Useful Websites and Phone Numbers

City University of New York (CUNY)

CUNY Financial Aid Information
www.cuny.edu/financialaid

For information on financial aid and available scholarships you may contact the Financial Aid Office at the CUNY college you plan to attend. The addresses and phone numbers are in the back of this booklet.

General Information on CUNY
212-997-CUNY (2869)
www.cuny.edu

Federal Government Resources

Federal Student Aid Application
www.fafsa.ed.gov

Federal Student Aid Information
1-800-4-FED-AID (1-800-433-3243)
www.FederalStudentAid.ed.gov

Direct Loan Servicing Center
1-800-848-0979
www.dl.ed.gov

Direct Loan Consolidating
1-800-557-7392
www.loanconsolidation.ed.gov

Selective Service
1-847-688-6888
www.sss.gov

New York State - Higher Education Services Corporation

General Information on your TAP grant
1-888-NYS-HESC (1-888-697-4372)
www.hesc.org

Career and College Planning
www.nymentor.com
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Enclosed with this brochure is your Financial Aid Award Letter detailing the financial aid being offered to you for the 2008-2009 academic year. This brochure explains your Financial Aid Award Letter and outlines your rights and responsibilities as a financial aid recipient at The City University of New York. Please read it carefully and keep it handy for reference throughout the year. You are responsible for knowing the information in this brochure. Additional information may be obtained on our website www.cuny.edu/financialaid. The information in this brochure was the most accurate available at the time of publication. It is subject to change at any time without notice due to the nature of federal, NY State, and institutional guidelines affecting aid. If anything changes in your financial aid award package, CUNY will inform you of the change as quickly as possible. You are also responsible to inform CUNY of any changes in your family’s financial situation or any outside scholarships you may receive.

Additional Important Information
Financial aid is given on an annual basis. You must reapply each year. It is always in your best interest to apply as early as possible.

You cannot transfer campus based aid offered to you by CUNY to any other school outside of the CUNY system. Campus based aid offered by any other school cannot be transferred to CUNY.

All financial information submitted by you and your parents will remain confidential and we will not release it without your permission.

Award letters will list the financial aid that is being offered to you by The City University of New York. Your letter will list the CUNY college you plan to attend.
at the top right of the letter. If this is not the CUNY college that you plan to attend, you need to go to the Financial Aid Office at your chosen college and have the aid transferred to them. In addition, the college you will be attending must be listed on your Student Aid Report (SAR). If you need to add this college, go to www.fafsa.ed.gov and make the modifications or you can make changes on the paper SAR you received. Also, if you are a TAP recipient, you need to inform the New York State Higher Education Services Corporation that you need to change your college. You can do this at www.hesc.org or you can contact the college you plan to attend and they can make the change for you.

Your Financial Aid Award Letter details the financial aid being offered to you for the 2008-2009 academic year. In addition, you can review your award online if you have access to the CUNY Portal. If you have not already registered on the portal, go to www.cuny.edu and click on the Log-in option on the left task bar. From this screen you can either sign on to the Portal or register to get a Portal account. If you are unable to access your award online, you should go to Portal Help on the left task bar and then select the option “Unable to login or register for the CUNY Portal please contact your local campus Help Desk.”

If you have questions about your aid offer, you should contact the Financial Aid Office at the CUNY college that you plan to attend. The colleges’ addresses and phone numbers are listed at the end of this brochure. You may be eligible for one type of aid, or a combination of grant, loan, work-study employment, and scholarship assistance. Your package is based on your financial need and your eligibility for various aid programs. We may have included outside funds not actually offered by the university in your package to let you know that we took them into account in considering you for other assistance.

Read the descriptions of the types of aid in this guide. Remember that any loan(s) you request must be repaid with interest when you leave school or drop below six
Outside Aid You May Be Receiving
You are obligated to notify us if at any time during the year you receive any type of financial assistance that you did not originally indicate on the application you submitted, or of any outside aid you are receiving that is not listed on your award notice. This includes scholarships from all sources; teaching or research assistantships; fellowships; vocational rehabilitation support; and all aid from outside sources. We may need to modify your aid package as a result of your receipt of outside aid.

The financial aid offered to you in your award letter does not become available until you have registered for classes and attended each class that you registered for. If you register for classes but do not begin attendance in each class, your financial aid may be cancelled and the money will be returned to the funds from which it was drawn. If any money has been paid to you, you may have to pay it back to CUNY. If you have funds (grants/loans) in excess of your tuition and fee bill, those excess funds will be mailed to you after the drop/add registration. A description of each financial aid program is included in this booklet. You should read the description of each program discussed in this brochure to make sure that you are fulfilling the requirements of the programs from which you are receiving funds.

Grants: These funds will usually be credited to your student bill once you register for classes each term. Each grant program may have a different credit requirement in order for you to receive those funds.

Federal Direct Stafford Loan: These funds may also be credited to your tuition and fee bill once your loan has been originated and approved by the federal government.

Perkins Loan: The office designated at your college to handle Perkins Loans will contact you to complete your promissory note as needed. Perkins Loan Master
Promissory Notes must be signed every year; this can be done electronically at http://www.ecsi.net when you sign on to do your entrance interview. Once your note is signed, the Perkins Loan funds will be credited to your bill.

Scholarships: Most university and non-university scholarship funds will be automatically credited to your bill unless the outside agency has made arrangements either to give you the check directly or to send the check to the Bursar's Office at the college you will be attending. Remember, even if you are given the check directly, you are obligated to inform the Financial Aid Office of your receipt of these funds.

SECTION IV ATTENDANCE AND CREDIT LOAD

Non-Attendance First Term
If you are offered aid for both terms and you know that you will not be enrolling until the Spring term, you must notify the Financial Aid Office at your college as soon as possible. Certain scholarships such as the Vallone Scholarship may be lost if the term of your entry into CUNY is not updated in the Admissions Office.

Enrolling for Less Than Full-time
In computing your aid package, we have assumed that you are enrolling on a full-time basis (12 credits or more). If you will be enrolling for less than full-time, we may need to recalculate and possibly reduce your aid to reflect your reduced costs.

Your Pell Grant eligibility is partly based on your enrollment status as of the end of the third week of classes or whenever your Pell Grant becomes payable. Other than Pell Grants which can be paid to undergraduate students enrolling for as little as one credit, students enrolling for less than six credits are not eligible for financial aid. Credits for which a student enrolls in an AUDIT capacity do not count for financial aid purposes.

Reducing Credit Load
If you enroll for a full credit load but drop credits, you may only qualify for a reduced amount of aid. If you are employed in a work-study position you must terminate work-study employment if you reduce your credit load below half-time (six credits). Student loan repayment is
usually deferred until the student leaves school or drops below six credits and you should investigate your loan repayment options if this occurs.

**Address and Email Changes**

We may send correspondence to your mailing address and we may contact you at the email address you entered on your FAFSA. It is your responsibility to keep both addresses updated with the university.

**Withdrawal**

There are federal regulations pertaining to recipients of financial aid funds who withdraw from school. They require the school, and sometimes the student, to repay some or all of the financial aid that was received. To the extent that these regulations require a larger repayment to federal funding sources than the amount specified by the school’s refund policy below, the student will be responsible for the difference.

These “return of funds” regulations only apply if you withdraw before completing at least 60 percent of the term. Even if you complete 60 percent of the term, you will still be subject to repaying any loans received according to the terms of the promissory note.

If you leave school during the semester without officially withdrawing, we will attempt to verify your last day of class attendance. We will then determine how much aid is to be repaid based on the documentation we receive from you and your instructor(s).

You must repay the required amount during the term in which you withdraw. Students failing to repay the required amount will have a hold placed on their records and will not be eligible to re-enroll in any college in CUNY until repayment has been made.

Student loan repayment is usually deferred until the student leaves school or drops below six credits and you should investigate your loan repayment options if this occurs.

**SECTION V SATISFACTORY ACADEMIC PROGRESS**

Undergraduate students must make satisfactory academic progress towards the completion of their degree in order to remain eligible for NY State and federal financial aid.
Satisfactory Academic Progress For Federal Financial Aid Programs

- You must be in good academic standing in your college with a 2.0 index (C Average) or higher after two years of enrollment.
- Your earned credits must be equal to or greater than 2/3 or 66 percent of your total credits attempted. For example: If you take 24 credit hours during two terms you must complete 16 for satisfactory progress towards your degree.
- The credits you attempt can be no more than 150 percent of the credit hours normally required for the degree. For example: if the degree is 120 credits you can attempt no more than 180 credits.

Attempted credits are courses you registered for and did not drop from prior to the last official withdrawal date

Satisfactory Academic Progress For New York State Financial Aid Programs

- You must accumulate at least six credits toward your degree by the end of the 2nd semester and between 12-15 credits each semester thereafter.
- You must attain a minimum GPA for each payment requested.
- You are allowed a total of 48 TAP points for your entire undergraduate degree. You use six points for every full-time TAP payment. You may receive up to six semesters as an associate degree student. For some special programs you can earn up to 10 semesters and are allowed a total of 60 points.
- You must be enrolled full-time, that is, enrolled for at least 12 credits or equated credits that meet the requirements of your curriculum/major.
- In your first TAP semester, you must be taking at least three degree credits as part of your full-time course load. After your first semester, you must have at least six degree credits as part of your full-time course load.
- If you repeat a course that you previously passed, you may not count the repeated course towards your full-time enrollment for TAP purposes unless your curriculum required a higher grade than you achieved. If you repeat a course that you previously failed, you may include that course towards full-time enrollment for TAP purposes.
- Remedial courses may be counted towards either full-time or part-time enrollment for TAP purposes. However, to qualify for TAP, you must always be registered for a certain number of degree credit courses.

Appeal Process: If you become ineligible for financial aid under the above rules you may appeal in writing, explaining the factors that resulted in not meeting the GPA or degree credit requirement. You need to contact the college you are attending to find out the exact procedures for appealing your financial aid ineligibility.
Financial aid is provided by the federal government, New York State, New York City and CUNY. The types of financial assistance are:

**Grants:** Money that doesn’t have to be repaid

**Scholarships:** Grants that are usually awarded on the basis of academic merit

**Loans:** Money for school that you must repay with interest

**Work-Study:** Money earned from a job obtained through your college financial aid office

### Federal Government Programs

The United States Department of Education offers several federal financial assistance programs. Three of these programs – Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG) and Federal Work-Study (FWS) share general eligibility requirements. Each of these programs is discussed separately. The following are requirements and conditions students must meet to be eligible for these programs:

- Be accepted for admission into a degree-seeking program
- Register for at least six credit hours of study (except for Pell Grants which can be awarded if you are registered for as little as one credit)
- Be in good academic standing and making satisfactory progress towards completing a degree
- Be a citizen, permanent resident, refugee or asylee
- Not be in default of a previous federal student loan or owe a refund of financial aid previously received
- Provide documentation to verify the information on the FAFSA if it is requested
- Have registered with the Selective Service (for males between the ages of 18-25)
- Not be convicted of possessing or selling illegal drugs while receiving financial aid

### Federal Pell Grants

Pell Grants provide a maximum of $4,731 a year, depending on the information you provided on your FAFSA. You can receive a Pell Grant while you are registered for as little as one credit. Pell Grants are available at all colleges although the college you attend must be listed on your FAFSA. The
government provides enough funding so that every student who is qualified for this program will receive funds. CUNY automatically determines your eligibility for the Pell Grant program upon receipt of your FAFSA results.

**Federal Supplemental Educational Opportunity Grants (FSEOG)**

FSEOG is a federal, campus-based program. If you demonstrate exceptional financial need, CUNY could award you funds from the limited FSEOG money available. Preference is given to students who receive a Pell Grant. In addition to exceptional need, CUNY requires that you demonstrate a willingness to assist in financing your education through part-time employment or by borrowing. To receive FSEOG you must be registered for at least six credit hours.

**Academic Competitiveness Grants (ACG)**

An eligible student may receive an Academic Competitiveness Grant (ACG) of up to $750 for the first academic year of study and up to $1,300 for the second academic year of study. To be eligible for each academic year, you must:

- Be a U.S. citizen
- Be a Federal Pell Grant recipient
- Be enrolled full-time in a degree program
- Be enrolled in the first or second year of your program of study at a two-year or four-year degree-granting institution (such as CUNY)
- Have completed a rigorous secondary school program of study and graduated after January 1, 2005
- Have at least a cumulative 3.0 Grade Point Average on a 4.0 scale for the first academic year

In New York State, a Regents Diploma with Honors or Advance Designation will serve as evidence of a rigorous secondary school program. A student may also qualify through completion of a prescribed set of courses taken: two Advance Placement (AP) courses with a minimum score of three (3) on the AP exams; or two International Baccalaureate (IB) courses with a score of four (4) on the IB exams.

The prescribed set of courses must include four years of English, three years of Math (including Algebra I and higher level courses such as Algebra II, Geometry, or Data Analysis and Statistics), three years of science (including at least two courses from biology, chemistry, or physics) three years of social studies, and one year of a foreign language.
Potential recipients who filed the FAFSA online will have self-identified as part of the online application process. Students who filed on paper will be given a website link on their Student Aid Report that will help them determine whether they have completed a “qualifying rigorous secondary school program.” A student’s college will then be notified and will verify eligibility. If you are not notified and you think you may be eligible, contact your college financial aid office to determine your eligibility.

If you feel that you are eligible for the ACG and the award does not appear on your CUNY financial aid award letter, it may be that we have not yet been able to verify your eligibility. Once your eligibility is verified, the award will be offered and will become part of your financial aid package.

National Science and Mathematics Access to Retain Talent (SMART) Grants

An eligible student may receive a National SMART Grant of up to $4,000 for each of the third and fourth academic years of study. To be eligible for each academic year, a student must:

- Be a U.S. citizen
- Be a Federal Pell Grant recipient
- Be enrolled full-time in a degree program
- Be enrolled in a four-year degree-granting institution
- Major in physical, life or computer science, engineering, mathematics, technology, or a critical foreign language (defined as Arabic, Chinese, Japanese, Hebrew and Semitic, and Russian)
- Have at least a cumulative 3.0 Grade Point Average on a 4.0 scale in the coursework required for the student’s major

Under the National SMART Grant Program, CUNY will identify Pell-eligible federal student aid recipients who are majoring in physical, life or computer science, engineering, mathematics, technology, or a critical foreign language. Your college will be able to tell you which of their academic programs are designated by the U.S. Department of Education as eligible for SMART Grants.

For both the ACG and National SMART Grant programs, the amount of your grant, in combination with your Federal Pell Grant, other resources and estimated financial assistance, may not exceed your financial need (cost of attendance minus EFC equals financial need). A student may not receive more than one ACG or National SMART Grant award in each academic year for which the student is eligible.
All annual award amounts for an academic year may be reduced if sufficient funds are not available for all eligible students nationally in an award year.

Federal Work-Study

The Federal Work-Study (FWS) program provides you with an opportunity to be placed in a part-time job that accommodates your academic schedule. If you are awarded Federal Work-Study, you must find an eligible work-study job, either on-campus or off-campus, to receive the funds. Each college’s financial aid office can help you find a Federal Work-Study job.

To receive FWS:

- You must be registered for at least six credit hours.
- You must find an eligible part-time job (job listings are available in the financial aid office). FWS is a tentative job offer.
- You must complete Department of Homeland Security Form I-9. (This form documents that you are eligible to work in the United States.)
- You must complete IRS Form W-4, before being placed in a FWS job. (This form determines how much federal income tax should be withheld from your pay, if any.)

The amount of financial assistance we offer you in the form of a work-study job reflects the maximum amount of money you will be eligible to earn under the Federal Work-Study program. This does not necessarily mean that you will actually earn the entire amount during the academic year. Your earnings are determined by the rate of pay associated with your job and the number of hours you work per week. Students employed under Federal Work-Study are paid on a bi-weekly basis.

Additional information on FWS:

- Earning the FWS award is contingent upon working sufficient hours that do not conflict with your classes. Awards do not extend beyond the end of the academic year, and you cannot be paid more work-study funds than you have been awarded by CUNY. You must keep track of your FWS earnings so that you do not exceed your award.
- Before working during an intersession or vacation period you must contact the Financial Aid Office at your college to determine how many hours you may work.
- You must have FICA taxes withheld from your pay if you are employed off-campus, or you work during the winter session.
- If you graduate, or you will not be enrolled for at least six credit hours in the spring term, you must stop working the last day of the fall semester. You may not use your Federal Work-Study during the winter session.
If you receive prior permission from the Financial Aid Office at your college, you may use part or all of your FWS award during the summer term.

FWS earnings are considered taxable income and are treated just like any other employment when completing tax returns. However, work-study earnings are not considered as income for aid eligibility purposes when you re-apply for financial aid next year.

If FWS is included in your aid package we will send you more information about it. Please keep in mind that if you decline work-study, funding limits may prevent us from reinstating it later if you change your mind. If you have questions about work-study, you should call the Financial Aid Office at the college you will be attending. Phone numbers and addresses are included at the end of this brochure.

Non-FWS Jobs

Although “work-study” positions are limited to students who are eligible for funds from the Federal Work-Study program as part of their financial aid package, there are many other employment opportunities available through the career office at your college. You should contact them if you need part-time employment.

New York State Programs

Tuition Assistance Program (TAP)

New York State’s Tuition Assistance Program (TAP) provides grants to students to assist them in paying tuition. Families with New York State Net Taxable Income (gross income less deductions and allowances for exemptions) of $80,000 or less qualify to receive TAP grants.

Undergraduate TAP awards range from $500 to full CUNY tuition. If there is a TAP award on your CUNY financial aid award letter, note that the amount of the award is an estimate. Go to www.hesc.org to check the status of your award.
The requirements and conditions for TAP eligibility are as follows:

- You must be a New York State resident.
- You must submit the FAFSA and the TAP application before May 1, 2009.
- You must be admitted into a degree program.
- You must register for at least 12 credits each semester you receive a TAP award. If you are pursuing an associate’s degree you must declare a major before the beginning of your second year.
- If you are pursuing a bachelor’s degree you must declare a major before the beginning of your third year.
- In your first semester at least three college credits of your full-time enrollment must be college credit-bearing course work. All other semesters after, you must take at least 6 degree credits as part of your full time course load.
- You must make academic progress towards a degree. The minimum academic requirements are available from the financial aid office at your CUNY college and are published in your college catalog which is available from the Registrar.
- HESC will verify the income tax information on your TAP application with the New York State Department of Taxation and Finance.
- Disabled students (according to the ADA definition) may be eligible to receive TAP when taking a less than full-time course load (contact your college for more information).
- Have graduated from H.S. in the U.S., or earned a GED, or pass a federally approved Ability-to-Benefit test as defined by the Commissioner of the State of Education Department

Aid for Part-Time Study (APTS)

APTS is a grant from New York State for students pursuing a degree as a part-time student. The size of the grant is determined by CUNY, and is based upon the availability of funds from New York State. You must have completed the FAFSA, TAP application and the CUNY Financial Aid Supplement form to be considered for APTS.

To receive APTS you must meet the following requirements:

- You must be a New York State resident.
- You must be a matriculated student in a degree-granting program.
- You must register for at least six credits, but less than 12, of which three must be non-remedial credits.
- You must make academic progress towards a degree in accordance with the NYS TAP/APTS program pursuit and academic progress requirements.
- You must meet the program’s income limits.
- You must not have exhausted your Tuition Assistance Program (TAP) eligibility.
Part-Time TAP

Part-Time TAP allows for partial TAP payment for students taking 6-11 credits. New York State Education Law was amended in 2006 to create a Part-Time Tuition Assistance Program for New York State students. To be eligible for Part-Time TAP, students must have started college in fall 2006 or later have earned 12 credits or more in each of two consecutive semesters, prior to dropping to part-time (6-11 credits). In addition you must maintain a “C” average.

SEEK and CD

SEEK (Search for Education, Elevation and Knowledge) is a New York State program available at CUNY’s four-year and comprehensive colleges, designed to assist students who are both academically and financially disadvantaged. CD (College Discovery) is the companion program, funded by the City of New York, at community colleges. To receive funds from SEEK or CD you must complete both the FAFSA and TAP applications, and you must register as a full-time student.

Admission into the SEEK or CD program is part of the CUNY admissions process. There is no separate application. Admission is based on both your financial situation and your academic background. If you are a new CUNY student and have been admitted into the SEEK or CD program, your SEEK or CD funding will not appear on your financial aid award letter until you have submitted all the financial documents required to prove economic eligibility for these programs.

Other New York State Scholarships and Awards

New York State offers a number of special scholarships for students who excelled in high school, or who may be pursuing particular academic objectives. Information about these scholarships is available from the New York State Higher Education Services Corporation at www.hesc.org.

New York City Programs

Peter F. Vallone Academic Scholarship

Established by the New York City Council, the Vallone Scholarship rewards high school graduates who have proven their ability to succeed academically while in high school. In the 2007-2008 academic year, the Vallone
Scholarship was $1,250. All students who apply for admission to CUNY are automatically considered for a Vallone Scholarship.

To qualify for a Vallone Scholarship you must:
- Graduate from a New York City high school with at least an 80 CAA average (as calculated by CUNY)
- Pass at least 12 college preparatory courses in high school
- Enroll at a CUNY college as a full-time student within one year of graduating from high school
- Attend CUNY before attending any other post-secondary institution
- Complete and submit a FAFSA

Once you receive a Vallone Scholarship you must meet the following terms of the program to continue to receive the award:
- Maintain continuous full-time enrollment at a CUNY college
- At least six credit hours of your full-time enrollment in your first semester must be college credit-bearing coursework.
- Maintain a cumulative Grade Point Average of 3.0 or higher
- Earn at least 39 credits by the end of your fourth semester if you are a community college student
- Earn at least 90 credits by the end of your eighth semester if you are attending a four-year or comprehensive college
- Complete and submit a FAFSA each year

If you are a student pursuing an associate’s degree you may receive a Vallone Scholarship for a maximum of six semesters. If you are a student pursuing a bachelor’s degree you may receive a Vallone Scholarship for a maximum of ten semesters.

If you become ineligible because you are unable to meet the terms outlined above, your award is ended and cannot be restored. However, if a student loses eligibility for a Vallone Scholarship due to extenuating circumstances, the student can appeal. The process is different at each of the CUNY colleges. More information regarding the appeals process can be obtained at the college Financial Aid Office. Funding for the Vallone Scholarship is determined annually by the New York City Council and is subject to change.

CUNY Programs

College Scholarships

Many CUNY colleges have scholarship programs available to their students. Information about these scholarships can be found online at the college website at www.cuny.edu/scholarships, in the college catalogs or from
Scholarships are given in recognition of a student’s achievement. Most scholarships are based upon academic achievement, while others require both academic achievement and financial need. Most scholarship recipients at CUNY are selected by the various colleges, schools, or departments within the university. Each college can provide you with information about the various scholarship funds that they have available.

**Outside Scholarships**

Information on non-university scholarships is available on the Internet and from libraries under the subject heading “Scholarships.” These scholarships are awarded on a wide range of criteria, including special skills, community activities, and organizational affiliations. An example of a good scholarship search on the internet is [www.fastweb.com](http://www.fastweb.com). Sometimes the acceptance of a scholarship will reduce or eliminate your other financial aid. If we have not been able to fund your full need, your scholarship will probably have little effect on your aid package. However, if the aid you accepted is equal to your need, we will reduce your aid package (usually loan or federal work-study) by the amount of your scholarship. If necessary, we will also reduce any gift aid in order that the total amount of aid you receive, including the scholarship, does not exceed your need.

**SECTION VII STUDENT LOANS**

If you find that you will need to borrow money to pay for some of the costs of your college education, there are federal loans available to you. For loans CUNY participates in the Federal Direct Loan program where students borrow directly from the federal government. Just like any other loan, these loans must be repaid with interest. If you have financial need you are eligible for a subsidized Direct Loan and there is no interest charged as long as you maintain half-time enrollment. The unsubsidized Direct Loan is available to students who do not show financial need. With this loan you are charged interest while you are attending college. Most of your
questions can be answered in the college financial aid office.

While student loans can be a good way to help finance an education, it is important to understand your responsibilities as a student loan borrower. If you fail to meet the terms of the loan, it will impact on your ability to borrow for a car, a home and other purchases in the future. If you have questions about the terms of a loan, you should not sign the promissory note until these questions are answered to your satisfaction.

There are several types of student loans available. The university determines eligibility for most student loans on the basis of financial need as determined by the Financial Aid Office. Each loan program has specific eligibility criteria, repayment, cancellation, and/or deferment conditions which are described in this brochure. All student loans will require you to sign a promissory note.

Keep copies of all documents concerning your loan: award notice letters, application/promissory notes, correspondence from the college Financial Aid Office, letters from the Direct Loan Servicer, etc.

**General Information about Loans**

- You are responsible for notifying the Direct Loan Servicing Center when you leave school or are no longer enrolled at least half-time, and whenever your address changes.
- Before receiving either a Federal Direct Loan or a Federal Perkins Loan you must complete an entrance interview which will provide you with information regarding your rights and responsibilities as a borrower.
- If you receive a Federal Direct Loan or a Federal Perkins Loan and you drop to below half-time status, you must contact your college Financial Aid Office to arrange for an Exit Interview.
- You may prepay all or any part of the unpaid balance on your loans at any time without penalty. This will decrease the amount of interest that you pay over the life of the loan.
- If you are unable to make your loan payments when due, contact the Direct Loan Servicing Center. Sometimes, alternate arrangements for repayment can be made.
- If you make your payments on time, your credit record will reflect this. Disbursements of and defaults on your student loan are reported to all national credit bureaus.
- You will be considered in default and may have charges assessed if you fail to (1) make an installment payment when due; (2) submit deferment/cancellation forms in a timely manner; or (3) comply with other terms of the promissory note. Defaulted student loans could prevent you from being approved for educational and commercial loans in the future.
Federal Direct Loans (Direct Loans)

You do not need a co-signer to borrow a Federal Direct Loan, and there is no credit check. Unlike most colleges, CUNY does not automatically award Direct Loans. To request the loan, you need to contact your Financial Aid Office.

Federal Direct Loans are not automatically included in the financial aid package listed on your CUNY financial aid award letter. A Federal Direct Loan will only appear on your award letter if your loan was submitted and originated by the college Financial Aid Office before your award letter was printed.

For a Federal Direct Loan Request Form or, for some CUNY colleges, you can get onto the financial aid system on the CUNY Portal and request a loan online. If this is the first Federal Direct Loan you have borrowed you then may either complete your Master Promissory Note (MPN) online or complete a paper note depending on the CUNY college that you are attending. If you are a continuing student who has completed a MPN in the past year, your loan request will be processed without any additional paperwork from you. Your loan proceeds are then drawn down from the federal government and your loan is disbursed (paid) to you in two disbursements. If your loan is certified before your tuition and fees bill is due, your loan will show as a credit on your bill. Otherwise, the loan proceeds will be sent directly to you if you have no outstanding charges to be paid. Loans are paid to students based on a schedule set up with the Office of the University Controller by your CUNY college.

Once a Direct Loan Request form is submitted to the financial aid office at your college, they will evaluate your unmet need (cost of attending CUNY minus your family contribution minus any financial aid already awarded) and certify if you are eligible for a Subsidized Direct Loan.

Annual limits for Federal Direct Loans

If you are a dependent student your maximum eligibility, whether subsidized or a combination of subsidized and unsubsidized loans, cannot exceed the amounts shown in
the following chart. Independent students, however, are eligible to borrow additional funds from the unsubsidized Direct Loan program. If, as a dependent student, your parent applies for a PLUS Loan and is denied because of a negative credit history, you may be eligible to borrow additional money using the unsubsidized loan program.

**Annual Limits for Federal Direct Loans**

<table>
<thead>
<tr>
<th></th>
<th>Subsidized</th>
<th>Total (subsidized &amp; unsubsidized)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dependent Undergraduate</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Year</td>
<td>$3,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Second Year</td>
<td>$4,500</td>
<td>$4,500</td>
</tr>
<tr>
<td>Third Year and Beyond</td>
<td>$5,500</td>
<td>$5,500</td>
</tr>
<tr>
<td><strong>Independent Undergraduate</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Year</td>
<td>$3,500</td>
<td>$7,500</td>
</tr>
<tr>
<td>Second Year</td>
<td>$4,500</td>
<td>$8,500</td>
</tr>
<tr>
<td>Third Year and Beyond</td>
<td>$5,500</td>
<td>$10,500</td>
</tr>
<tr>
<td><strong>Graduate and Professional</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Years of Study</td>
<td>$8,500</td>
<td>$20,500</td>
</tr>
</tbody>
</table>

The career maximum of subsidized and unsubsidized combined for a dependent undergraduate is $23,000 combined while the maximum for an independent undergraduate is $46,000 ($23,000 maximum in subsidized). Graduate and professional student combined maximum is $138,500 ($65,500 maximum in subsidized).

**Interest Rates and fees**

Rates on direct loans may be adjusted on July 1 every year. Loans taken during the 2007-08 academic year are being charged a fixed interest rate of 6.8 percent. On July 1, 2008 the interest rate for subsidized loans will drop to 6.0 percent and unsubsidized loans will remain at 6.8 percent. The repayment on both subsidized and unsubsidized loans begins six months after you leave school.

The federal government charges all borrowers an origination fee of 2.0 percent of the amount borrowed at the time the loan is disbursed. This is in addition to interest charges and 1.5 percent of this charge is deferred until you begin repayment. If you pay your loan on time you will not be charged this fee.
Additional information on Direct Loan:

- The funds are disbursed once a semester, unless you are scheduled to register for only one semester in the academic year. In that case the loan will be disbursed in two equal payments during the semester for which you have registered.
- If you request a Direct Loan, and later decide you do not need the funds, you may decline the loan by notifying your financial aid office.
- A Federal Student Loan Ombudsman office is available for assistance with loan problems at 1-877-557-2575 or go to www.ombudsman.ed.gov.

You could also write them at:

Office of the Ombudsman
Student Financial Assistance
US Department of Education
830 1st Street, NE, 4th floor
Washington, DC 20202-5144

Repayment

The grace period is six months for your Direct Loans. If you have a subsidized loan, you do not have to pay any principal during the grace period and you will not be charged interest. For an unsubsidized loan, you do not have to pay any principal, but you will be charged interest. You can either pay the interest as you go along or it will be capitalized (e.g., added to the principal loan balance) later.

The Direct Loan Servicing Center will send you information about repayment and you will be notified of the date repayment begins. However, you are responsible for beginning repayment on time, even if you do not receive this information.

For further information about student loan repayment provisions, deferments, and cancellation go to the CUNY website at www.cuny.edu/financialaid, select “Student Loans” and then select “Direct Loans (Subsidized and Unsubsidized Loans).”

Federal PLUS Loans for Parents

If you are considered to be a dependent student, one of your parents may be eligible to apply for a federal loan to help pay your college expenses. Federal PLUS Loans for Parents is different from the Direct Loan in several ways.
PLUS Loan borrowers are subject to a credit check, and repayment of the PLUS Loan begins while you are still a student. The interest rate is recalculated on July 1 each year. In 2007-2008 PLUS Loan borrowers were charged 7.9 percent fixed interest.

If you and your parents are interested in this program, you should contact the Financial Aid Office at your school.

To receive a PLUS Loan you must:
- Request the loan from your Financial Aid Office
- Be able to pass a credit check (parents only)
- Complete and submit a FAFSA

Federal Perkins Loans

Every year you are awarded a Federal Perkins Loan, you will be required to complete an electronic Master Promissory Note (MPN). Once you have accepted your loan, you will receive information instructing you on how to complete the note. Once completed, the loan will appear as a credit on your bill.

To receive a Perkins Loan you must do the following:
- Sign a promissory note
- Register for at least six credit hours
- Attend a CUNY Perkins Loan Default Reduction session held on your campus

Borrowing Maximums: Undergraduates may borrow up to $20,000 (if offered) for their entire undergraduate career. This is the maximum allowed by law; the amount actually given is based on the Federal Perkins funds the university has available each year, as well as the student’s financial need.

Interest: The interest rate is 5 percent interest per year. You are charged no interest as long as you are enrolled on at least a half-time basis in undergraduate, graduate or professional school.

Repayment: Federal Perkins Loans provide a 9-month grace period after you are no longer enrolled at least half-time. You receive the first billing 12 months (9-month grace period plus the first quarter) after leaving school. The amount of the quarterly bill and the length of the repayment period will vary according to the total amount borrowed. The minimum quarterly payment for new borrowers is $120 plus interest. The maximum allowable repayment period is 10 years (120 months).
Deferment: Deferments of principal and interest payments may be obtained under the following circumstances (see your promissory note for more detailed information)

- For any period during which you are enrolled at least half-time
- For up to 3 years while you are seeking but unable to find full-time employment
- For up to 3 years while you are experiencing economic hardship
- During the period you are engaged in service described under the cancellation provisions

Deferment forms can be downloaded from www.ecsi.net and must be submitted in a timely manner to the Student Loan Office.

Cancellation: Your loan may be eligible for cancellation. See your Perkins Loan officer at your college for further information.

Federal PLUS Loans for Graduate and Professional Students

Graduate or professional students are eligible to borrow under the PLUS Loan Program up to their cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Parent PLUS Loans also apply to Graduate/Professional PLUS Loans. In the 2007-2008 academic year the interest rate of these loans were charged a fixed rate of 7.9 percent. The rate is adjusted every year on July 1st. Applicants must fill out a FAFSA and have applied for their annual maximum loan eligibility under the Federal Subsidized and Unsubsidized Direct Loan Program before applying for a Graduate/Professional PLUS Loan.

The repayment period for a Direct PLUS Loan made to a graduate or professional student begins on the date of the final disbursement of the loan, and the first payment is due within 60 days after the date the loan is fully disbursed. A Graduate PLUS borrower may receive a deferment while he or she is enrolled on at least a half-time basis at an eligible school. Upon dropping to less than half-time enrollment status, the borrower is not entitled to a grace period on his/her PLUS Loans.

Graduate PLUS borrowers have nearly all the repayment options that Direct Loan borrowers have. The exception is that the Direct Loan Income Contingent Repayment Plan is not an option for Direct PLUS Loan borrowers.
Alternative Loans

These are loans that are offered through private lenders and are meant to provide additional educational funding only after a student and his/her family has exhausted all other sources of funding such as federal and state aid. These loans are not guaranteed by the federal government and may carry high interest rates and origination fees. All require credit checks and most will require a co-signer if the borrower has little or negative credit history.

CUNY does not recommend any specific lender/programs. Contact the lender of your choice for details about their program and application process.

SECTION VIII      CALCULATING YOUR AID ELIGIBILITY

The explanation that follows may take some of the mystery out of how your financial aid eligibility was determined. If after reviewing this information you still have questions, please contact the Financial Aid Office at the CUNY college you will be attending.

In general, the basic formula used to determine your financial need is:

\[
\text{Cost of Attendance} - \text{Estimated Family Contribution} = \text{Financial Need}
\]

If your financial need is greater than zero you may be eligible for grants, work-study employment, and subsidized loans. If your financial need is zero you are only eligible for only non-need-based loans, such as an Unsubsidized Direct Loan.

Each year the cost of attendance estimates are revised by CUNY using current student cost surveys. The formula used by the Federal Student Aid Programs to determine the estimated family contribution is used in all post-secondary institutions.

Cost of Attendance

In 2007 undergraduate full-time in-state tuition at the community colleges, which offer two-year associate programs, was $2,800 per year and at the four-year colleges, which offer four-year baccalaureate programs, tuition was $4,000 per year. Fees at the various CUNY colleges vary from $262 to $396 per year.
In 2007 full-time tuition for out-of-state students was $190 per credit at the community colleges and was $360 per credit at the four-year colleges.

The cost of your education, whether it is at CUNY or any other college, includes more than tuition. When we calculate your eligibility for financial aid, we assign you a “Cost of Attendance Budget.” This budget includes allowances for the cost of books, supplies, transportation and miscellaneous personal expenses.

These budgets are updated yearly based on the Federal Bureau of Labor Statistics figures of increased costs. The CUNY student expense budget could be described as “modest, but adequate.”

Below we have listed our estimated budgets for your variable costs (in addition to tuition and fees) for single undergraduates and graduate students. Your estimated cost of attendance is listed on your award notice form.

### 2008–2009 UNDERGRADUATE BUDGET

#### Student Living at Home or with Relatives
- Books and Supplies: $1,016
- MetroCard during the academic year: $850
- Lunch: $1,020
- Personal Expenses: $1,686
- Room and Board at home: $1,500

**Total Variable Costs: $6,072**

#### Student Living Away From Home
- Books and Supplies: $1,016
- MetroCard during the academic year: $850
- Lunch: $1,020
- Food at home: $1,756
- Personal Expenses: $3,676
- Housing: $7,425

**Total Variable Costs: $15,743**

### Estimated Family Contribution (EFC)

Using a formula provided by the federal government, financial aid programs use your Estimated Family Contribution (EFC) to determine if you are eligible for assistance. The answers you provided on the FAFSA are used to measure your and your family’s ability to pay for a college education.
It is a basic premise of financial aid that the primary responsibility for paying for college belongs to the student and the student’s parents to the extent that they are able to do so. The analysis of your parents’ financial strength includes consideration of their income, certain assets, family size, number of family members in post-secondary education and other related factors.

The analysis of student resources used in computing the EFC includes savings, student and spouse income and certain assets, and other benefits. We expect students to help pay at least part of the cost of their education through employment. As directed by federal rules, we usually use a student’s previous year’s income in calculating the EFC for the following academic year.

**Independent Students**

In certain cases, students may be considered financially independent of their parents for the purpose of federal student aid. For the 2008-2009 academic year, you are an independent student if at least one on the following applies to you:

- Be born before January 1, 1985
- Be an orphan or ward of the court
- Be a veteran of the U.S. Armed Forces
- Be a graduate or professional student
- Be married
- Have legal dependents other than a spouse
- Document unusual circumstances that prevent the student from providing family information

The regulations for independent status are different for New York State financial aid. Students are not automatically considered to be independent for the purposes of the TAP program until they are 35 years old. To be considered an independent student for TAP, APTS, or Part-Time TAP during the 2008-2009 year a student must meet all of the following conditions:

- Did not live in the parents home or a building owned or leased by the parents in 2006, 2007 or 2008, even if he/she paid rent.
- Is not listed as a dependent of the parent on the 2006 or 2007 tax return.
- Did not and will not receive more than $750 in financial assistance (loans, gifts, etc.) from either or both parents in 2006, 2007 or 2008.
- If the student answers yes to any of the questions on the TAP application, and is under the age of 35, he/she must provide parent financial information to be considered for TAP.
If a student is under 22, the student must meet the basic conditions for independent status plus one of the following special conditions:

- The student’s parents are deceased or are totally and permanently disabled or have been declared incompetent by judicial action.
- The student is a ward of the court. This does not include incarcerated students.
- The student is receiving public assistance under his/her own name. This does not include food stamps or unemployment insurance.
- The student has been rendered financially independent due to the involuntary dissolution of his/her family resulting in the relinquishment of his/her parents’ responsibility and control.
- The student is a veteran and has been honorably discharged from the armed services.

If the student answers all the independent questions on the TAP application “no,” and is under the age of 22, he/she must document that one of these special conditions has been met. HESC will send the student a Financial Independence Supplement when they receive and process the student’s TAP application. This form is sent automatically.

Waiver of Special Conditions

The student does not have to meet the special conditions (but must still meet the basic conditions) if he/she:

- Was married on or before December 31, 2007
- Is enrolled as a graduate student in the 2007-2008 academic year
- Received TAP as an independent student in the prior award year (2007-2008)

Appealing Your Contribution and/or Financial Aid Award

Your family contribution for federal financial aid (Pell, FSEOG, FWS, Perkins Loans) was calculated based on the information that you provided on your FAFSA about your family’s economic situation in the year prior to the current year. If something has changed in your family situation such as one of your parents losing a job or having major medical expenses that we may not have taken into account, you can appeal your family contribution. You must provide your CUNY college financial aid office with an appeal letter explaining the change in circumstances and any documentation that supports this change (unemployment checks, medical bills, etc.) The Financial Aid Office will re-evaluate your application and may recalculate your family contribution.
which could change your Pell eligibility. CUNY colleges will only do this reevaluation if there have been major changes in your family’s financial situation.

CUNY awards virtually all of the federal financial aid that it has available for students when initial financial aid packages are produced. Some colleges have raised additional scholarship funds which they make available to students. These college scholarships can be researched on the individual CUNY college websites. Additional FSEOG, FWS, or Federal Perkins Loan funds are rarely available and are only awarded to students in the most disadvantaged situations. If you feel that you might qualify for additional funding, contact the Financial Aid Office at the CUNY college you will be attending.

Appeals of New York State awards are handled differently. Rather than your college making the determination of your change in economic circumstances, the Higher Education Services Corporation (HESC) makes those decisions. The income of parents and spouse may be excluded in cases of death, divorce or separation occurring on or before December 31 of the tax year on which an award is based. The income may be excluded even if you were claimed as a tax dependent by your parents or spouse. In situations involving parental separation or divorce, the incomes of both parents cannot be excluded. Only the income of the non-custodial parent may be excluded. However, applicants must report any support payments received from the non-custodial parent. Support payments will be added to family income for award calculation purposes. For purposes of excluding income, separation means abandonment, a court injunction forbidding parental contact, or not living together for an extended period of time. If, in situations involving divorce, a custodial parent remarries before the end of the tax year on which an award would be based, applicants must report the income of the custodial parent and his/her spouse.

SECTION IX  TAX BENEFITS AND LIABILITY

The federal government has provided several ways in which your income tax burden can be reduced when you, or your family, pay for a college education. Detailed
information regarding these benefits can be found online at the IRS website http://www.irs.gov or by calling 800-TAX-1040 and requesting publication 970.

In addition to providing tax breaks some forms of financial aid are considered taxable income. Federal Work-Study earnings are just like income from any job. They are taxable income. Grants and scholarships can also be taxable income. You should save all your receipts for tuition, fees, books and supplies and consult a tax advisor to determine your tax liability.

Income Tax Liability
Under the Tax Reform Act of 1986, recipients of grants and scholarships but not loans, may be required to report some or all of these amounts as income. Following are important points to keep in mind: These rules apply only to grants and scholarships.

Any loans that you receive are NOT taxable in any way. Amounts you receive from work-study employment are treated as wages, just like any other employment, when completing tax forms.

University Reporting
CUNY is required to send information to you and to the Internal Revenue Service (IRS) about your tuition charges, grants and scholarships on Form 1098T which you should receive by the end of January. It is your responsibility to use this information as well as your own records to fill out your tax return.

More Information
IRS Publication 970, Tax Benefits for Education, provides information about the taxability of scholarships and grants you may have received, as well as the tax benefits for which you might be eligible. You may request copies of this publication by calling the IRS or downloading it from the IRS publication website at http://www.irs.gov/formspubs/index.html. If you need further assistance, contact the local IRS office or a tax advisor. CUNY cannot provide individual income tax advice.

Hope Scholarship and Life Long Learning Tax Credit
Federal tax laws allow many families, subject to income limits, to use a percentage of the amount paid for college tuition as a tax credit when calculating federal income tax liability.
Tuition and Fees Deduction
The federal government allows you or your parents to take up to $4,000 of your tuition and fees off of your gross income, saving you up to $1,200 in federal income tax. This deduction is subject to income limits.

Employer Provided Education Assistance
If your employer provides tuition assistance, it is likely that it is a tax-free benefit. Employers can pay up to $5,250 of your tuition, fees, books and supplies each year, tax-free.

New York State Tax Benefits
New York State provides for a tax credit or deduction against income for college tuition payments. More information about this program can be found at http://www.tax.state.ny.us/pdf/publications/income/pub10w_1006.pdf.

You may need additional financial assistance. If you are looking for additional options the following information may be useful.

Private Scholarships
There are thousands of private organizations that provide scholarship assistance to college students. These scholarships are based on a variety of factors. To search for scholarships, you should use Internet search programs such as fastweb.com or collegeboard.com These are free services. You do not need to pay someone to help you with your scholarship search.

Academic Management Services
CUNY colleges participate in Academic Management Services (AMS) to help parents and students budget tuition and fees expenses during the year. Details about this program may be obtained at www.amsweb.com or the Bursar’s Office on your CUNY college campus.
The most important consideration when selecting a college should be whether the school is going to meet your educational needs. However, you and your family must also consider costs associated with a college when deciding where to enroll. The goal is not to figure out the best “deal,” but to figure out if your educational choice is affordable.

There are two types of expenses involved in paying for college: fixed costs and variable costs. Fixed costs are usually paid at the beginning of each semester and they include tuition and fees. The variable costs are related to expenses incurred while attending classes, i.e. books, supplies and transportation costs.

**CUNY Financial Aid Estimator**

To assist you in determining the financial aid you may receive, there is a Financial Aid Estimator on the CUNY website. This will calculate your estimated financial aid awards while attending a CUNY college and show you your estimated cost of tuition. The Financial Aid Estimator can also help you compare costs at CUNY to other institutions so that you can determine which colleges are most affordable for you. In order to get a financial aid estimate, you will be asked to supply your Expected Family Contribution (EFC), which is found on your Student Aid Report (SAR). You received this when you filed your Free Application for Federal Student Aid (FAFSA). To access the Financial Aid Estimator go to the CUNY financial aid home page at www.cuny.edu/financialaid and click on the Financial Aid Estimator link on the right.
SECTION XII

CUNY OFFICES OF FINANCIAL AID

Baruch College
151 East 25th Street, Room 880
New York, NY 10010
(646) 312-1360
www.baruch.cuny.edu

Brooklyn College
2900 Bedford Avenue
1306 James Building
Brooklyn, NY 11210
(718) 951-5051
www.brooklyn.cuny.edu

The City College
160 Convent Avenue
Administration Building Room 104
New York, NY 10031
(212) 650-5819
www.ccny.cuny.edu

College of Staten Island
2800 Victory Boulevard
N. Admin. Building (2A) Rm 401
Staten Island, NY 10314
(718) 982-2030
www.csi.cuny.edu

Hunter College
695 Park Avenue, Room 241 North
New York, NY 10021
(212) 772-4820
www.hunter.cuny.edu

John Jay College of Criminal Justice
445 West 59th Street, Room 3400N
New York, NY 10019
(212) 237-8151
www.jjay.cuny.edu

Lehman College
250 Bedford Park Boulevard West
Shuster Hall, Room 136
Bronx, NY 10468
(718) 960-8545
www.lehman.cuny.edu

Medgar Evers College
1637 Bedford Avenue
School of Business and Student Service Building, Room S110
Brooklyn, NY 11225
(718) 270-6141
www.mec.cuny.edu

New York City College of Technology
300 Jay Street
Namm Hall, Room NG-13
Brooklyn, NY 11201
(718) 260-5700
www.citytech.cuny.edu

Queens College
65-30 Kissena Boulevard
Jefferson Hall, Room 202
Flushing, NY 11367
(718) 997-5100
www.qc.cuny.edu

York College
94-20 Guy R. Brewer Boulevard
Room 1M08
Jamaica, NY 11451
(718) 262-2230
www.york.cuny.edu

CUNY Online BA
School of Professional Studies
The Graduate Center
365 Fifth Avenue, Room 7201
New York, NY 10016
(212) 652-2895
www.cuny.edu/online
Community Colleges

Borough of Manhattan Community College
199 Chambers Street, Room N340
New York, NY 10007
(212) 220-1430
www.bmcc.cuny.edu

Bronx Community College
West 181st Street & University Avenue
Colston Hall Room 504
Bronx, NY 10453
(718) 289-5700
www.bcc.cuny.edu

Hostos Community College
120 East 149th Street & Walton Avenue
Room B112-115
Bronx, NY 10451
(718) 518-6555
www.hostos.cuny.edu

Kingsborough Community College
2001 Oriental Boulevard, Room U201
Brooklyn, NY 11235
(718) 368-4644
www.kbcc.cuny.edu

LaGuardia Community College
31-10 Thomson Avenue, Room C107
Long Island City, NY 11101
(718) 482-7218
www.lagcc.cuny.edu

Queensborough Community College
Springfield Boulevard & 56th Avenue
Library Building Room 409
Bayside, NY 11364
(718) 631-6367
www.qcc.cuny.edu

Graduate and Professional Schools

CUNY School of Law at Queens College
65-21 Main Street
Flushing, NY 11367
(718) 340-4282
www.law.cuny.edu

The Graduate School and University Center
365 Fifth Avenue, Room 7201
New York, NY 10016
(212) 817-7460
www.gc.cuny.edu

The CUNY Graduate School of Journalism
535 East 80th Street, 3rd Floor
New York, NY 10021
(212) 794-5660
www.journalism.cuny.edu