

bags, and Metrocards. Excluded items include giftware, clothing, food and snacks.

### May I return items obtained through the College Bookstore Purchase Advance Program?

You may return items obtained through the purchase advance program in an unused, unmarked condition, with your sales receipt in accordance with Barnes and Noble return policies. No cash refunds will be issued. You will receive credit to your Federal Pell Grant account for the price of the returned items.

### What happens if my eligibility for financial aid changes?

In the event your eligibility for Pell Grant is reduced so that there are not sufficient funds to cover all or part of your bookstore purchases you will become liable to the college for payment of this shortfall.

### What if I do not use any or all of my eligibility for a College Bookstore Purchase Advance?

Purchases made under the Pell Grant Purchase Advance Program are deducted from your Federal Pell Grant. Therefore, if you do not use any or all of your advance eligibility, you will have this reflected in your Federal Pell Grant checks issued later in the semester.

### Can I choose not to participate in the Pell Grant Purchase Advance Program?

Yes. Even if you are eligible to use the Purchase Advance, you can choose not to participate in the program in one of two ways:

#### Option 1: Not use your Purchase Advance

Unused Purchase Advance funds will be available to you as part of the regularly scheduled semester Pell Grant distribution.

#### Option 2: "Opt Out" of the Purchase Advance Program

If you choose to opt out of the program, the College will determine your eligibility to receive an advance payment in the form of a check. To opt out of the program, you must do the following:

- Complete an Opt Out Agreement. This form is non-reversible. Forms are available in the Financial Aid Office or from the College's website..
- Submit the completed form to the Financial Aid Office by the published deadline.

For more information about your Purchase Advance Program options, or to download an Opt-Out Agreement form, log-on to:

<http://www.bmcc.cuny.edu/finaid/grants/pelladvance.html>



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## Pell Grant Purchase Advance Program



BMCC Office of Financial Aid  
**Information Guide**

The Pell Grant Purchase Advance Program is a paperless, electronic system to allow Federal Pell Grant recipients the opportunity to purchase books, supplies and Metrocards from the college bookstore using their College IDs. The following



questions and answers have been prepared to address many of the questions you may have.

### **Who is eligible for the Pell Grant Purchase Advance Program?**

To be eligible you must have:

- completed all requirements for enrollment and registration
- been determined eligible for Federal Pell Grant by the Financial Aid Office
- have an available Pell credit balance, and
- have verified your tuition bill.

You have an available Pell credit balance when the total amount of your Pell Grant, New York State tuition assistance (TAP/APTS), and any cash paid at registration is greater than the total of tuition and fee charges. Your purchase advance amount will vary up to a maximum of \$500. The purchase advance is not additional financial aid but permits you to have access to a portion of your financial aid for the purpose of securing necessary books and materials.

### **How does the Pell Grant Purchase Advance Program work?**

A BMCC CUNYCARD ID is required in order to use the Pell Grant Purchase Advance in the college bookstore. The Bursar's Office will calculate available credit balances on a daily basis and eligibility information will be available in the college bookstore on the next business day. Students with available credit balances who registered prior to the first day of classes can begin making bookstore purchases the first day of classes. The bookstore will apply your purchase advance eligibility as a credit toward your purchases of books, supplies and Metrocards.

### **Do I have to make all my purchases at one time?**

No. You are advised to wait until your classes have met and your program finalized before making purchases. You may make purchases as often as you wish during the first four weeks of the semester. The college bookstore will maintain a continuous balance of your remaining eligibility.

### **How do I know if I am eligible for the Pell Grant Purchase Advance?**

The Bursar will print this information on your registration bill. Because registration and financial aid can change during the beginning days and weeks of the semester, this information will also be available at the information desk in the college bookstore and on the Panther system, accessible from your home or college computers.

### **What if I register late, change my program or my financial aid is delayed?**

Beginning with the first day of classes and continuing for three weeks during the semester, the Bursar's Office will update their records each day with new registrations, course adds and drops, and newly received financial aid information. These changes can increase or decrease the amount of your eligibility. The day after the bursar's records are updated, the bookstore will receive revised available credit balances. Note: you will be permitted to continue making purchases through the fourth week of classes. The Panther student information system will be updated with additional information daily.

### **Can I use the Pell Grant Purchase Advance at another bookstore?**

The Purchase Advance may only be used at the Barnes and Noble bookstore branch at BMCC. However, textbook savings are guaranteed with Barnes and Noble's low price match. Additional information regarding the low price match can be obtained at the bookstore branch at BMCC.

### **What items may I purchase with the Purchase Advance?**

You may purchase items you require including new and used textbooks, other books as requested by your instructors, stationary and computer supplies, school