

How is my eligibility for financial aid determined?

The college assigns every student a cost of attendance budget which includes expenses directly related to college attendance (tuition, fees, books, supplies and transportation) along with indirect costs (rent, food and personal expenses). You should remember that the only part of the cost of attendance that you pay directly to the college is tuition and fees. The other costs are those that you manage from a combination of financial aid and your own financial resources.

When your FAFSA is processed, your information is analyzed using a formula that calculates an Expected Family Contribution (or EFC). The EFC is a number that represents an amount that you and your family are expected to contribute towards your education. The Financial Aid Office factors your yearly cost of attendance against your EFC and uses the difference to determine the maximum amount of financial aid you may receive.

Learn more about the various financial aid programs and how your eligibility for them is determined by visiting us online at: <http://www.bmcc.cuny.edu/finaid/>

What about Scholarships?

BMCC Fund Inc. Scholarship is a general scholarship awarded each year to continuing full-time and part-time students who demonstrate high levels of academic performance and financial need. Applications are available early in the Spring semester and must be submitted with all required documentation by the official deadline.

BMCC Out In Two Scholarship is awarded to students who intend to complete their associate degree in 4 consecutive semesters. Students may apply after having completed at least 12 credits in their first semester with a 3.0 GPA.

BMCC offers more scholarships than any other CUNY college. Visit our "Scholarships & Awards" page at: <http://www.bmcc.cuny.edu/scholarships> to learn about these and other scholarship opportunities and to conduct your own free scholarship searches.

Financial Aid Office Hours**

Monday.....	9am - 5pm
Tuesday.....	*9am - 7pm
Wednesday.....	*9am - 7pm
Thursday.....	9am - 5pm
Friday.....	9am - 5pm

**Evening hours apply only when classes are in session*

***Check with FAO for summer hours, June - August*

Financial Aid Web Lab, Room N-764

Monday - Thursday.....	10am - 6pm
Friday.....	9am - 5pm

Web Addresses

BMCC Office of Financial Aid
<http://www.bmcc.cuny.edu/finaid/>

FAFSA on the Web
<http://www.fafsa.gov>

Federal Student Aid Pin Website
<http://www.pin.ed.gov>

Direct Loan Entrance Counseling
<https://studentloans.gov>

TAP on the Web
<https://www.tapweb.org/totw>

TuitionPay Plan
<http://www.tuitionpay.com/cuny>

Useful Telephone Numbers

FAFSA Processing Status.....	800-433-3243
Request Student Aid Report.....	800-433-3243
NYS TAP Processing.....	888-697-4372
Direct Loan Servicing.....	800-848-0979
HESC Loan Default.....	800-666-0991
TuitionPay Plan.....	866-267-2869
Selective Service.....	847-688-6888
Internal Revenue Service.....	800-908-9946

BMCC Telephone Numbers

Admissions.....	212-220-1265
Bursar.....	212-220-1300
Registrar.....	212-220-1290
Federal Work-Study.....	212-220-1430



Borough of Manhattan Community College
199 Chambers Street
New York, NY 10007

Information Guide

Apply For Financial Aid In 6 Easy Steps

2012-13 academic year



Office of Financial Aid
Room N-340

Phone: 212-220-1430

Fax: 212-220-2368

<http://www.bmcc.cuny.edu/finaid>



SIX EASY STEPS

for fast, accurate online filing:

1 File 2011 Income Tax Returns*

- ✓ You and your spouse (if married) or parents (if you are dependent) should file 2011 tax returns electronically, if possible
- ✓ Wait 2-3 weeks, then proceed to Step 2 (if you are a paper filer, wait 8 weeks before continuing)
- ✓ If you (or your parents or spouse) have already filed (or are not required to file) 2011 taxes, go right to Step 2

***New for 2012-13:** Income tax data reported on your application should come directly from the IRS. For this to happen, your 2011 income tax forms must be processed by the IRS before you complete your FAFSA-on-the-Web (FOTW) in Step 4. When you file your FAFSA, you will be prompted (if eligible) to use the **IRS Data Retrieval Tool** to import your & your parents' (if required) income information directly from IRS records to your application.

2 Collect these items & documents:

- ✓ Your social security number
- ✓ Social security numbers and dates of birth for your parents
- ✓ Copies of 2011 tax returns (with W-2s) for you & your spouse (if married) or parents (if you are dependent) for reference when using IRS Data Retrieval Tool (see Step 4 below)
- ✓ Bank, stock, real estate and business records (if applicable) for you & your parents
- ✓ Your alien registration number (if you are not a US citizen)

3 Get Federal PINs for you & one of your parents (if you are dependent)

- ✓ Request Federal PINs at: <http://www.pin.ed.gov>
- ✓ You will receive and be able to use your PINs immediately
- ✓ PINs are your and your parents' electronic signatures for web applications
- ✓ Save your PINs - you will need to use them every year

4 File FAFSA-on-the-Web (FOTW) at: <http://www.fafsa.gov>

- ✓ FAFSA (Free Application for Federal Student Aid) is used for Federal Pell Grant, Work-Study, SEOG & Student Loans
- ✓ Use information collected in **Steps 2 & 3** to complete FOTW (use FOTW worksheet to organize the information)
- ✓ Select "Start Here" from the homepage menu & choose "2012-2013 FAFSA" from the application choices
- ✓ Use the **IRS Data Retrieval option** (if eligible) to import 2011 IRS income data automatically to the FAFSA
- ✓ When prompted, sign the application with your PIN(s) — If you don't use a PIN, print and mail a "Signature Page"
- ✓ BMCC's Federal School Code = **002691**
- ✓ Print your FAFSA data & the Confirmation Page for your records - this is proof you have submitted your FAFSA successfully
- ✓ Look for "Optional Feature — Start your state application" on the Confirmation Page to go to TAP-on-the-Web

5 File TAP-on-the-Web (TOTW)

- ✓ TAP (Tuition Assistance Program) gives New York State-funded full-time & part-time tuition assistance awards
- ✓ Review and correct the pre-printed answers on your TOTW application and answer any questions that are missing
- ✓ BMCC's TAP school code = **1404**
- ✓ Your & your parents' federal PINs (or Signature Page if you didn't use a PIN) serve as the signatures for TOTW
- ✓ If you missed the link for TOTW (see step 4 above), you will receive an e-mail reminder from New York State to file TOTW at: <http://www.hesc.org>

6 Check your FOTW & TOTW Responses

- ✓ If you provided an email address on your FOTW, you will receive an electronic response (called a Student Aid Report) in 3-5 days
- ✓ If there are errors, you will receive a request for more information by mail or email in 2-3 weeks
- ✓ You will receive a TAP award notification by email in 3-4 weeks

- ✓ After filing a FAFSA, use your PIN at any time to check your application status, obtain a copy of your Student Aid Report or make corrections to your FAFSA application data at: <http://www.fafsa.gov>
- ✓ Check your TAP status or make corrections at: <http://www.hesc.org>
- ✓ Respond to any requests for additional information from the Financial Aid Office - most delays in processing come from delayed responses
- ✓ After registering for classes, check your financial aid award status on **PANTHER**, the college's online student information system at: <http://www.bmcc.cuny.edu>

FINANCIAL AID PROGRAMS

Federal Pell Grant may pay your tuition, or help you purchase books, supplies and transportation. Award amounts range from \$277.50 to \$2,775.00 per semester.

Federal Supplemental Educational Opportunity Grant (FSEOG) is given to students who show exceptional financial need.

Tuition Assistance Program (TAP) helps eligible full-time and part-time students meet tuition costs. TAP is paid directly to the College for tuition only. Award amounts can range from \$250 to \$1,950 per semester.

Aid for Part-Time Study (APTS) helps pay tuition for students pursuing a degree part-time. Award amounts vary each year but generally cover only a portion of your part-time tuition.

College Discovery (CD) is a special program that pays the school fees for eligible students and provides them with a book allowance.

Federal Work-Study (FWS) is money earned from a job obtained through the Financial Aid Office.

Federal Perkins Loan is a low interest (5%) loan awarded by the college that must be repaid. Loan amounts range from \$1,500 to 2,000 per year.

Federal Direct Loans (Subsidized, Unsubsidized & PLUS) provide low interest loans to you or your parents to help you pay for college. The college determines your eligibility, calculates the loan amount and disburses the money. You must repay your Direct Loan to the U.S. Department of Education after you finish your education.