

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 such as tuition, fees, books, supplies and transportation along with indirect costs such as 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.

When your FAFSA is processed, your information is analyzed using a standard 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 how your eligibility for financial aid is determined by visiting the "Financial Aid 101" pages of our website 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.

Peter F. Vallone Academic Scholarship was created by the New York City Council to recognize graduates of New York City high schools who attained a "B" or higher average and successfully completed at least 12 CPI courses.

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 - 12n

Web Addresses

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

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

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

Direct Loan Entrance Counseling
<http://www.dl.ed.gov>

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

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

Useful Telephone Numbers

FAFSA Application Processing Status.....	800-433-3243
Duplicate Student Aid Report Request...	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.....	800-829-1040

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 5 Easy Steps



Office of Financial Aid
Room N-340
Phone: 212-220-1430
Fax: 212-220-2368

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



FIVE EASY STEPS

for fast, accurate online filing:

1 Collect these items & documents:

- ✓ Your social security number
- ✓ Social security numbers and dates of birth for your parents
- ✓ 2008 federal and state tax returns for you & your parents (if you are dependent)
- ✓ Bank, stock, real estate and business records (if applicable) for you & your parents
- ✓ Your driver's license number
- ✓ Your alien registration number (if you are not a US citizen)

2 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

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

- ✓ FAFSA (Free Application for Federal Student Aid) is used for Federal Pell Grant, ACG, SEOG, Work-Study & Student Loans
- ✓ Use information collected in **Steps 1 & 2** to complete FOTW
- ✓ Use a FAFSA worksheet to organize the information
- ✓ Select "Fill Out a FAFSA" from the home-page menu & choose "2009-2010 FAFSA" from the application choices
- ✓ 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 a FAFSA Confirmation Page for your records - this is proof you have submitted your FAFSA successfully
- ✓ Use the link for New York State residents on the FAFSA Confirmation Page to go to TAP-on-the-Web

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

- ✓ TAP (Tuition Assistance Program) provides New York State-funded full-time & part-time tuition 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 3 above), you will receive a reminder from New York State by mail or email to file TOTW at: <http://www.hesc.org>

5 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) within 72 hours
- ✓ If you did not provide an email address, you will receive a paper Student Aid Report in 3-4 weeks
- ✓ 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 or regular mail 4-6 weeks after filing TOTW
- ✓ After filing your 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.ed.gov>
- ✓ After filing your TAP application, check your application or award 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 application and award status by logging on to **PANTHER**, the college's online student information system at: <http://www.bmcc.cuny.edu>

Need More Help?

Visit us online at: <http://www.bmcc.cuny.edu/finaid> for our office hours, contact information and a schedule of application labs and workshops.

FINANCIAL AID PROGRAMS to help you finance your education

Federal Pell Grant can be used to pay your tuition, or help you purchase books, supplies and transportation. Award amounts range from \$304.50 to \$2,675.00 per semester.

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

Academic Competitiveness Grant (ACG) gives eligible students up to \$750 for the first academic year of study and up to \$1300 for the second academic year of study.

Tuition Assistance Program (TAP) is a New York State grant program which helps eligible full-time and part-time students meet tuition costs. TAP is paid directly to the College on your behalf for tuition only. Award amounts can range from \$250 to \$1,575 per semester.

Aid for Part-Time Study (APTS) is a New York State grant for students pursuing a degree as a part-time student. Award amounts vary each year depending on program funding but generally cover only a portion of your part-time tuition.

College Discovery (CD) — A special program that pays the school fees for eligible students and provides them with an allowance for books and supplies.

Federal Work-Study (FWS) — Money that you earn 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 2,500 per year.

Federal Direct Loans (Subsidized, Unsubsidized & PLUS Loans) provide low interest, long term 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. Once the loan is made, it is managed and collected by the U.S. Department of Education.

For a full description of all the financial aid programs and their requirements, please visit our online Financial Aid Office at: <http://www.bmcc.cuny.edu/finaid>.