This chapter is intended to provide you with information you may need that is not contained elsewhere in this manual. You may find the updated section on Internet resources especially valuable in helping you keep abreast of new programs and policy changes and as a means of improving and enlarging your services to students.

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OSFA
February 10, 1998

To: Senior College Business Managers

From: Joe Giordano

Subject: Procedures for the Centralization of Waivers

Continuing with the University’s initiative to centralize the tuition and fee collection process, UAO will begin to process tuition waivers centrally in the Spring ‘98 semester, through the Student Financial Aid system. Senior colleges will be required to submit award information in the University’s SFA system, for the Fall and Spring semesters, no later than the last business day of October and March, respectively, and on or about the second Monday of May for final cleanup.

In order to streamline the tuition waiver process for the senior colleges, UAO will prepare and submit vouchers for payment three times a year: in November, for the Fall semester; in April, for the Spring semester; and a final cleanup voucher in early June. Subject to UBO’s approval of the waiver budget, UAO will submit the waiver voucher to the State.

Attached is a table of available SFA program codes and program titles which the College should utilize to process waiver information in the SFA system. UAO will utilize the SF700 report (award column) as the basis to prepare State vouchers and to update the tuition/Fee ledger in FAS for cash receipts. The SF700 report will be available through Wylbur. Further, UAO is in the process of preparing another report which is voucher specific and user friendly. This report, which will also be available through Wylbur, can be used by colleges to reconcile cash receipts posted by UAO. This report should be available by early March. UAO will treat waivers as tuition deductions and process waiver transactions in a similar fashion as Pell transactions. Accordingly, waiver receipts will be identified in FAS by college code, voucher number, and the amount.

This information will be posted in FAS by UAO, within one business day of waiver receipt, as follows:

Dr. 0-10001-113 Waivers Cash Account
Cr. 0-10001-216 Unassigned Waivers
To record cash receipt of Waivers.
UAO will generate the following transaction in FAS when we make a transfer to CUCF:

Dr.  0-10001-559   CUCF Waivers/Dep  
Cr.  0-10001-113   Waivers Cash Account  
To record transfer of funds to CUCF.

The only entry that the college should make is to assign dollars from the Unassigned Waivers account to an appropriate receivable account as illustrated below:

Dr.  0-10001-216   Unassigned Waivers  
Cr.  0-10001-XXX   College Waiver Receivable  
To assign dollars received to the appropriate semester’s A/R.

The existing diagnostic report, FAM007, allows the colleges to view the entries UAO will make on their behalf as well as information relating to voucher number per entry. This report also shows all other entries which UAO makes for cash held centrally in the areas of TAP, tuition prepayment, collection agency and tax offset activities, as well as Title IV tuition deductions. The report will delineate transactions by each of the areas noted above.

Colleges need to review this report periodically to identify transactions being made to their unassigned accounts and apply dollars to the appropriate accounts receivable.

If there are any questions, please call Larry Mah or Delferine Spooner at (212) 397-5696 or (212) 397-5698 respectively.

cc:  Vice Chancellor Richard F. Rothbard  
Senior College Vice Presidents/Deans of Administration  
Dean Angelo Proto  
Mr. Anthony Hladek, Jr.  
Mr. Ernesto Malave  
Mr. Howard Galin  
Mr. Fung Chin  
Senior College Bursars  
Senior College Financial Aid Directors  
University Accounting Office Staff
## Tuition Waivers Program Table

<table>
<thead>
<tr>
<th>SFA Program Code</th>
<th>SFA Program Title</th>
<th>UBO Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>839</td>
<td>Tuition-Waiver-Last Semester</td>
<td>Last Semester</td>
</tr>
<tr>
<td>850</td>
<td>Undergrad-Empl-Waiver</td>
<td>Employee Waivers</td>
</tr>
<tr>
<td>851</td>
<td>City-Assistance Program</td>
<td>City Assistance</td>
</tr>
<tr>
<td>852</td>
<td>High School-Tuition-Waiver</td>
<td>High School Students</td>
</tr>
<tr>
<td>853</td>
<td>Undergrad-Coop-Teach-Waiver</td>
<td>Cooperating Teacher</td>
</tr>
<tr>
<td>854</td>
<td>Inmates-Tuition-Waivers</td>
<td>Other Waivers</td>
</tr>
<tr>
<td>855</td>
<td>Undergrad-Other-Tuit-Waiver</td>
<td>Other Waivers</td>
</tr>
<tr>
<td>856</td>
<td>Grad-Empl-Tuition-Waiver</td>
<td>Employee Waivers</td>
</tr>
<tr>
<td>857</td>
<td>Grad-Coop-Teach-Waiver</td>
<td>Cooperating Teacher</td>
</tr>
<tr>
<td>858</td>
<td>Grad-Student-Tuit-Waiver</td>
<td>Graduate Students</td>
</tr>
<tr>
<td>859</td>
<td>Grad-Other-Tuit-Waiver</td>
<td>Graduate Students</td>
</tr>
<tr>
<td>861</td>
<td>Grad-Tuit-Waiver</td>
<td>Graduate Students</td>
</tr>
<tr>
<td>870</td>
<td>United-Fed-Teach-Scholarship</td>
<td>Other Waivers</td>
</tr>
</tbody>
</table>
Web Sites of Interest to the Financial Aid Professional

The sites listed below have been verified as of June 2012. Some of the sites are actually sub-sites of general interest pages.

**U.S. Government (other than the Department of Education)**

The White House
http://www.whitehouse.gov/
Information on the President and Vice President; guide to information about the federal government. Search White House documents. Contact the President and Vice President via the Internet.

The U.S. Senate
http://www.senate.gov/
Information on Committee memberships, recent legislative actions and scheduled activities. Find out how to contact senators via the Internet.

The U.S. House of Representatives
http://www.house.gov/
Information on Committee memberships, recent legislative actions and scheduled activities. Find out how to contact representatives via the Internet.

U.S. Citizenship & Immigration Services
http://www.uscis.gov/portal/site/uscis
Immigration law and regulations, printable forms, employer information, etc.

U.S. Information Agency Fulbright Scholar Programs
http://www.cies.org

Internal Revenue Service
http://www.irs.gov/
Downloadable IRS forms and instructions, etc.

The Bureau of Labor Statistics Consumer Price index
http://www.bls.gov/
Used to develop CUNY’s expense budget.

General Accounting Office
http://www.gao.gov/
The investigative arm of Congress charged with examining matters relating to the receipt and disbursement of public funds. See GAO reports and testimony here.

U.S. Government Publishing Office
http://www.gpo.gov/fdsys/
Access to government documents: the Budget of the U.S. Congressional Documents, Congressional Reports, Federal Registers, Public Laws, etc.

Code of Federal Regulations
http://www.gpoaccess.gov/cfr/index.html
Browse or search the entire CFR and retrieve CFR sections by citation.

Selective Service
http://www.sss.gov/
Administrators may check students’ registration status, students may register on-line or may request status letters.

Veterans Educational Benefits Web Site
http://www.benefits.va.gov/gibill/
Provides comprehensive information for veterans benefits and links to other benefits available to Veterans.

U.S. National Archives and Records Administration (NARA)
U.S. Department of Education Sites for Administrators

Home Page  

Federal Student Aid  
http://www2.ed.gov/about/offices/list/fsa/index.html  

NSLDS Administrator Log-On  
https://www.nsldsfap.ed.gov/nslds_FAP/default.jsp  
Allows administrators to check student borrower history, loan default and overpayment status and to update student overpayment and default records.

Information for Financial Aid Professionals  
http://ifap.ed.gov/ifap/  
Consolidates guidance, resources, and information related to the administration and processing of Title IV federal student aid into one online site for use by the entire financial aid community. Includes Dear Colleague and Action Letters, Federal Registers, Online Technical References, Worksheets, Schedules and Tables, and other links to sites of interest to Financial Aid Professionals.

Training for Financial Aid Professionals  
http://www2.ed.gov/offices(OSFAP/training/index.html  
Schedules and Online Registration for training activities, conferences and events offered to aid administrators by the U.S. Department of Education.

Federal Student Aid Data Center  
http://federalstudentaid.ed.gov/datacenter/programmatic.html  
Obtain reports by school on grant, loan, and campus-based aid program volume.

Dept. of Ed Publications  
http://www.fsapubs.gov/  
Search for and order documents and publications for teachers, administrators, policymakers, researchers, parents, students and others with a stake in higher education.

U.S. Department of Education Sites for Students and Families

Gateway to the Federal Government’s Services for Students  
http://studentaid.ed.gov/redirects/students-gov  
A comprehensive information portal for students and families planning for or attending college.

Federal Student Aid Portal  
http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp  
Information resource for students and families for federal student aid programs.
Funding Your Education

Dept. of Education publication especially for high school students, providing general information on student aid.

The Student Guide

Complete text and graphics from the current year publication The Student Guide.

Completing the FAFSA

Useful reference page for aid professionals and students; provides more detailed instructions to the individual FAFSA items than contained in the paper FAFSA instructions.

FAFSA on the WEB
http://www.fafsa.ed.gov/
Allows students to complete the FAFSA online. NYS residents are presented with the opportunity to link to TAP on the Web from the FAFSA Confirmation page.

Personal Identification Number (PIN) Registration
http://www.pin.ed.gov/
Allows students and parents to request or change a Federal PIN.

Title-IV School Code Search
Find the six character Code for any school in the Title IV School Code List.

Direct Loan Program
https://studentloans.gov/myDirectLoan/index.action
General information about the Direct Loan Program for students, parents and aid professionals with links to interactive calculators, loan consolidation, etc.

Direct Loan Online Entrance/Exit Counseling
https://studentloans.gov/myDirectLoan/index.action
Allows students to complete the entrance/exit counseling requirement and allows administrators to check on a student’s entrance/exit counseling status.

Direct Loan Consolidation Information Center
http://www.loanconsolidation.ed.gov/
The online source of information about the Direct Loan Consolidation Loan Program for borrowers, schools and loan holders.
Direct Loan Repayment Interactive Calculators
http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp
Site to help borrowers plan their borrowing, manage debt burden, and choose the best repayment plan.

Guide to Defaulted Student Loans
https://www.myeddebt.com/borrower
Information on FFEL, Direct and Perkins Loans, including loan repayment options, loan consolidation, loan cancellation and discharge.

National Student Loan Data System (NSLDS)
https://www.nslds.ed.gov/nslds_SA/
ED’s student aid database providing student access to centralized, integrated tracking of Title IV loans and Pell grants through their entire cycle from approval to closure.

FSA Ombudsman
http://www.ombudsman.ed.gov/
This Department of Education office helps students resolve disputes and solve other problems with federal student loans.

New York State Government
Welcome to New York State
http://www.ny.gov

Office of the Governor
http://www.governor.ny.gov/
Strategic Programs, Key documents, Press Releases, Annual Information Statement

NY State Senate
http://www.nysenate.gov/
Contact your state senator. Find out about bills introduced, passed and signed into law or vetoed. Committee membership. Public Hearings. Press Releases.

NY State Assembly
http://www.assembly.state.ny.us/
Find out about bills introduced, passed and signed into law or vetoed. Committee membership. Public hearings. Press releases. Contact your assemblyman.

NY State Education Dept.
http://www.nysed.gov/
Current publications, Programs and Services.

NY State Dept. of Labor
http://www.labor.ny.gov/home
Services for Individuals - Job seekers, Students, unemployed.

New York State Agencies
Higher Education Services Corp.
http://www.hesc.ny.gov
This NYS agency administers the Tuition Assistance Program (TAP), guarantees student loans, offers guidance to students, families and administrators and administers a successful College Savings program for students and families.
HESC Online Programs, Policies & Procedures

HESC’s reference guide to administering NYS Grant and Scholarship programs.

TAP On The Web https://www.tap.hesc.ny.gov/totw/
NYS students who have filed a FAFSA and have received an EFC may access a TAP on the Web application for online completion and submission to HESC.

TAP Coach http://www.hesc.ny.gov/tap-coach/
A comprehensive tool that assists college financial aid officers with TAP administration and containing detailed information on a variety of TAP-related topics.

Professional Associations

NASFAA http://www.nasfaa.org
National Association of Student Financial Aid Administrators. A comprehensive online resource for aid professionals.

EASFAA http://www.easfaa.org/
Eastern Association of Student Financial Aid Administrators.

NYSFAAA http://www.nysfaaa.org/
New York State Financial Aid Administrators Association provides general financial aid information for students and their families.

NACUBO http://www.nacubo.org/
National Association of college and University Business Officers

NASSGAP http://www.nassgap.org/
National Association of State Student Grant and Aid Programs.

NASPA http://www.naspa.org
Student Affairs Administrators in Higher Education

AACU http://www.aacu.org/
Association of American Colleges and Universities

AACC http://www.aacc.nche.edu/
American Association of Community Colleges

ACE http://www.acenet.edu/Pages/default.aspx/
American Council on Education

HEUG http://www.heug.org
Higher Education User Group – organization for users of Oracle/People Soft
<table>
<thead>
<tr>
<th>Free Scholarship Search Sites</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>College Answer</td>
<td><a href="http://college.answers.com/">http://college.answers.com/</a></td>
</tr>
<tr>
<td>College Board Scholarship Page</td>
<td><a href="http://apps.collegeboard.com/cbsearch_SS/welcome.jsp">http://apps.collegeboard.com/cbsearch_SS/welcome.jsp</a></td>
</tr>
<tr>
<td>College Net</td>
<td><a href="http://www.collegenet.com/about/">http://www.collegenet.com/about/</a></td>
</tr>
<tr>
<td>fastWEB!</td>
<td><a href="http://www.fastweb.com/">http://www.fastweb.com/</a></td>
</tr>
<tr>
<td>FindTuition.com</td>
<td><a href="http://www.FindTuition.com/">http://www.FindTuition.com/</a></td>
</tr>
<tr>
<td>International Scholarship Search</td>
<td><a href="http://www.internationalscholarships.com/">http://www.internationalscholarships.com/</a></td>
</tr>
<tr>
<td>Scholarship Experts</td>
<td><a href="http://www.scholarshipexperts.com/">http://www.scholarshipexperts.com/</a></td>
</tr>
<tr>
<td>SuperCollege.com</td>
<td><a href="http://www.supercollege.com/">http://www.supercollege.com/</a></td>
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<table>
<thead>
<tr>
<th>International Student Resources</th>
<th></th>
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<tbody>
<tr>
<td>Smart Students’ Guide to Studying in the U.S.</td>
<td><a href="http://www.edupass.org/">http://www.edupass.org/</a></td>
</tr>
<tr>
<td>International Student Study Abroad Resource Ctr</td>
<td><a href="http://www.internationalstudent.com/">http://www.internationalstudent.com/</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Useful Sites</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Aid Information Page</td>
<td><a href="http://www.finaid.org/">http://www.finaid.org/</a></td>
</tr>
<tr>
<td>A free, comprehensive, independent guide to student financial aid including links to scholarship searches and financial aid calculators.</td>
<td></td>
</tr>
<tr>
<td>Allows registered users access to The Chronicle Online.</td>
<td></td>
</tr>
<tr>
<td>College Board</td>
<td><a href="http://www.collegeboard.org/">http://www.collegeboard.org/</a></td>
</tr>
<tr>
<td>This need analysis servicer markets PROFILE, an alternative, need analysis product used by many private colleges and universities.</td>
<td></td>
</tr>
<tr>
<td>Corporation for National &amp; Community Service</td>
<td><a href="http://www.nationalservice.gov/">http://www.nationalservice.gov/</a></td>
</tr>
<tr>
<td>The Corporation for National Service provides information regarding federal programs in national service such as America Reads and AmeriCorp.</td>
<td></td>
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<tr>
<td>Currency Converters:</td>
<td></td>
</tr>
<tr>
<td>The Universal Currency Converter</td>
<td><a href="http://www.xe.com/ucc/">http://www.xe.com/ucc/</a></td>
</tr>
<tr>
<td>Current Exchange Rates Site</td>
<td><a href="http://www.x-rates.com">http://www.x-rates.com</a></td>
</tr>
<tr>
<td>OANDA – the Currency Site</td>
<td><a href="http://www.oanda.com/currency/">http://www.oanda.com/currency/</a> converter/</td>
</tr>
</tbody>
</table>
Education Statistics At A Glance http://nces.ed.gov/annuals/
Compendium of data from many sources about topics such as, average increase in tuition costs, average # of high school students attending college by state, etc.


Educational Testing Service Network http://www.ets.org/

Mapping Your Future http://www.mappingyourfuture.org/
This site helps students find information to plan careers, select schools and pay for their education.

National Center for Education Statistics http://nces.ed.gov/
The primary federal entity for collecting and analyzing data relating to education in the U.S. and other nations.

Project Vote Smart http://www.votesmart.org/
Tracks the performance of over 13,000 political leaders including the President, Congress, Governors and State Legislators.


Zillow.com http://www.zillow.com
This site provides free real estate information and can be used to search for home values, mortgage rates, etc.

This site allows you to supply ZIP plus four codes for any address and helps you check the validity of any given address.

Lender Home Pages of Interest
Bank of America Student Banking http://www.bankofamerica.com/studentbanking/

Campus Door http://www.campusdoor.com/
Offers a well regarded alternative loan program that offers competitive interest rates and flexible repayment options.

Citibank https://www.studentloan.com/
Provides a link to CitiAssist – Citibank’s own alternative student loan program.

Offers the Loan to Learn student loan program, the first nationwide privately-funded education loan program created 25 years ago.

Key Education Resources https://www.key.com/html/education-planning.html
A nationwide education funding provider for over 50 years offering a variety of loans for full-time and part-time students.
Nellie Mae  
http://www.collegescholarships.org/loans/nellie Mae.htm/
Nellie Mae is a leader in student loan financing and offers both federal and private loans to students. In addition, Nellie Mae partners with colleges to offer school-specific loan programs.

Nelnet (National Education Loan Network)  
http://www.nelnet.net/
Student loan products and services including origination, funding, and servicing of student loans including Stafford, PLUS, private, and student consolidation loans

SallieMae  
https://www.sallie Mae.com/
A loan guarantor and servicer that provides borrowers self-service account access, repayment calculators, etc.

Wells Fargo  
https://www.wellsfargo.com/student/
Offers a variety of alternative educational loan programs tailored to individual student situations, including loans for students studying less than ½ time.
CUNY Home Pages and Financial Aid Pages

City University of New York Portal
Financial Aid Page
http://cuny.edu/index.html
http://cuny.edu/admissions/financial-aid.html

CUNY Financial Aid Staff Information & Resources
http://www.cuny.edu/admissions/financial-aid/info-resources/faculty.html

Needs Username: finaid and Password: finaid1234

CUNY Online Center for Admissions & Financial Aid [EFAP]
https://portal.cuny.edu/cms/id/cuny/documents/informationpage/006373.htm

CUNYfirst Web Site
https://home.cunyfirst.cuny.edu

Baruch College
Financial Aid page
http://www.baruch.cuny.edu
http://www.baruch.cuny.edu/financialaid/

Borough of Manhattan Community College
Financial Aid page
http://www.bmcc.cuny.edu
http://www.bmcc.cuny.edu/finaid/

Brooklyn College
http://www.brooklyn.cuny.edu/web/home.php
FinAid page http://www.brooklyn.cuny.edu/web/about/administration/enrollment/financial.php

Bronx Community College
Financial Aid page
http://www.bcc.cuny.edu/
http://www.bcc.cuny.edu/Financial-Aid/

City College
Financial Aid page
http://www.ccny.cuny.edu/
http://www.ccny.cuny.edu/financialaid/index.cfm

CUNY Graduate Center
http://www.gc.cuny.edu
FinAid page http://www.gc.cuny.edu/Prospective-Current-Students/Current-Students/Financial-Assistance

CUNY Graduate School of Journalism
Financial Aid
http://www.journalism.cuny.edu/
http://www.journalism.cuny.edu/admissions/financial-aid/

CUNY School of Law
Financial Aid
http://www.law.cuny.edu/index.html
http://www.law.cuny.edu/admissions/financial-aid.html

CUNY School of Professional Studies
Financial Aid
http://sps.cuny.edu/
http://sps.cuny.edu/financialaid/

CUNY School of Public Health
Financial Aid
http://sph.cuny.edu/

Hostos Community College
Financial Aid page
http://www.hostos.cuny.edu
http://www.hostos.cuny.edu/ofa/

Hunter College
Financial Aid page
http://www.hunter.cuny.edu
http://www.hunter.cuny.edu/finaid
<table>
<thead>
<tr>
<th>College Name</th>
<th>Financial Aid page</th>
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<tbody>
<tr>
<td>Kingsborough Community College</td>
<td><a href="http://www.kbcc.cuny.edu">http://www.kbcc.cuny.edu</a></td>
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<tr>
<td>Financial Aid page</td>
<td><a href="http://www.kbcc.cuny.edu/sub-financial_aid/Pages/default.aspx">http://www.kbcc.cuny.edu/sub-financial_aid/Pages/default.aspx</a></td>
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<tr>
<td>LaGuardia Community College</td>
<td><a href="http://www.lagcc.cuny.edu/home/">http://www.lagcc.cuny.edu/home/</a></td>
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<td>Financial Aid page</td>
<td><a href="http://www.lagcc.cuny.edu/Financial-Aid/Home/">http://www.lagcc.cuny.edu/Financial-Aid/Home/</a></td>
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<tr>
<td>Lehman College</td>
<td><a href="http://www.lehman.cuny.edu/">http://www.lehman.cuny.edu/</a></td>
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<tr>
<td>Macaulay Honors College</td>
<td><a href="http://www.macaulay.cuny.edu/">http://www.macaulay.cuny.edu/</a></td>
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<tr>
<td>Financial Aid pages</td>
<td><a href="http://www.macaulay.cuny.edu/prospective-students/tuition.php">http://www.macaulay.cuny.edu/prospective-students/tuition.php</a></td>
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<td></td>
<td><a href="http://www.macaulay.cuny.edu/current-students/tuition-aid.php">http://www.macaulay.cuny.edu/current-students/tuition-aid.php</a></td>
</tr>
<tr>
<td>Medgar Evers College</td>
<td><a href="http://www.mec.cuny.edu/">http://www.mec.cuny.edu/</a></td>
</tr>
<tr>
<td>New York City College of Technology</td>
<td><a href="http://www.citytech.cuny.edu/">http://www.citytech.cuny.edu/</a></td>
</tr>
<tr>
<td>Queens College</td>
<td><a href="http://www.qc.cuny.edu/Pages/default.aspx">http://www.qc.cuny.edu/Pages/default.aspx</a></td>
</tr>
<tr>
<td>Financial Aid page</td>
<td><a href="http://www.qc.cuny.edu/admissions/fa/Pages/default1.aspx">http://www.qc.cuny.edu/admissions/fa/Pages/default1.aspx</a></td>
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<tr>
<td>Queensborough Community College</td>
<td><a href="http://www.qcc.cuny.edu/">http://www.qcc.cuny.edu/</a></td>
</tr>
<tr>
<td>Financial Aid page</td>
<td><a href="http://www.qcc.cuny.edu/FinancialAid/">http://www.qcc.cuny.edu/FinancialAid/</a></td>
</tr>
<tr>
<td>Sophie Davis School of Biomedical Education</td>
<td><a href="http://www.ccny.cuny.edu/sophiedavis/">http://www.ccny.cuny.edu/sophiedavis/</a></td>
</tr>
<tr>
<td>Stella and Charles Guttman Community College</td>
<td><a href="http://www.guttman.cuny.edu/index.html">http://www.guttman.cuny.edu/index.html</a></td>
</tr>
<tr>
<td>College of Staten Island</td>
<td><a href="http://www.csi.cuny.edu">http://www.csi.cuny.edu</a></td>
</tr>
<tr>
<td>Financial Aid page</td>
<td><a href="http://www.csi.cuny.edu/finaid">http://www.csi.cuny.edu/finaid</a></td>
</tr>
<tr>
<td>York College</td>
<td><a href="http://www.york.cuny.edu/">http://www.york.cuny.edu/</a></td>
</tr>
<tr>
<td>Financial Aid page</td>
<td><a href="http://york.cuny.edu/administrative/finaid">http://york.cuny.edu/administrative/finaid</a></td>
</tr>
</tbody>
</table>
Electronic Mailing Lists for Financial Aid Administrators

FINAID-L
Discussion list for questions about financial aid administration, FAQ job announcements, and discussions of changes in federal aid regulations. To subscribe to the list, send email to: finaid-l-subscribe-request@lists.psu.edu (no Subject: line or message body is necessary). Submissions should be sent to finaid-l@lists.psu.edu. The list maintainers may be reached by sending email to finaid-l-request@lists.psu.edu.

NYSFA-L
Mailing list for student financial aid administrators in New York State. It is owned and administered by NYSHEC and is hosted by the computer facilities of SUNY. To subscribe to the list, send email to listserv@snycenv.bitnet with the following in the message body: sub NYSFA-L [your name here]. Submissions should be sent to: nysfa-l@snycenv.bitnet.

DIRECT LOAN LISTSERV
Used to transmit information about policy, system changes, technical issues, and other critical information related to the Direct Loan program and other student financial assistance programs. The listserv is read only. To subscribe, address an e-mail message to: listproc@inet.ed.gov. Write the following (and nothing else) in the message block: subscribe DLOANSINFO yourfirstname yourlastname (Leave the subject blank empty, and if you have a signature block, please turn it off.)

SFA LISTSERV
A tool for disseminating information and addressing questions, concerns and issues related to student financial aid for the CUNY community. Interested CUNY financial aid directors, business managers, bursars, central office personnel and their staff may subscribe by sending an email with their first and last name and email address to Tania Degen [tania.degen@mail.cuny.edu] at OUC.

CUNYSIMS STUDENT INFORMATION MANAGEMENT SYSTEM LISTSERV
The purpose of the CUNYSIMS listserv is to share topical information regarding SIMS-related issues at CUNY’s SIMS campuses. Interested subscribers should contact James Anastasio at James.Anastasio@domino1.cuny.edu/

CF INTERFACE LISTSERVS
FAPES job summary listserv: produapc@mail.cuny.edu
505/509 Listserv: OUC-CUNYFIRST-1505-1509@listserv.cuny.edu

HIGHER EDUCATION USER GROUP (HEUG) FORUMS AND COMMUNITIES
As a benefit of CUNY using an Oracle application (PeopleSoft/CUNYfirst), any employee of CUNY is eligible to sign up for an account on HEUG Online. On the community page you can view the community blog from the Advisory Group managing that community, have access to participate in the forum (listservs), download files, and more. If you want to receive emails from a communities forum (to say in the loop without having to login), click the name of the forum and on the window that opens click the ‘+Sub’ button on the right side. Alternately you can always subscribe to topics from your ‘My Subscriptions’ page (underneath the My Options drop down). Interested CUNY members should sign up for HEUG at http://www.heug.org/
Veterans Educational Benefit Programs

For the most up to date comprehensive information on all the benefits programs listed on this page, check the GI Bill website at: [http://www.va.gov/](http://www.va.gov/).

The CUNY Office of Veterans Affairs website: [http://www.cuny.edu/about/resources/veterans.html](http://www.cuny.edu/about/resources/veterans.html) is a virtual one-stop source of information for returning military veterans and their families. It is a guide to educational benefits, entitlements, counseling, advocacy resources, and the latest news, designed to assist veterans in attaining their academic, personal and professional goals.

**Post 9/11 Veterans Educational Assistance Act (Chapter 33)**

The Post 9/11 GI Bill takes effect August 1, 2009 and will provide up to 36 months of educational benefits for individuals who served on active duty on or after September 11, 2001. Eligibility for benefits is extended to 15 years from the last period of active duty. Benefit entitlement will be determined by length of active duty service after September 10, 2001. In addition to tuition and fees (not to exceed the most expensive in-state undergraduate tuition at a public institution), there are provisions for a monthly housing allowance equal to E-5 basic allowance for housing with dependents (in the same zip code as the college), and a yearly stipend of $1,000 for books and equipment.

**Montgomery GI Bill - Active Duty Educational Assistance (Chapter 30)**

The MGIB program provides up to 36 months of educational benefits payable for up to 10 years following release from active duty. 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. To apply, applicants use VA Form 22-1990 or they may apply online at: [https://vabenefits.vba.va.gov/vonapp_ssl/login.asp](https://vabenefits.vba.va.gov/vonapp_ssl/login.asp).

**Montgomery GI Bill - Selected Reserve Educational Assistance (Chap. 1606)**

The MGIB-SR program provides up to 36 months of educational benefits to members of the Selected Reserve, including the Army, Navy, Air Force, Marine Corps and Coast Guard Reserves. This program does not require a person to serve on active duty to qualify. To apply, applicants must obtain a Notice of Basic Eligibility (DD Form 2384 or 2384-1) from their unit and complete VA Form 22-1990. To apply online: [https://vabenefits.vba.va.gov/vonapp_ssl/login.asp](https://vabenefits.vba.va.gov/vonapp_ssl/login.asp).

**Reserve Educational Assistance Program (Ch. 1607)**

REAP is a program that provides up to 36 months of educational benefits to members of the Selected Reserves, Individual Ready Reserve (IRR), and National Guard who are called to active service. The educational assistance allowance payable under REAP is a percentage of the MGIB rate based on the number of continuous days served on active duty. To apply, applicants complete VA Form 22-1990 and indicate they are applying for REAP. To apply online: [https://vabenefits.vba.va.gov/vonapp_ssl/login.asp](https://vabenefits.vba.va.gov/vonapp_ssl/login.asp).
Veterans Educational Assistance Program (Chapter 32)
VEAP is available for members of the armed forces who first entered active duty between January 1, 1977 and June 30, 1985 and elected to make contributions from their military pay to participate in this educational benefits program. Member contributions are matched on a $2 for $1 basis by the government. To apply, applicants use VA Form 22-1990 or they may apply online at: https://vabenefits.vba.va.gov/vonapp_ssl/login.asp.

Survivors’ and Dependents’ Educational Assistance (Chapter 35)
This program provides educational and training opportunities to eligible dependents of certain veterans who died or are totally and permanently disabled as the result of a service-connected disability. The program offers up to 45 months of benefits. Spouses of disabled veterans have 10 years from the date 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 veterans’ death to use the benefit. Children may use the benefit while they are between the ages of 18 and 26. Time limits can be extended under certain circumstances. Applicants use VA Form 22-5490 to apply or they apply online at: https://vabenefits.vba.va.gov/vonapp_ssl/login.asp.

Vocational Rehabilitation and Employment Program (Chapter 31)
The VR & E Program aids veterans with service-related disabilities to prepare for, find, and keep suitable jobs. If any training is needed, the VA will pay training costs, such as tuition, fees, books, supplies, equipment, and, if needed, special services. While in training, the VA pays a monthly benefit, called a Subsistence Allowance, to help with living expenses. To receive an evaluation for these services, a veteran must have received, or will receive, a discharge other than dishonorable, and have a service-related disability rating of at least 10%. To apply, applicants use VA Form 28-1900 or they may apply online at: https://vabenefits.vba.va.gov/vonapp_ssl/login.asp.

Veterans Work-Study Program
VA work-study program recipients must be receiving full-time GI Bill benefits to be eligible. Up to 750 hours per year, payable at least at the federal minimum wage are available to eligible veterans. For more information visit: http://www.benefits.va.gov/gibill/
**ACCES – Training at a College or University**

Adult Career & Continuing Education Services (ACCES) is a NYS government office that provides a variety of educationally related services and some financial assistance for eligible students. ACCES may support college training as part of a client’s Individualized Plan for Employment (IPE).

<table>
<thead>
<tr>
<th>College Components</th>
<th>ACCES Provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time Tuition, Fees, Books &amp; Materials</td>
<td>ACCES’s contribution for direct college expenses related to tuition, fees, required texts and materials is calculated after all other available financial aid and ACCES calculated student/family resources are applied.</td>
</tr>
<tr>
<td>Room and Board</td>
<td>ACCES may contribute a certain maximum amount per academic year. A cost-effective analysis will be applied regarding commuting vs. living on campus and ACCES will pay towards the lower of the two expenses.</td>
</tr>
<tr>
<td>Length of Training</td>
<td>Students may be allowed additional time to complete an Associate’s Degree or a Bachelor’s Degree. If approved, the maximum allowances include all part-time training and previously completed course work that can be applied to the current degree program.</td>
</tr>
<tr>
<td>Part-Time</td>
<td>Part-time training is defined as taking fewer than 12 credits per semester or the equivalent for schools operating on a trimester or other basis. It cannot exceed two calendar years and, with agreement of the ACCES VRC, may be allowed any time during the training. If courses are dropped during a semester, resulting in fewer than 12 credits, the semester must be considered as part-time. ACCES’s maximum contribution amount is prorated based on the percentage of full-time credits taken.</td>
</tr>
<tr>
<td>Summer, Mini, or Intersession</td>
<td>ACCES may contribute when it is cost effective to ACCES; enables completion of otherwise unavailable required or sequential courses; allows repeat of failed course work required to meet the IPE employment goal date; or individual is restricted from taking the required number of credits per semester. This assistance is in addition to ACCES’s maximum contribution for direct college expenses and is paid at the part-time rate.</td>
</tr>
<tr>
<td>Approved Vendors</td>
<td>Colleges must meet accreditation requirements and the institutions selected must be most cost effective to ACCES.</td>
</tr>
<tr>
<td>Financial Aid</td>
<td>Students must apply for all available Financial Aid and provide ACCES with documentation, including award amounts by established deadlines.</td>
</tr>
<tr>
<td>Refunds/Overpayment</td>
<td>If an overpayment exists, i.e. financial aid awarded and any ACCES advance payment exceeds actual cost, the consumer is expected to repay ACCES the overpayment amount.</td>
</tr>
<tr>
<td>Academic Standards</td>
<td>Students must provide ACCES with the academic standards for their degree program, as defined by the college. These standards, as well as the standards to continue receiving TAP and Pell awards, must be met by the student in order for ACCES to continue financial support for college training.</td>
</tr>
<tr>
<td>Out-of-State Training</td>
<td>May be allowed, but ACCES costs will equal the amount that would have been contributed toward a college program available within NY State.</td>
</tr>
<tr>
<td>Graduate Training</td>
<td>ACCES will contribute to graduate level training only when such training is required for the individual’s Individualized Plan for Employment (IPE). ACCES maximum contribution limits apply.</td>
</tr>
<tr>
<td>Foreign Training</td>
<td>Allowed only if the home educational institution is providing instruction outside the US and such training is required for the degree program. ACCES maximum contribution limits apply.</td>
</tr>
</tbody>
</table>

The conditions under which students with disabilities can receive ACCES support for their educational plans are described at: [http://www.acces.nysed.gov/vr/partner_agencies/college.htm](http://www.acces.nysed.gov/vr/partner_agencies/college.htm)
Configuration of Social Security Numbers
The Social Security number is divided into three parts: the area, group and serial numbers. Until June 25, 2011, the first three (3) digits of a person’s social security number indicated the person’s state of residence from the mailing address shown on the SSN application. Since that date, SSA has introduced a randomized process of assigning SSNs; therefore, in newly assigned SSNs, the area number no longer has geographical significance. The process of random assignment has also introduced area numbers not previously made available for assignment.

Within each area, the group number (middle two (2) digits) ranges from 01 to 99 but are not assigned in consecutive order. The group number has no special geographical significance but is used to break the numbers into blocks of convenient size for SSA processing operations.

Within each group, the serial numbers (last four (4) digits) run consecutively from 0001 through 9999.

The chart below shows the first 3 digits of the social security numbers assigned throughout the United States and its possessions prior to the introduction of the random assignment process. It should be used only for informational purposes.

<table>
<thead>
<tr>
<th>Area Group</th>
<th>State/Region</th>
<th>Group Numbers</th>
<th>State/Region</th>
<th>Group Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>001-003</td>
<td>New Hampshire</td>
<td>449-467</td>
<td>Texas</td>
<td>627-645</td>
</tr>
<tr>
<td>004-007</td>
<td>Maine</td>
<td>468-477</td>
<td>Minnesota</td>
<td>479-485</td>
</tr>
<tr>
<td>008-009</td>
<td>Vermont</td>
<td>486-500</td>
<td>Iowa</td>
<td></td>
</tr>
<tr>
<td>010-034</td>
<td>Massachusetts</td>
<td>501-502</td>
<td>North Dakota</td>
<td></td>
</tr>
<tr>
<td>035-039</td>
<td>Rhode Island</td>
<td>503-504</td>
<td>South Dakota</td>
<td></td>
</tr>
<tr>
<td>040-049</td>
<td>Connecticut</td>
<td>505-508</td>
<td>Nebraska</td>
<td></td>
</tr>
<tr>
<td>050-134</td>
<td>New York</td>
<td>509-515</td>
<td>Kansas</td>
<td></td>
</tr>
<tr>
<td>135-158</td>
<td>New Jersey</td>
<td>516-517</td>
<td>Montana</td>
<td></td>
</tr>
<tr>
<td>159-211</td>
<td>Pennsylvania</td>
<td>518-519</td>
<td>Idaho</td>
<td></td>
</tr>
<tr>
<td>212-220</td>
<td>Maryland</td>
<td>520</td>
<td>Wyoming</td>
<td></td>
</tr>
<tr>
<td>221-222</td>
<td>Delaware</td>
<td>521-524</td>
<td>Colorado</td>
<td></td>
</tr>
<tr>
<td>223-231</td>
<td>Virginia</td>
<td>525-585</td>
<td>New Mexico</td>
<td></td>
</tr>
<tr>
<td>232</td>
<td>West Virginia</td>
<td>526-527</td>
<td>Arizona</td>
<td></td>
</tr>
<tr>
<td>237</td>
<td>North Carolina</td>
<td>600-601</td>
<td>Colorado</td>
<td></td>
</tr>
<tr>
<td>247</td>
<td>South Carolina</td>
<td>764-765</td>
<td>Nevada</td>
<td></td>
</tr>
<tr>
<td>252</td>
<td>Georgia</td>
<td>528-529</td>
<td>Utah</td>
<td></td>
</tr>
<tr>
<td>261</td>
<td>Florida</td>
<td>646-647</td>
<td>Washington</td>
<td></td>
</tr>
<tr>
<td>267</td>
<td>Florida</td>
<td>530</td>
<td>Oregon</td>
<td></td>
</tr>
<tr>
<td>269</td>
<td>Florida</td>
<td>602-626</td>
<td>California</td>
<td></td>
</tr>
<tr>
<td>283</td>
<td>Florida</td>
<td>574</td>
<td>Hawaii</td>
<td></td>
</tr>
<tr>
<td>303</td>
<td>Indiana</td>
<td>575-576</td>
<td></td>
<td></td>
</tr>
<tr>
<td>318</td>
<td>Illinois</td>
<td>750</td>
<td></td>
<td></td>
</tr>
<tr>
<td>362</td>
<td>Michigan</td>
<td>751</td>
<td></td>
<td></td>
</tr>
<tr>
<td>387</td>
<td>Wisconsin</td>
<td>577-579</td>
<td>District of Columbia</td>
<td></td>
</tr>
<tr>
<td>400</td>
<td>Kentucky</td>
<td>580</td>
<td>Virgin Islands</td>
<td></td>
</tr>
<tr>
<td>408</td>
<td>Tennessee</td>
<td>580-584</td>
<td>Puerto Rico</td>
<td></td>
</tr>
<tr>
<td>416</td>
<td>Alabama</td>
<td>596-599</td>
<td></td>
<td></td>
</tr>
<tr>
<td>425</td>
<td>Mississippi</td>
<td>586</td>
<td>Guam</td>
<td></td>
</tr>
<tr>
<td>587</td>
<td>Arkansas</td>
<td>586</td>
<td>American Samoa</td>
<td></td>
</tr>
<tr>
<td>659</td>
<td>Louisiana</td>
<td>700-728</td>
<td>Railroad Board**</td>
<td></td>
</tr>
</tbody>
</table>

**Enumeration Board**
NOTE: The same area, when shown more than once, means that certain numbers have been transferred from one State to another, or that an area has been divided for use among certain geographic locations.

Any number beginning with 000 will NEVER be a valid SSN.

* = New areas allocated, but not yet issued

** 700-728 Issuance of these numbers to railroad employees was discontinued July 1, 1963.

Information about Social Security Numbers that have been assigned through July 1, 2008 is available on SSA’s website at http://www.socialsecurity.gov/employer/highgroup.txt.

Identifying Invalid (or Impossible) Social Security Numbers

An invalid (or impossible) Social Security Number (SSN) is one which has not yet been assigned. Prior to June 25, 2011, a valid SSN could not have an area number between 734 and 749, or above 772. Effective June 25, 2011, the SSA began to assign SSNs randomly, thus allowing for the assignment of area numbers between 734 and 749 and above 772 through the 800s. However, the following still holds rue as of this writing:

- No SSNs with an area number in the 900 series have been assigned. Numbers from 987-65-4320 to 987-65-4329 are reserved for use in advertisements.

There are also special numbers which will never be allocated:

- Numbers with all zeros in any digit group (000-##-####, ###-00-####, ####-##-0000).
- Numbers of the form 666-##-####.
OSFA

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