at least this grade point average	0	1.1	1.2	1.3	2.0	2.0	2.0	2.0	2.0	2.0

Associate Degree and Certificate Programs/Semester Calendar (New Standards) – applies to student's first receiving aid in 2010-11 and thereafter:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth
A student must accrue at least this many credits	0	6	15	27	39	51
With at least this grade point average	0	1.3	1.5	1.8	2.0	2.0

Bachelor's Degree/Semester Calendar (New Standards) – applies to student's first receiving aid in 2010-11 and thereafter:

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Tenth
A student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With at least this grade point average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0

Effective for 2015-16, students who are disabled as defined by the Americans with Disability Act of 1990, first receiving aid in 2010-11 and thereafter, must meet the new standards of Satisfactory Academic Progress (SAP).

Program: Baccalaureate Program

Calendar: Semester 2015-16 and thereafter (ADA Part-time students)

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Tenth
A student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With at least this grade point average	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0

Program: Associate Program

Calendar: Semester 2015-16 and thereafter (ADA Part-time students)

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth
A student must have accrued at least this many credits	0	3	9	18	30	42	51	60
With at least this grade point average	0	1.3	1.5	1.8	2.0	2.0	2.0	2.0

ADA payment will be made for semester schools for student taking 3-11 credits as shown below:

Points Accrual for Part-time ADA Payments –
Semester Schools

Credits	Percent of Full Award	Points Accrued
3	25.00%	1.5
4	33.34%	2
5	41.67%	2.5
6	50.00%	3
7	58.34%	3.5
8	66.67%	4
9	75.00%	4.5
10	83.34%	5
11	91.67%	5.5

Program Pursuit

To remain eligible for State student financial assistance, a student must remain in good academic standing. Two elements make up good academic standing: making satisfactory academic progress toward a degree and pursuing the program of study.

Program pursuit is defined in regulations as completing – getting a grade in – a percentage of the minimum full-time course load in each term an award is received. The percentage, as specified in regulations, begins at 50 percent of the minimum full-time course load in each term of the first year an award is received, to 75 percent in each term of the second year an award is received, to 100 percent in each term of the third year an award is received and thereafter.

Pursuit is an effort or completion requirement rather than an achievement requirement, so courses in which a student receives either passing or failing grades can be used to satisfy the pursuit requirement. Thus, grades of A through F and any other grade that indicates the student completed the course and all necessary assignments (e.g., P, S, U, R) are acceptable to meet the pursuit requirement. W grades or any grade which indicates the student failed to complete the course or assignments cannot be used to satisfy the pursuit requirement. Incomplete (I) grades can be used to meet the pursuit requirement providing college policy requires the grade to be resolved to a passing or failing grade no later than the end of the subsequent term.

Grades earned in remedial courses as well as credit-bearing courses can be included in meeting the pursuit requirement.

TAP WAIVER

Waiver requirement of good academic standing by Higher Education Services Corporation (HESC) for Tuition Assistance Program (TAP)

An undergraduate student receiving TAP assistance may receive a one-time waiver of the requirement that the student remain in good academic standing during his or her undergraduate career. "Good academic standing" involves making sufficient progress towards the degree. This entails passing a specific number of courses or accumulating enough credits (usually a minimum of twelve) each semester to earn a degree in a timely manner. A student who loses good academic standing in one semester is not eligible for a TAP grant in the following semester, during which the student is expected to make up the academic deficiency. If the student successfully makes up the academic deficiency during that following semester, they will regain eligibility for TAP grants in future semesters.

A waiver allows the student to receive a TAP grant normally disallowed during the semester in which the student is making up the academic deficiency.

The Financial Aid Office at CW has established the following criteria for granting such a waiver to a student who has previously been in good academic standing:

- 1) A student takes a medical leave of absence.
- 2) A death occurs in the student's family
- 3) Other extenuating circumstances

A waiver may be granted only upon presentation of proper documentation of the student's predicament, and after a discussion between the student and the TAP Certifying Officer at CW. The TAP Certifying Officer must in turn document the circumstances in which the waiver is granted. This information will be kept in the student's file.

Disbursement of Student Aid

It is our business practice that we treat student aid that has been approved as advanced credit for purposes of benefiting the student so that there is no impact on the student. Approved aid is considered "to the good" and is treated as either a credit or expected aid that is/will be credited to the student account. The benefit to the student is never withheld. This will allow, in the event a student is seeking additional funds for educational expenses, the ability for the student to secure and receive those funds even if the aid has not been fully disbursed to the student's account. CW will grant the credit to the student before CW gets fully reimbursed. If CW is in error on any form of aid that CW incorrectly awarded, CW will absorb that cost, the student would not be held liable.

Student financial aid will be disbursed to the student's account and be credited toward the student tuition bill. An email will be sent to the student's CW email address notifying the student that their student aid has been disbursed to their student account. The method and time of disbursement varies depending on the type of financial aid that as student is receiving. Financial aid funds will not be released until the students' enrollment can be verified by the Office of Student Financial Services and all fund requirements are met. Below is the annual announcement that is made to our students indicating email notification:

Funds are disbursed to the school via EFT, except for some outside agency payments.

CW notifies students of disbursements of financial aid funds via email to the student's CW email address. Students are also able to view disbursement notifications online on the CW Everywhere app. In addition, upon request from the student, the student may request a paper copy.

Disbursement of books and supplies for Title IV eligible students

To help ease the burden of purchasing course materials required at the start of each term, all program materials, i.e., textbooks, lab manuals, and e-books, access codes and digital materials, and other course-related supplies are directly charged to the student's account. This will ensure that students have the required course materials on the first day of class. Students have the option to opt-out of way the institution provides for the student to obtain books and supplies under this paragraph **34 CFR 668.164(m); 34 CFR 668.16(h); 34 CFR 668.42; 34 CFR 668.165(a) (1); 34 CFR 668.164(c) (2).**

Please refer to the schedule of Disbursement of Student Aid at CW below:

Approved Federal Direct Loans

Day Division Fall 2026, Winter 2027 and Spring 2027

Semester	Anticipated Date of Disbursement
Fall 2026 Semester (09/08/2026-12/23/2026)	09/10/2026
Winter 2027 Semester (01/4/2027-04/22/2027)	01/05/2027
Spring 2027 Semester (05/3/2027-08/19/2027)	05/04/2027

Evening/Online Division Summer 2026, Fall Terms I/II 2026; Winter Terms I /II 2027 & Spring Terms I/II 2027

Term	Anticipated Date of Disbursement
Summer Term 2026 (07/13/2026-09/03/2026)	07/15/2026
Fall Term I 2026 (09/08/2026-10/27/2026)	09/10/2026
Fall Term II 2026 (11/04/2026-12/23/2026)	11/05/2026
Winter Term I 2027 (01/04/2027-02/23/2027)	01/05/2027
Winter Term II 2027 (03/03/2027-04/22/2027)	03/04/2027
Spring Term I 2027 (05/03/2027-06/22/2027)	05/04/2027
Spring Term II 2027 (06/30/2027-8/19/2027)	07/01/2027

Approved Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG)

Day Division Fall 2026, Winter 2027 and Spring 2027

Semester	Anticipated Date of Disbursement
Fall 2026 Semester (09/08/2026-12/23/2026)	09/21/2026
Winter 2027 Semester (01/4/2027-04/22/2027)	01/18/2027
Spring 2027 Semester (05/3/2027-08/19/2027)	05/15/2027

Evening/Online Division Summer 2026, Fall Terms I/II 2026; Winter Terms I /II 2027 & Spring Terms I/II 2027

Term	Anticipated Date of Disbursement
Summer Term 2026 (07/13/2026-09/03/2026)	07/27/2026
Fall Term I 2026 (09/08/2026-10/27/2026)	09/21/2026
Fall Term II 2026 (11/04/2026-12/23/2026)	11/16/2026
Winter Term I 2027 (01/04/2027-02/23/2027)	01/18/2027
Winter Term II 2027 (03/03/2027-04/22/2027)	03/14/2027
Spring Term I 2027 (05/03/2027-06/22/2027)	05/16/2027
Spring Term II 2027 (06/30/2027-8/19/2027)	07/11/2027

Approved CW Scholarships and Grants

Day Division Fall 2026, Winter 2027 and Spring 2027

Semester	Anticipated Date of Disbursement
Fall 2026 Semester (09/08/2026-12/23/2026)	12/23/2026
Winter 2027 Semester (01/4/2027-04/22/2027)	04/22/2027
Spring 2027 Semester (05/3/2027-08/19/2027)	08/19/2027

Evening/Online Division Summer 2026, Fall Terms I/II 2026; Winter Terms I /II 2027 & Spring Terms I/II 2027

Term	Anticipated Date of Disbursement
Summer Term 2026 (07/13/2026-09/03/2026)	09/03/2026
Fall Term I 2026 (09/08/2026-10/27/2026)	10/27/2026
Fall Term II 2026 (11/04/2026-12/23/2026)	12/23/2026
Winter Term I 2027 (01/04/2027-02/23/2027)	02/23/2027
Winter Term II 2027 (03/03/2027-04/22/2027)	04/22/2027
Spring Term I 2027 (05/03/2027-06/22/2027)	06/22/2027
Spring Term II 2027 (06/30/2027-8/19/2027)	08/19/2027

Electronic Notification

The College of Westchester's Student Financial Assistance Office will use electronic notification for any official correspondence regarding financial aid. All financial aid applicants must check their email address, well as texting, frequently for financial aid correspondence. Once the registered student has received a user id and password for My CW, the student may view financial aid status and other financial aid information at any time by logging onto the Student Self-Service Tab at <https://success.cw.edu/StuSelfService/ssmain.aspx>. To receive a paper copy, please contact the Office of Student Financial Services at 914.831.0473, or submit your request in writing to:

The College of Westchester
Attn: Student Financial Services
325 Central Avenue
White Plains, New York 10606

Voter Registration Information

In order to register to vote in New York State you must:

- be a United States citizen
- be 18 years old by the date of the election in which you want to vote
- live at your present address at least 30 days before an election
- not be incarcerated or on parole for a felony conviction
- not claim the right to vote elsewhere

For more information about registering to vote, please visit the State of New York Board of Elections website at <http://www.elections.ny.gov/>

CW Payment Options/Methods

Checks and Money Orders

Please make checks and money orders payable in U.S. dollars to: **The College of Westchester, Inc.**
Please include the student identification number on the check or money order. Checks returned to CW unpaid by the account of the payee will result in an automatic \$30 handling fee. The student is expected to present payment in full for the amount of the check plus the \$30 fee. You may bring the payment into the Student Financial Services Office or you may mail to:

The College of Westchester
325 Central Avenue
White Plains, NY 10606
Attention: Student Accounts

Credit/Debit Card Payments

We accept VISA, MasterCard, American Express and Discover Card. Students may make payment in person, via the telephone. Student portal is also an option, but student must be enrolled at the College.

Pay by the Semester/Term

Payment is due on or before the first day of each semester/term

Pay Monthly

Monthly payment plans must be set up with the Student Accounts Office, please contact directly at 914.831.0421.

Resources and Helpful Websites

CW Federal School Code for Title IV Financial Aid/FAFSA: 005208

CW New York State School Codes for NY State Financial Aid/TAP:

- **7121** Associate Program **Evening/Online College**
- **7124** Associate Program **Day College**
- **6124** Bachelor Program **Day College**
- **6121** Bachelor Program **Evening/Online College**

Resources for Websites:

Federal FSA ID website	https://studentaid.gov/fsa-id/create-account/launch
Free Application for Federal Student Aid (FAFSA)	https://studentaid.gov/h/apply-for-aid/fafsa
Federal Student Aid on the Web	https://studentaid.gov/
NYSHESC Website (TAP)	www.hesc.ny.gov
New York State Education Department	www.highered.nysed.gov
Federal Student Loans	https://studentaid.gov/h/manage-loans
Student Costs and Loan Payment Calculator	www.finaid.org/calculators
FinAid (comprehensive source of financial aid information)	www.finaid.org
National Center for Education Statistics (NCES)	https://nces.ed.gov/collegenavigator/

Veterans:

U.S. Department of Veterans Affairs Website	www.va.gov
U.S. Department of Veterans Affairs phone	1-800-827-1000
CW Veterans Certifying Official phone	914-831-0403 or 1-800-333-4924, ext 403
CW Veterans Certifying Official email address	cwveterans@cw.edu

Federal Student Aid Information Center:

1.800.4.FED.AID (1.800.433.3243)
(TTY 1.800.730.8913)

Borrower Services at the Direct Loan Servicing Center

1.800.848.0979 (TTY 1.800.848.0983)

New York State Higher Education Services Corporation (NYSHESC)

1.888.697.4372

The College of Westchester Library

The College of Westchester Library compiles a list of scholarships of interest to students at the College. To find the most recent scholarship opportunities, go to <http://library.cw.edu>, look under Resources tab and click Student Resources.

Fastweb

A leading scholarship search provider for students. Fastweb also provides current news on financial aid, scholarships, college, jobs and internships. Fastweb serves a national population of students, parents, scholarship providers and educators. For more information visit them at www.fastweb.com

Glossary of Terms for Financial Aid Offers

Financial Aid Offer – A financial aid offer is a document sent by a postsecondary institution to a student that outlines the amounts and details of the financial aid being offered to the student, which may include scholarships, grants, loans, employment, or other forms of financial assistance to pay for college expenses. Sometimes schools refer to these as financial aid “awards”, although this term is outdated.

Cost of Attendance – The Cost of Attendance consists of the sum of educational costs payable to the school (also referred to as direct or billable costs) and costs paid to others (or indirect, non-billable or discretionary) costs. The Cost of attendance represents the highest dollar amount of financial aid a student can receive during an award year.

Cost Paid to Others - Costs paid to others (also referred to as indirect, non-billable, or additional costs), are other expenses not paid directly to the school, but associated with receiving an education. These expenses are estimated by the school and may differ from student to student based on their individual circumstances. These expenses may include books, course materials, supplies, equipment, transportation and parking, personal expenses, childcare costs, computer costs, disability expenses, licensure expenses and off-campus rent and food.

Cost Payable to the School - Costs Payable to the school (also referred to as direct or billable costs) generally include tuition, fees, housing, and meals/food (for students residing on campus), health insurance (if minimum insurance coverage is not documented), or any other expenses paid to the school for enrollment.

Educational Loan - Money borrowed from the federal government, a college or university, or a private source like a bank or financial institution to pay for educational expenses and must be paid back with interest.

Enrollment Status - The number of credits, clock hours, or classes the student is enrolled in, or whether they have withdrawn, graduated, etc. Enrollment status affects eligibility for and the amount of financial aid a student may receive. It also affects when student loans enter repayment status.

Enhanced Tuition Award (ETA) New York State – provides students from families earning \$125,000 or less to receive up to \$6,000 toward tuition costs.

Federal Direct Subsidized Student Loan - A Direct Subsidized Loan is an undergraduate federal student loan based on financial need and offers students a reduced, fixed interest rate and flexible repayment terms. Interest is subsidized, meaning it does not accrue to the borrower, while in an in-school, grace, or deferment period. Annual and aggregate limits apply.

Federal Direct Unsubsidized Student Loan - An unsubsidized loan offers students a fixed interest rate and flexible repayment terms. It is not based on financial need. Interest begins to accrue when the loan is disbursed and can be paid while the student is enrolled or when loan repayment begins. Annual and aggregate limits apply.

Federal Direct Parent PLUS Loan - Direct Parent PLUS Loans are federal loans that parents of dependent undergraduate students can use to help pay for education expenses. Parents must pass a credit check for adverse credit history to qualify for PLUS loans.

Federal Pell Grant - The Pell Grant is a federal grant program designed to assist undergraduate students in low- and moderate-income households to pay for college. The award amount is based on the cost of the institution, SAI, and enrollment status, and is subject to an aggregate limit.

Federal Supplemental Educational Opportunity Grant (FSEOG) - A federal grant provided by the institution to qualified undergraduate students who demonstrate exceptional financial need and does not need to be repaid. The amount of funding from this program varies by institution.

Federal Work Study (FWS) - Federal Work-Study provides funding for part-time jobs for undergraduate and graduate students with financial need. Unlike grants and loans, FWS is paid to students as they earn the funds by working.

Grants & Scholarships - Any money provided to students that does not have to be repaid. They can be called grants, scholarships, tuition remissions, gift aid, or tuition waivers. Grants and scholarships are provided based on many different factors.

Need - The student's Cost of Attendance minus their Student Aid Index.

Need-based Aid - Financial assistance provided to students based on their financial situation, determined by completing the FAFSA. Need-based financial aid can take different forms, including grants, scholarships, work-study programs, and low-interest loans, like the federal direct subsidized loan.

Net Price - The difference between the cost of attendance and all grants and scholarships. Net price reflects what the student is expected to pay for their education on their own and can be covered through a variety of sources, including savings, student employment, institutional payment plans, or education loans.

New York State Tuition Assistance Program (TAP) - provides grants ranging from \$1000 to \$5,665 a year to students to assist them in paying tuition. The TAP program is administered by the NY State Higher Education Services Corporation (HESC). To apply you must complete a FAFSA and a TAP application.

Other Funding Options - Funding options outside of grants and scholarships that a student and their family may use to pay any remaining costs or expenses. This may include loans, student employment, institutional payment plans, or personal savings.

Part-Time TAP - Part-Time TAP is a program from New York State that allows for partial TAP payments for students taking 6 to 11 credits. To apply you must complete a FAFSA and a TAP application.

Professional Judgement - When there are unusual situations or circumstances that impact a student's federal student aid eligibility, federal regulations give a financial aid administrator discretion or professional judgement on a case-by-case basis and with adequate documentation to make adjustments on the data elements on the Free Application for Federal Student Aid (FAFSA®) form that impact a student's Expected Family Contribution (EFC) to gain a more accurate assessment of a student's family's ability to contribute to the cost of a student's education. The Department of Education does not have the authority to override a school's professional judgment decision.

Student Aid Index (SAI) - The SAI is the eligibility index used to determine your eligibility for federal, and in some instances, state and institutional need-based student financial aid. Generally, students with a higher SAI are eligible for less need-based financial aid. It is based upon the information provided by the student and their family on the FAFSA.

Senator José Peralta New York State DREAM Act - gives undocumented and other students access to New York State-administered student financial aid to support their higher education costs. Students eligible to apply for financial aid through the NYS Dream Act must also complete an application for each program they are interested in obtaining aid from.

Verification - A federally mandated process to confirm the accuracy of data provided by selected applicants on the FAFSA. To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and/or financial aid offers.

Visit the [Department of Education's website](#) for more information on the types of Federal Student Aid.

Visit [NY State Higher Education Services Corporation](#) for more information on the types of NY State Financial aid.

Visit CW College Catalog here for more information <https://www.cw.edu/catalogs-documents-forms>

Other Helpful Information

Student Loan Entrance Guide: [Student Loan Entrance Counseling Guide FSA.pdf](#)

Student Loan Exit Guide: [Student Loan Exit Guide.pdf](#)

FSA Glossary of FA Acronyms and Terms: <https://studentaid.gov/help-center/answers/topic/glossary/articles>