This chapter explains the method used by CUNY to package students with available campus-based financial aid funds. All institutional scholarship funds are added to the package by the colleges themselves (usually after centralized packaging is done). Packaging of students begins in the Spring prior to the award year and continues until funds are exhausted. Students have an equal opportunity to receive campus-based funds whether they are packaged early or late in the packaging cycle. All data and logical edits must be resolved and the student’s record should be READY FOR PACKAGING on CUNYfirst before any campus-based funds are offered. Once a student has been packaged, the mass packaging program no longer considers him/her for additional campus-based assistance. Students may be run through the repackaging process based on change in enrollment and/or change in their TAP award.

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CUNY Packaging Philosophy

In CUNYfirst, students are initially mass packaged using federal, state, city, and CUNY funds. Each college has their own campus-based allocations (FSEOG and FWS) that can only be awarded to their own students. FSEOG and FWS are not transferrable between colleges. Each college of acceptance will award the student separately, causing them to have multiple financial aid packages that may be different at each institution. The student is permitted to only receive awards from one college. Once the financial aid certification date is reached, the awards from the colleges not being attended will be automatically cancelled.

Timing of Packaging

CUNYfirst packaging usually begins in early April. This date is dependent upon the new aid year activation and ISIR load processes. Students will receive multiple financial aid award notifications via email from the CUNY college of admittance soon after the student has been term activated by Admissions in CUNYfirst. Students who are accepted to multiple colleges will get multiple financial aid award notifications.

Effect of processed loans on packaging

Colleges should try to delay processing Federal Direct Loans for students until after they have been packaged with campus-based aid because the loan will be considered as a student resource and the student’s target need will be reduced accordingly.

Several colleges have chosen to automatically package their graduate students with loans along with their other need-based aid. For the 2018-2019 year, Baruch College, Brooklyn College, City College, Hunter College, John Jay College, Lehman College, CUNY Law, School of Public Health, School of Professional Studies, CUNY School of Medicine, and York College are packaging graduate loans in their packaging plans.

Usage of Federal Work Study Awards

A student may be employed through the FWS programs during a period of nonattendance, such as a summer term. A student must be planning to enroll (or to reenroll) and must have demonstrated financial need for the next period of enrollment. The student’s FWS (net earnings minus taxes and job-related costs) during this period of nonattendance must be used to cover expenses associated with his or her financial need for the next period of enrollment. In CUNYfirst, we have a summer *FWS Resource Item Type which is not included in the mass packaging process. Therefore, the college must allocate 62.5% of the student’s FWS yearly allotment into the summer resource fund.

How Does Packaging Work

Packaging in CUNYfirst depends on a student having satisfied/completed any checklist that was assigned based on data compiled from the admission application or the submitted ISIR. Students only run through the initial mass packaging program once but will be considered for repackaging based on changing enrollment and NYS Tuition Assistance Program (TAP) award/eligibility changes. Initial mass packaging runs daily to pick up new students whose ISIRs have just been received or students who have completed any outstanding financial aid checklists with assigned...
Packaging parameters change each year based on:

- the number of students in the packaging pool
- the level of funding in the campus-based programs
- Federal Pell and NYS TAP award amounts

**TAP Packaging**

The Estimated TAP packaging algorithm calculates an Estimated TAP award based on the TAP guidelines. This process occurs even when a student has not filed a NYS Payment application (formerly the TAP application) with HESC. This estimate is only done for packaging purposes; no TAP award amount will appear on the student’s bill as anticipated aid until application information is processed by HESC. Once the student has filed a NYS Payment application and has met the NYS eligibility requirements, then the student’s award appears on the HESC Comprehensive file. The HESC Comprehensive file is received weekly from HESC. At this point, the estimated TAP award is cancelled and replaced by the Initial TAP award item type. The Initial TAP award will remain on CUNYfirst until the TAP certification/decertification process is completed. If the student is certified as eligible then the Initial TAP award is cancelled and replaced by the TAP award item type. If the student is certified as ineligible, then the Initial TAP award will be cancelled.

**Packaging Plans**

<table>
<thead>
<tr>
<th>Annual Award Ranges</th>
<th>All undergrads</th>
<th>FSEOG*</th>
<th>$ 400</th>
</tr>
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<tbody>
<tr>
<td>FWS**</td>
<td>Dependent/ Independent</td>
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<td></td>
</tr>
<tr>
<td>Special Programs</td>
<td>SEEK Books</td>
<td>$ 1000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CD Books</td>
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<tr>
<td></td>
<td>SEEK Fees</td>
<td>Set by college</td>
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<td>Set by college</td>
<td></td>
</tr>
<tr>
<td>CUSTA</td>
<td>Eligible students</td>
<td>$ 100</td>
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</tr>
<tr>
<td>NYC Council Merit Scholarship</td>
<td>Eligible students</td>
<td>$ 700</td>
<td></td>
</tr>
</tbody>
</table>

*EFC’s less than or equal to 1000
**EFC’s less than or equal to 1500
List of Packaging Plans

1. DOCT  Doctoral
2. GRAD  Graduate
3. 2NDBA  Students with Prior BA
4. CUNYPROG  CUNY Programs ASAP/MHC
5. SPCLPROG  Special Program SEEK/CD
6. TAP ONLY  Tap Only
7. UNDERGRAD  Undergraduate
8. EXCELSIOR  Excelsior Scholarship Program

When a student has completed all the checklist items with assigned tracking groups and is ready to be packaged, the student is then selected for mass packaging. Each student is then evaluated for eligibility for a specific plan in the order listed above until they meet the selection criteria for that plan. At that point, the student is packaged according to the criteria of that plan. Most students are bypassed by the first six plans and are packaged in the UNDERGRAD plan.

Awards are offered in the following order:

1. DOCT  FWS and Federal Direct Unsubsidized Loans
2. GRAD  FWS and Federal Direct Unsubsidized Loans for applicable schools
3. 2NDBA  TAP, TAP Waiver, FWS
4. CUNYPROG  TAP, TAP Waiver, PELL, NYC Merit, MHC/ASAP
5. SPCLPROG  TAP, TAP Waiver, PELL, NYC Merit, Fees, Books
6. TAP ONLY  TAP, TAP Waiver
7. UNDERGRAD  TAP, TAP Waiver, PELL, NYC Merit. SEOG, FWS,
8. EXCELSIOR  Excelsior Only
Award & Denial Notifications

All students who are packaged in CUNYfirst receive an email notification that directs them to the View Financial Aid Awards link on CUNYfirst that displays their awards. The same award notice email is used for all colleges.

Award files for entering freshmen and transfers are also produced for the colleges to use in sending award notices through Hobson’s for all colleges, except CUNY School of Medicine, CUNY School of Professional Studies, CUNY Graduate School of Public Health and Health Policy, and Guttman Community College.

Discretionary Funds

During the award year, OSFA may make allocations of campus-based program funds (FSEOG and FWS) to the campuses. These monies are intended to allow FAA the discretion to manually package awards in the campus-based programs.

Discretionary funds are commonly used to:

- Package students with campus-based funds who were not packaged in the regular batch packaging cycles
- Adjust campus-based award amounts based on individual student appeals
- Increase FWS awards so that students may continue to perform FWS assignments
- Award monies in situations where the FAA, using their discretion, determines that the packaging of the award is warranted

When awarding from discretionary funds, the FAA is not constrained by CUNY’s batch packaging parameters and is free to award up to the limits set for each program by the U.S. Department of Education. However, in awarding discretionary funds, the FAA must make sure that the discretionary awards, when combined with all other sources of assistance, does not exceed the student’s cost of attendance.