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.

### CONTENTS

- Samples Forms Link ......................................................................................................................... 2
- Tuition Waivers ................................................................................................................................. 2
- Grants and General Policy .................................................................................................................. 3
- Graduate Students ............................................................................................................................. 4
- Post Officers...................................................................................................................................... 6
- Web Sites of Interest to the Financial Aid Professional ...................................................................... 7
- U.S. Government (other than the Dept. of Education) ...................................................................... 7
- U.S. Department of Education for Students & Families .................................................................... 9
- New York State Government ........................................................................................................... 11
- New York State Agencies .................................................................................................................. 12
- Professional Associations .................................................................................................................. 12
- Scholarship Search Sites ................................................................................................................... 13
- International Student Resources ....................................................................................................... 14
- Other Useful Sites ............................................................................................................................. 14
- Lender Home Pages of Interest.......................................................................................................... 16
- CUNY Home Pages and Financial Aid Pages ................................................................................... 17
- Electronic Mailing Lists for Financial Aid Administrators ................................................................ 20
- Veterans Educational Benefit Programs ............................................................................................ 22
- ACCES – Training at a College or University ..................................................................................... 24
- Configuration of Social Security Numbers ......................................................................................... 26
- Identifying invalid Social Security Numbers .................................................................................... 28
Sample Forms Link

Verification worksheets and any forms that have been provided by the colleges was placed on the CUNY Portal. Access these forms at this URL:
http://www2.cuny.edu/financial-aid/financial-aid-forms/common-forms/

Tuition Waivers

NYC High School Students

Colleges may apply for and receive Board approval to waive tuition for current New York City high school students taking college course(s) while completing their high school education.

- These tuition waivers must be renewed every year.
- The request for tuition waivers may include a request to waive application fees, student activity fees, the consolidated services fees, and the technology fee.
- The amount of the tuition and/or fee waiver will be calculated utilizing the applicable senior or community college lowest undergraduate resident degree tuition rate/credit.
- Tuition and fee waivers for high school students attending separately funded City or State programs, such as College Now, do not require Board resolutions.
- For all colleges, tuition waivers for high school students will be considered unfunded waivers for revenue purposes.
- Accounting procedures will keep track of these students by utilizing an NYC DOE OSIS number, a unique nine-digit number assigned to each student by the Department of Education. This number is easily obtained from the student’s high school permanent record and program card. A social security number should also be entered, or in the absence of an accurate number, the college should generate the number.

University Skills Immersion Program (USIP)

- All tuition and fees are waived for USIP students. There is no TAP eligibility for USIP courses. Students enrolled in both USIP and non-USIP summer courses will be assessed tuition and fees for non-USIP courses.
- The colleges will be required to report USIP enrollment data to the Office of Institutional Research and Analysis, but the data must be properly identified as USIP enrollment data so that the FTEs are not included in the University Budget Office’s revenue projections. It should be noted that any USIP courses, that do not offer basic skills components and are only educational experiences, and do not generate credits or equated credits, will not be included in official college transcripts.
Macaulay Honors College University Scholars

- University Scholars tuition is fully funded in the following order: Tuition is funded first from eligible TAP awards, Federal Grant programs, followed by New York City Council Merit scholarship funds and other tuition-only scholarships, and lastly through funded waivers provided by the University Budget Office.
- The University Budget Office waivers for Macaulay Honors College students are at the resident rate of tuition.
- Home colleges of University Scholars may supplement the Honors College scholarships through campus-based awards.
- University Scholars register at their Home College and are billed through the CUNY administrative finance system. Waivers are recorded for tuition only. University Scholars pay fees.
- Effective Fall 2013, out-of-state students accepted and subsequently enrolled at Macaulay will not be eligible for the Tuition Scholarship. Out-of-state students will be responsible for the total cost of their tuition. Currently enrolled out-of-state students will continue receiving the full Tuition Scholarship for the duration of their attendance.

Accelerated Studies in Associate Programs

- Students participating in the ASAP program who are eligible for state or federal financial aid will be entitled to receive waivers for tuition and fees not covered by State, Federal, and/or New York City Council Merit scholarship funds. ASAP students who are not eligible for State or Federal Financial Aid programs must pay all tuition and fees assessed and will not receive any waivers. **NOTE:** Students receiving only the Excelsior scholarship and not any other Federal or State aid do not qualify for the ASAP tuition and fee waivers.
- The waiver amount will differ for every eligible student dependent upon the amount of financial aid applied to the tuition and fees assessed.
- ASAP Program students are required to complete and file a Financial Aid Application (FAFSA). Students who do not file the FAFSA, or who are adjudged not eligible for aid will be required to pay the entire amount of tuition and fees.

Grants and Contract Students

CUNY General Policy

“Whenever funds are received by the University or an individual college from private, State or City sources specifically to cover instructional and other costs for a special program of study or for a clearly defined special group of students, the Board may waive any tuition and fees which would otherwise be imposed on the affected students.”

- Tuition may be waived for students enrolled in graduate and undergraduate courses when they are enrolled in an identified grant or contract (G/C) program.
- The terms of the G/C must provide for full payment of the costs of the program.
- Student activity fees, Consolidated Services Fees, and technology fees may be waived upon submission of sufficient justification to the Board when courses are held off campus.
- Application fee waivers for all UG degree students, even for those students admitted directly by the college, must be approved, in advance, by the University’s Director of Admissions
  - Waivers for other students (e.g., non-degree and graduate) may be submitted directly to the Board for approval.
- Such blanket waiver shall not take effect until a resolution has been approved by the Board of Trustees and appears in the CHANCELLOR’S REPORT setting forth:
  - The name of the sponsor
  - The number of students affected
  - The amount of the grant/contract
  - The tuition and fees to be waived
- In all cases, the total tuition and fees to be waived must be less than or equal to the amount of the grant/contract. If not, an adequate explanation/justification must be provided. Waivers granted by the college, which do not eventually appear in the Chancellor’s Report, are considered invalid and become the responsibility of the college.

- Where funds received under grants or contract programs are deposited with the Research Foundation (RF) and the costs are paid directly by the foundation, the Board may waive tuition and fees.
  - RF should provide the college with funds to cover overhead costs.
  - The headcount and FTEs are reported appropriately in the Enrollment Report
- Where funds received under grants or contract programs are deposited with the Construction Fund (CUCF) to cover tuition, no waivers are required inasmuch as third parties (grantor or contractor) make payments.
  - Either the third party or the student may pay fees.
  - The headcount and FTEs are reported appropriately in the Enrollment Report

**Graduate Students**

Senior college base budgets include amounts that are to be used to offset tuition waivers for graduate students, who could not otherwise afford the University’s tuition charges. These waivers should be administered in the following manner:

- Waivers should be granted only to degree students who meet the financial need criteria established in the CUNY Needs Analysis System. No waivers should be granted to non-degree students.
- Part-time graduate students may also be granted waivers if they meet the financial need criteria established in the CUNY Needs Analysis System, provided they are also taking a minimum of six (6) credits in the semester for which a waiver is granted.
- The total tuition assistance provided, including the tuition waiver may not exceed tuition and other fees.
- Tuition waivers granted to part-time students should not exceed 50 percent of tuition and other fees except in the case of unusual financial hardship.
Residents of the City or the State of New York should be given tuition waiver priority.  
Out-of-State and foreign students are also eligible for awards up to the resident student tuition rate.  
The maintenance of matriculation fee paid by graduate students who are not registered for any course or research credit may not be waived.  
Doctoral candidates who have completed all requirements, except thesis, may audit graduate courses without paying tuition.

Cooperating Teacher

See “Special Programs and Special Situations”

Upon payment of the $40 application fee, cooperating teachers may be granted tuition waivers for up to 3 credits for any semester (including summer session)

- Limited to a total of a maximum of 18 credits
- Granted to residents and non-residents (up to the resident student tuition rate)
- Waivers are applicable to undergraduate and graduate courses
- Charges for excess contact hours may also be waived for courses in which tuition has been waived.
- $25 Cooperating Teacher Fee, a Consolidated Services Fee, and a technology fee are charged to each student per semester.
- Cooperating Teacher Waiver cannot be used for the Maintenance of Matriculation Fee.
- Cooperating teachers who take credits in excess of those waived are required to pay tuition at the applicable rates for the additional credit and the $25 Cooperating Teacher Fee.

- Cooperating teacher “students” are exempt from payment of the student activity fees. However, they must pay the Consolidated Services Fee and the technology fee, as well as any other-than-tuition charges (i.e., late registration, program change, etc.).

Employees

CUNY employees are eligible for tuition waivers for undergraduate and graduate courses at any college of The City University of New York on a space available basis.

Employees requesting tuition waivers for any CUNY college must submit a CUNY Employee Tuition Fee Waiver Form, signed by the employee’s Director of Human Resources (or designee). Annually, the Bursar should receive a copy of the authorized signatories at each college from the University’s Office of Faculty and Staff Relations.

An employee tuition waiver covers either the resident or non-resident tuition rate. There is a 3-6 credit cap on graduate courses (dependent on title) per semester. Any credits taken above cap will be assessed at the applicable resident or non-resident tuition rate.
<table>
<thead>
<tr>
<th>Employee Category</th>
<th>Service Requirements</th>
<th>Course Type &amp; Credit Limits</th>
<th>Summer Session</th>
<th>Winter Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instructional Staff</td>
<td>UG — 1 year</td>
<td>UG — No Limit</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>GR — None</td>
<td>GR — 6 Credits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classified Managerial</td>
<td>UG — 1 year</td>
<td>UG — No Limit</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>GR — None</td>
<td>GR — 6 Credits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjunct Teaching</td>
<td>10 consecutive</td>
<td>1 Course (UG or GR)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Titles</td>
<td>semesters</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gittleson Titles</td>
<td>6 months</td>
<td>UG — No Limit</td>
<td>Yes UG Only</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>GR — 6 Credits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classified White Collar</td>
<td>1 year</td>
<td>UG — No Limit</td>
<td>Yes UG Only</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>GR — 3 Credits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Classified Blue Collar</td>
<td>1 year</td>
<td>UG — No Limit</td>
<td>Yes UG Only</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>GR — 3 Credits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skilled Trades</td>
<td>1 year</td>
<td>UG — No Limit</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>UG Only</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Police Officers**

- Members of the New York City Police Department who are enrolled in CUNY programs that lead to a baccalaureate or higher degree at a senior college are statutorily entitled to a one-time, one course tuition waiver (with no limit to the number of credits) pursuant to NYS Education Law § 6206 (7)(c).
- The one-time course tuition waiver and does not extend beyond the semester in which the waiver is granted, and the course must be related to the officer’s employment with the Department.
- To apply for the waiver, the Police Officer must present his/her NYC Police Department shield (badge) and department issued photo ID.
- The Police Officer must complete a certification form stating that he/she serves in the rank of Police Officer and that he/she has never received this type of tuition waiver at any other CUNY College.
- The waiver may apply to any semester, intersession or summer term. **NOTE:** NYS Education Law § 6206 (7)(c) expires annually and must be renewed by the State Legislature. Before granting the Police Officer Tuition Waiver, confirm that the statute has been renewed for the year in which the Waiver is sought.
- There is a specific code for this waiver. These are unfunded waivers as determined by the University Budget Office.

**Inmates of Correctional Institutions**

The City University of New York has agreed to waive the required tuition and fees (including the student activity fee, the consolidated fee, and the technology fee) for residents of the City of New York who are inmates of correctional institutions and enroll in courses offered by The City University of New York.
Web Sites of Interest to the Financial Aid Professional
The sites listed below have been verified as of July 2018. Some of the sites are actually sub-sites of general interest pages.

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

The White House
https://www.whitehouse.gov/
➢ Official White House site presents issue positions, news, Cabinet, appointments, offices and major speeches. Includes biography, video tour and photo essays.

The U.S. Senate
https://www.senate.gov/
➢ The United States Senate is a legislative chamber in the bicameral legislature of the United States, and together with the House of Representatives makes up the U.S. Congress.

The U.S. House of Representatives
https://www.house.gov/
➢ The United States House of Representatives is one of the two houses of the United States Congress alongside the Senate. The composition and powers of the House are established in Article One of the United States Constitution.

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

U.S. Information Agency Fulbright Scholar Programs
https://www.cies.org/
➢ The Council for International Exchange of Scholars (CIES), the scholar division of the Institute of International Education (IIE), is well known for its expertise and extensive experience in conducting international exchange programs for scholars and university administrators.

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

The Bureau of Labor Statistics Consumer Price index
https://www.bls.gov/
➢ Used to develop CUNY’s expense budget. The Bureau of Labor Statistics is a unit of the United States Department of Labor. It is the principal fact-finding agency for the U.S. government in the broad field of labor economics and statistics.
U.S. Government Accountability Office
https://www.gao.gov/
- Investigative arm of Congress charged with examining matters relating to the receipt and disbursement of public funds. See GAO reports and testimony here. The Government Accountability Office is a government agency that provides auditing, evaluation, and investigative services for the United States Congress. It is the supreme audit institution of the federal government of the United States

U.S. Government Publishing Office
https://www.govinfo.gov
- Access to government documents: the Budget of the U.S. Congressional Documents, Congressional Reports, Federal Registers, Public Laws, etc. It is an agency of the legislative branch of the United States federal government.


Selective Service System
https://www.sss.gov/
- Independent agency responsible for implementing a military draft. Laws, regulations, history, statistics, FAQs, on-line registration, and other official information. Administrators may check students’ registration status.

U.S. Department of Veterans Affairs
https://www.benefits.va.gov/gibill/
- Provides comprehensive information for veterans’ benefits and links to other benefits available to Veterans. The GI Bill provides educational assistance to service members, veterans etc...

U.S. National Archives and Records Administration (NARA)
https://www.archives.gov/
- The National Archives and Records Administration is an independent agency of the United States government charged with preserving and documenting government and historical records.

U.S. Department of Education Sites for Administrators

U.S. Dept. of Education Home Page
https://www.ed.gov
- Press Releases, Grants and Contracts, Research and Statistics, Financial Aid Regulations, Policy and Program Information, Links to ED Offices, Publications and Budget Information. Find federal education legislation, regulations, guidance, and other policy
Federal Student Aid
https://studentaid.ed.gov/sa/


NSLDS Professional Access
https://nsldsfap.ed.gov/nslds_FAP/

- 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 (IFAP)
https://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 (TFAP)
https://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

- Obtain reports by school on grant, loan, and campus-based aid program volume.

Financial Aid Toolkit for Counselors
https://financialaidtoolkit.ed.gov/tk/outreach/order-publications.jsp

- 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

Federal Student Aid Gateway

- A comprehensive information portal for students and families planning for or attending college.

Federal Student Aid Portal
https://studentaid.ed.gov/sa/

- 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 Federal Student Aid Resources
https://studentaid.ed.gov/sa/resources
- Information on College Preparation and the Federal Student Aid Programs.

Completing the FAFSA
https://studentaid.ed.gov/sa/fafsa/filling-out
- 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
https://www.fafsa.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.

Federal Student Aid ID (FSA ID) Registration
https://fsaid.ed.gov/npas/index.htm
- Allows students and parents to request or change a FSA ID.

Title-IV School Code Search
https://fafsa.ed.gov/FAFSA/app/schoolSearch
- 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
- The online source of information about the Direct Loan Consolidation Loan Program for borrowers, schools and loan holders.

Direct Loan Repayment Interactive Calculators
http://www.studentloanborrowerassistance.org/resources/referral-resource/ombudsman-programs/
- Site to help borrowers plan their borrowing, manage debt burden, and choose the best...
repayment plan.

Guide to Defaulted Student Loans
https://studentaid.ed.gov/sa/repay-loans/default/get-out
- 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
- 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
https://www.ny.gov

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

NY State Senate
https://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.

Find My Senator https://www.nysenate.gov/find-my-senator
- Find your senator and share your views on important issues.

NY State Assembly
https://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.
https://www.nysed.gov/
Current publications, Programs and Services.

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

New York State Agencies

Higher Education Services Corp.
https://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’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
- 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 https://www.nasfaa.org
- National Association of Student Financial Aid Administrators. A comprehensive online resource for aid professionals.

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

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

NACUBO  https://www.nacubo.org/
- National Association of College and University Business Officers

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

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

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

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

ACE  https://www.acenet.edu/Pages/default.aspx/
- American Council on Education (ACE) is the nation's most influential, respected, and visible higher education association.

HEUG  https://www.heug.org
- Higher Education User Group – organization for users of Oracle/People Soft

Free Scholarship Search Sites

- CollegeXpress
  https://www.collegexpress.com/reg/signup

- College Board Scholarship Page
  https://bigfuture.collegeboard.org/scholarship-search

- College Net
  https://www.collegenet.com/about/

- fastWEB!
  https://www.fastweb.com/

- International Scholarship Search
  https://www.internationalscholarships.com/

- Petersons
https://www.petersons.com

- Scholarship Experts
  https://www.unigo.com/scholarships#/fromscholarshipexperts

- SuperCollege.com
  http://www.supercollege.com/

**International Student Resources**

- International Education Financial Aid
  https://www.iefa.org/

- Smart Students’ Guide to Studying in the U.S.
  http://www.edupass.org/

- International Student Study Abroad Resource Ctr
  https://www.internationalstudent.com/

**Other Useful Sites**

Financial Aid Information Page
http://www.finaid.org/
  ➢ A free, comprehensive, independent guide to student financial aid including links to scholarship searches and financial aid calculators.

Chronicle of Higher Education
https://www.chronicle.com/
  ➢ Allows registered users access to The Chronicle Online.

College Board
https://www.collegeboard.org/
  ➢ This need analysis servicer markets PROFILE, an alternative, need analysis product used by many private colleges and universities.

Corporation for National & Community Service
https://www.nationalservice.gov/
  ➢ The Corporation for National Service provides information regarding federal programs in national service such as America Reads and AmeriCorp.
Currency Converters:

- The Universal Currency Converter
  https://www.xe.com/currencyconverter/
- Current Exchange Rates Site
  https://www.x-rates.com
- OANDA – the Currency Site
  https://www.oanda.com/currency/converter/
- National Center for Education Statistics
  https://nces.ed.gov/surveys/annualreports/

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.

- FAST WEB’s Quick Reference Guide to Student Financial Aid Statistics
  http://www.fastweb.com/nfs/fastweb/static/QRG_Student_Aid_Statistics.pdf
- Educational Testing Service Network (ETS)
  www.ets.org/
- Mapping Your Future
  https://www.mappingyourfuture.org/
  This site helps students find information to plan careers, select schools and pay for their education.
- National Center for Education Statistics
  https://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
  https://votesmart.org/
  Tracks the performance of over 13,000 political leaders including the President, Congress, Governors and State Legislators.
- U.S. Department of Health & Human Services Poverty Guidelines (ASPE)
  https://aspe.hhs.gov/poverty-guidelines
- Zillow.com
  https://www.zillow.com/
This site provides free real estate information and can be used to search for home values, mortgage rates, etc.

- Property Value Assets  
  [https://webapps.nyc.gov/CICS/fin1/find0011](https://webapps.nyc.gov/CICS/fin1/find0011)

- ZIP Code Lookup  
  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  

- Campus Door  
  [https://www.campusdoor.com/](https://www.campusdoor.com/)  
  - Offers a well-regarded alternative loan program that offers competitive interest rates and flexible repayment options.

- Discover Student Loans  
  - Offers scholarships and competitive alternative loans with low interest rates and flexible repayment options.

- EduCap, Inc.  
  - Offers the Loan to Learn student loan program, the first nationwide privately-funded education loan program since 1986.

- Key Education Resources  
  - A nationwide education funding provider for over 50 years offering a variety of loans for full-time and part-time students.

- Nelnet (National Education Loan Network)  
  [https://www.nelnet.net/](https://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.salliemae.com/  
  o A loan guarantor and servicer that provides borrowers self-service account access, repayment calculators, etc.

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

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**CUNY Home Pages and Financial Aid Pages**

• CUNY Home Pages and Financial Aid Pages  
  City University of New York Portal  
  http://www2.cuny.edu/ Financial Aid Page  
  http://www2.cuny.edu/financial-aid/  

• CUNY Financial Aid Staff Information & Resources  
  http://www2.cuny.edu/financial-aid/information-resources/staff-resources/  

• CUNYfirst Web Site  
  https://cunyfirst.cuny/  

  Baruch College  
  http://www.baruch.cuny.edu  
  Financial Aid page  
  http://www.baruch.cuny.edu/undergrad/financialAid.html  

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

• Brooklyn College  
  http://www.brooklyn.cuny.edu/web/home.php  
  Financial Aid page  
  http://www.brooklyn.cuny.edu/web/about/offices/financial.php  

• Bronx Community College  
  http://www.bcc.cuny.edu/  
  Financial Aid page
City College  
Financial Aid page  
https://www.ccny.cuny.edu/financialaid

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

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

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

CUNY School of Professional Studies  
Financial Aid page  
https://sps.cuny.edu/admissions/financial-aid

CUNY Graduate School of Public Health  
Financial Aid page  
http://sph.cuny.edu/student-services/financial-aid/

Guttman Community College  
Financial Aid page  
http://guttman.cuny.edu/admissions/financial-aid/

Hostos Community College  
Financial Aid page  
http://www.hostos.cuny.edu/Administrative-Offices/Office-of-Financial-Aid

Hunter College  
Financial Aid page  
http://www.hunter.cuny.edu/onestop/finances/financial-aid

John Jay College of Criminal Justice  
Financial Aid page  
http://www.jjay.cuny.edu/tuition-financial-aid

Kingsborough Community College  
Financial Aid page  
http://www.kbcc.cuny.edu/sub-financial_aid/Pages/default.aspx
• LaGuardia Community College  http://www.lagcc.cuny.edu/home/
  Financial Aid page  http://www.laguardia.cuny.edu/financialaid/

• Lehman College  http://lehman.edu/
  Financial Aid page  http://lehman.edu/financial-aid/

• Macaulay Honors College  http://macaulay.cuny.edu/
  Financial Aid page  http://macaulay.cuny.edu/current-students/tuition-aid.php

• Medgar Evers College  https://ares.mec.cuny.edu/

• New York City College of Technology  http://www.citytech.cuny.edu/
  Financial Aid page  http://www.citytech.cuny.edu/financial-aid/

• Queens College  http://www.qc.cuny.edu/Pages/home.aspx
  Financial Aid page  http://www.qc.cuny.edu/admissions/fa/Pages/default.aspx

• Queensborough Community College  http://www.qcc.cuny.edu/

• Sophie Davis School of Biomedical Education  https://www.ccny.cuny.edu/sophiedavis
  Financial Aid page  https://www.ccny.cuny.edu/financialaid

• College of Staten Island  https://www.csi.cuny.edu
  Financial Aid page  https://www.csi.cuny.edu/finaid

• York College  https://www.york.cuny.edu/
  Financial Aid page  https://york.cuny.edu/administrative/finaid
Electronic Mailing Lists for Financial Aid Administrators

CUNYfirst – Financial Aid Systems
➢ A tool for disseminating information and addressing questions, concerns and issues related to student financial aid for the CUNY community. CUNYfirst system changes, technical issues, and other critical information related to student financial aid assistance programs. The Financial Aid Systems Committee consults with the Board of Directors upon matters or systematic issues concerning CUNYfirst and various financial aid programs. C-FAS makes recommendations to the Board of Directors related to the needs and adequacy of the CUNY financial aid community, including the need for curtailment of ongoing efforts and the initiation of new efforts, and recommending to the Board of any changes in needed. C-FAS informs the Council of the Committees’ activities. To subscribe to the list, send email to: CF-FASYSTEMS@LISTSERV.CUNY.EDU

CF-OSFA – CUNYfirst Financial Aid Systems
➢ Discussion list for questions about financial aid administration, CUNYfirst systematic issues, FAO job announcements, and discussions of changes in federal aid regulations. To subscribe to the list, send email to: CF-OSFA@cuny.edu

OSFA-Policy & Compliance
➢ Used to transmit information about policy related to Title IV programs, for questions related to policy and regulations (TAP, R2T4, Excelsior, Loans…). Questions and concerns in that matter should be sent to OSFA_Policy&Compliance@cuny.edu

TAP-APTS
➢ You may send your request to TAP-APTS@Listserv.cuny.edu with any state aid related and FACTS issues.

CUNY-R2T4
➢ Mailing list for R2T4 Committee and Compliance Team. Submission of inquiries should be sent to CUNY-R2T4@listserv.cuny.edu

FiscalMgt-L
➢ Is used to inform institutions about disbursement discrepancies, issues related to Paid/Unpaid loans; any discrepancies between CF and COD, and or in Students Financials. Questions can be sent to FiscalMgt@cuny.edu.

SFA-Systems Payroll
➢ Accounts Payable; Book Advance; Refunds; Direct Deposit Reject; Payment/Disbursement issues in Students Financials. Interested CUNY financial aid directors, central office personnel and staff may subscribe by sending an email with their first and last name and email address to SFA_SystemsPayroll@.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 community’s 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 https://www.heug.org/

CUNY Financial Aid Committees

CFAD – Council of Financial Aid Directors
- This council is comprised of CUNY financial aid directors. The council is responsible for balancing the campuses’ interests and needs as related to financial aid business processes. The council usually formulates general policy and procedure concerning business practices and ensure that the needs of the financial aid community are recognized, researched, and addressed.

CUNYfirst – Financial Aid Systems
- An advisory committee tasked with disseminating information, addressing questions, concerns and issues related to student financial aid for the CUNY community. The Financial Aid Systems Committee is a sub-unit of the Council of FA Directors which provides points of consideration for system issues.

R2T4 - Committee
- The committee’s goals are to ensure compliance with return of Title IV funds regulations; understand challenges when working with modules; understand positive effects of campus collaboration; and provide opportunities to exchange best practice tips with colleagues.

TAP/APTS/Excelsior- Committee
- The committee meets once a month to discuss state regulations and certification processes pertaining to the program eligibility.

Direct Loans – Committee
- The Direct Loan Committee is responsible for regular review of federal student aid loan regulations and university guidelines.

Special Programs (CDSEEK)- Committee
- This committee is responsible for disseminating information, addressing questions, concerns, and issues related to SEEK and CD financial aid processing.
FWS – Committee

- This committee is responsible for regular review of federal, state and university student employment requirements.

Publications – Committee

- This committee is responsible for the maintaining and publishing the university student aid manual.

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: https://benefits.va.gov/benefits/

The CUNY Office of Veterans Affairs website: http://www2.cuny.edu/about/university-resources/veterans-affairs/ 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://www.va.gov/education/apply-for-education-benefits/application/1990/introduction

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://www.va.gov/education/apply-for-education-benefits/application/1990/introduction

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://www.benefits.va.gov/gibill/reap.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://www.benefits.va.gov/gibill/veap.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://www.benefits.va.gov/VOCREHAB/Dep_Edu_Assist_Chapter_35.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://www.benefits.va.gov/vocrehab/eligibility_and_entitlement.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: https://www.benefits.va.gov/gibill/workstudy.asp

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>
</tbody>
</table>
Graduate Training
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.

Foreign Training
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.

The conditions under which students with disabilities can receive ACCES support for their educational plans are described at: [http://www.acces.nysed.gov/](http://www.acces.nysed.gov/)
**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>Page</th>
<th>State</th>
<th>Pages</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>001-003</td>
<td>New Hampshire</td>
<td>449-467</td>
<td>Texas</td>
</tr>
<tr>
<td>004-007</td>
<td>Maine</td>
<td>627-645</td>
<td></td>
</tr>
<tr>
<td>008-009</td>
<td>Vermont</td>
<td>468-477</td>
<td>Minnesota</td>
</tr>
<tr>
<td>010-034</td>
<td>Massachusetts</td>
<td>478-485</td>
<td>Iowa</td>
</tr>
<tr>
<td>035-039</td>
<td>Rhode Island</td>
<td>486-500</td>
<td>Missouri</td>
</tr>
<tr>
<td>040-049</td>
<td>Connecticut</td>
<td>501-502</td>
<td>North Dakota</td>
</tr>
<tr>
<td>050-134</td>
<td>New York</td>
<td>503-504</td>
<td>South Dakota</td>
</tr>
<tr>
<td>135-158</td>
<td>New Jersey</td>
<td>505-508</td>
<td>Nebraska</td>
</tr>
<tr>
<td>159-211</td>
<td>Pennsylvania</td>
<td>509-515</td>
<td>Kansas</td>
</tr>
<tr>
<td>212-220</td>
<td>Maryland</td>
<td>516-517</td>
<td>Montana</td>
</tr>
<tr>
<td>221-222</td>
<td>Delaware</td>
<td>518-519</td>
<td>Idaho</td>
</tr>
<tr>
<td>223-231</td>
<td>Virginia</td>
<td>520</td>
<td>Wyoming</td>
</tr>
<tr>
<td>691-699</td>
<td></td>
<td>521-524</td>
<td>Colorado</td>
</tr>
<tr>
<td>232-236</td>
<td>West Virginia</td>
<td>650-653</td>
<td></td>
</tr>
<tr>
<td>232</td>
<td>North Carolina</td>
<td>525,585</td>
<td>New Mexico</td>
</tr>
<tr>
<td>237-246</td>
<td></td>
<td>648-649</td>
<td>Arizona</td>
</tr>
<tr>
<td>681-690</td>
<td></td>
<td>526-527</td>
<td>Utah</td>
</tr>
<tr>
<td>247-251</td>
<td>South Carolina</td>
<td>600-601</td>
<td>Nevada</td>
</tr>
<tr>
<td>654-658</td>
<td></td>
<td>764-765</td>
<td></td>
</tr>
<tr>
<td>252-260</td>
<td>Georgia Florida</td>
<td>528-529</td>
<td></td>
</tr>
<tr>
<td>667-675</td>
<td></td>
<td>646-647</td>
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<tr>
<td>261-267</td>
<td></td>
<td>530</td>
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</tr>
<tr>
<td>589-595</td>
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<td>680</td>
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<tr>
<td>766-772</td>
<td>Ohio</td>
<td>531-539</td>
<td>Washington</td>
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<tr>
<td>268-302</td>
<td></td>
<td>540-544</td>
<td>Oregon</td>
</tr>
<tr>
<td>303-317</td>
<td>Indiana</td>
<td>545-573</td>
<td>California</td>
</tr>
<tr>
<td>318-361</td>
<td>Illinois</td>
<td>602-626</td>
<td></td>
</tr>
<tr>
<td>362-386</td>
<td>Michigan</td>
<td>574</td>
<td>Alaska</td>
</tr>
<tr>
<td>387-399</td>
<td>Wisconsin</td>
<td>575-576</td>
<td>Hawaii</td>
</tr>
<tr>
<td>400-407</td>
<td>Kentucky</td>
<td>750</td>
<td></td>
</tr>
<tr>
<td>408-415</td>
<td>Tennessee</td>
<td></td>
<td>District of Columbia</td>
</tr>
<tr>
<td>756-763</td>
<td></td>
<td>577-579</td>
<td>Virgin Islands</td>
</tr>
<tr>
<td>416-424</td>
<td>Alabama</td>
<td>580</td>
<td>Puerto Rico</td>
</tr>
<tr>
<td>425-428</td>
<td>Mississippi</td>
<td>580-584</td>
<td></td>
</tr>
<tr>
<td>587</td>
<td></td>
<td>596-599</td>
<td></td>
</tr>
<tr>
<td>588*</td>
<td></td>
<td>586</td>
<td>Guam</td>
</tr>
<tr>
<td>752-755*</td>
<td></td>
<td>586</td>
<td>American Samoa</td>
</tr>
<tr>
<td>429-432</td>
<td>Arkansas</td>
<td>586</td>
<td>Philippine Islands</td>
</tr>
<tr>
<td>676-679</td>
<td></td>
<td>700-728</td>
<td>Railroad Board**</td>
</tr>
<tr>
<td>433-439</td>
<td>Louisiana</td>
<td>729-733</td>
<td>Enumeration at Entry</td>
</tr>
<tr>
<td>659-865</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>440-448</td>
<td>Oklahoma</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.

**High Group List And Other Ways To Determine If An SSN Is Valid**
https://www.ssa.gov/employer/ssnvhighgroup.htm

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.

**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 true 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-##-####.