This chapter explains the method used by CUNY to package students with available campus-based financial aid funds. All college 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 awards. Student records continue to be run through the packaging module until they receive campus-based aid or all funds are exhausted.

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CUNY Packaging Philosophy

In CUNYfirst, students are initially packaged in the same manner as they were in the legacy system using federal, state, city, and CUNY funds. The difference is that each college has their own funds that can only be allocated to their own students and the funds are not transportable between colleges. Each college of acceptance will award the student separately, causing them to have multiple financial aid awards. The student is permitted to only accept one college’s awards. 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 loads. Students will receive multiple financial aid awards from the CUNY college of admittance soon after the admission file has been loaded to the college in CUNYfirst.

Students who are accepted to multiple colleges will get multiple financial aid award notifications. The students will get email notifications from all schools.

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 looked at 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 2017-2018 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

Once a student is packaged with Federal Work-Study, the student may secure a job and begin working even if it is during the summer prior to the 9 month academic year. The college must allocate part of the annual award to the summer in order for SFA to pay the student correctly.

In CUNYfirst, the summer FWS is a separate item type to which the college must allocate funds to in order for the student to be able to work. Additional funds are not usually made available for summer work study so a portion of the annual award must be reallocated.
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 award changes. Initial mass packaging runs daily to pick up new students whose ISIRs have just been received or students who have completed any outstanding checklists. Repackaging is also run daily (mid-summer) and students receive an email notification any time a change is made in their financial aid package.

Packaging Parameters

Packaging parameters change each year based on the number of students in the packaging pool, the level of funding in the campus-based programs, and Federal Pell and NYS TAP award amounts. The following are reminders of several changes made in recent years.

Ineligible for TAP

Students are initially packaged with Estimated TAP awards based on an algorithm built into CUNYfirst. Once the HESC Comprehensive file is received from Albany with an actual calculated award, the estimated award is zeroed out and an actual TAP award is added. That award will remain on the system until the certification roster is done and the student’s decertified award is sent on an updated HESC Comprehensive file.

TAP Estimates

The packaging program performs a TAP estimate based on the TAP guidelines even if the student has not filed a 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 and the student’s award shows up on the HESC Comprehensive file which is received weekly from HESC. At that point the TAP award will replace the estimated award.
**Perkins Awarding**

Perkins Loans are manually awarded for aid year 2017-2018 following the guidelines detailed in the Dear Colleague Letter: GEN-16-05.

Per the changes in the Extension Act, effective December 18, 2015, schools participating in the Perkins Loan Program may make Perkins Loans as specified below:

### Undergraduate Students

<table>
<thead>
<tr>
<th>A school may make Perkins Loans through—</th>
<th>To an—</th>
<th>Who, on the date of disbursement—</th>
<th>If the school has awarded the student—</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 30, 2017</td>
<td>Eligible current undergraduate student</td>
<td>Has an outstanding balance on a Perkins Loan made by the school.</td>
<td>All Direct Subsidized Stafford Loan aid for which the student is eligible.</td>
</tr>
<tr>
<td>September 30, 2017</td>
<td>Eligible new undergraduate student</td>
<td>Does not have an outstanding balance on a Perkins Loan made by the school.</td>
<td>All Direct Subsidized and Unsubsidized Stafford Loan aid for which the student is eligible.</td>
</tr>
</tbody>
</table>

### Graduate Students

<table>
<thead>
<tr>
<th>A school may continue to make Perkins Loans through—</th>
<th>To an—</th>
<th>If the graduate student—</th>
<th>And the new Perkins Loan will—</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 30, 2016</td>
<td>Eligible graduate student who has received a Perkins Loan before October 1, 2015.</td>
<td>Received his or her most recent Perkins Loan from the school, for enrollment in an academic program at the school.</td>
<td>Enable the graduate student to continue or complete the academic program for which the student received his or her most recent Perkins Loan.</td>
</tr>
</tbody>
</table>
Packaging Plans

Annual Award Ranges

<table>
<thead>
<tr>
<th>Program</th>
<th>Student Type</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSEOG</td>
<td>All undergrads</td>
<td>$200 – 400</td>
</tr>
<tr>
<td>FWS</td>
<td>Dependent/Independent</td>
<td>$2000 – 4000</td>
</tr>
<tr>
<td></td>
<td>Graduate</td>
<td>$2000 – 4000</td>
</tr>
<tr>
<td>Special Programs</td>
<td>SEEK Books</td>
<td>$0 – 1200</td>
</tr>
<tr>
<td></td>
<td>CD Books</td>
<td>$0 – 700</td>
</tr>
<tr>
<td></td>
<td>SEEK Fees</td>
<td>Set by college</td>
</tr>
<tr>
<td></td>
<td>CD Fees</td>
<td>Set by college</td>
</tr>
<tr>
<td>CUSTA</td>
<td>Eligible students</td>
<td>$100</td>
</tr>
<tr>
<td>NYC Council Merit</td>
<td>Eligible students</td>
<td>$800</td>
</tr>
</tbody>
</table>

List of Packaging Plans

a) DOCT Doctoral
b) GRAD Graduate
c) 2NDBA Students with Prior BA
d) CUNYPROG CUNY Programs ASAP/MHC
e) SPCLPROG Special Program SEEK/CD
f) TAP ONLY Tap Only
g) UNDERGRAD Undergraduate
h) EXCELSIOR Excelsior Scholarship Program

When a student has completed all his checklist items and is ready to package, s/he is selected for mass packaging. Each student is then evaluated for eligibility for the plan in the order listed above until s/he meets 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:

a) DOCT FWS and Federal Direct Unsubsidized Loans
b) GRAD FWS
c) 2NDBA TAP, TAP Waiver, FWS
d) CUNYPROG TAP, TAP Waiver, PELL, MHC/ASAP
e) SPCLPROG TAP, TAP Waiver, PELL, Fees, Books
f) TAP ONLY TAP, TAP Waiver
g) UNDERGRAD TAP, TAP Waiver, PELL, SEOG, FWS, EXCELSIOR
Award & Denial Letter Files

All students who are packaged in CUNYfirst receive an email that refers them to the awards page on CUNYfirst that shows them their awards. The same award notice email is used for all colleges.

Award files for entering freshmen and transfers are also produced by phase 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

From time to time 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 financial aid officers the flexibility to make awards in the campus-based programs at their discretion.

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 budgets so that students may continue to perform FWS assignments;
- Award monies in situations where the financial aid officer using professional judgment determines that the making of such awards is warranted.

When awarding from discretionary funds, the financial aid officer 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 financial aid officer must make sure that the discretionary awards, when combined with all other sources of assistance, do not exceed the student’s cost of attendance.