OFFICE OF FINANCIAL AID
Colston Hall [CO], Room 504 | Phone: 718.289.5700
http://www.bcc.cuny.edu/Financial-Aid/

The Office of Financial Aid administers federal, state and college funded aid programs and all students are encouraged to apply for assistance.

Each applicant should complete the Free Application for Federal Student Aid (FAFSA) by April 15th of each year.

Please use the FAFSA link at www.fafsa.ed.gov to file your FAFSA online each year.

The six-digit code for Bronx Community College is 002692.

You can contact the Financial Aid Office by calling 718.289.5700, with any questions you may have, or stop by our office, which is located in Colston Hall [CO], Room 504.

Once the FAFSA application has been processed, you will receive an email from the federal processor. If you have been chosen for verification, your financial aid cannot be processed until documentation has been submitted for additional review. The Financial Aid Office will contact you regarding this requirement and you may also review your financial aid record through your CUNY portal account. Please note that if your FAFSA data has changed from the prior year, you will need to update your information to reflect the most recent tax year.

We encourage all students to apply early in order to maximize your eligibility for financial aid. All students must reapply for financial aid every academic year and the information reported on the FAFSA is subject to verification by the Financial Aid Office in any given year.

WHO IS ELIGIBLE FOR FINANCIAL AID?

Financial Aid Eligibility
In order to be eligible for federal and state aid, students must meet the following criteria:

- A U.S. citizen, permanent resident or eligible non-citizen
- Meet the Satisfactory Academic Progress (SAP) standard for federal student aid programs
- A valid Social Security Number
- A high school or state-approved home school graduate or have a high school equivalency diploma or have been home-schooled
- Not be convicted of possessing or selling illegal drugs while receiving financial aid
- Registered for Selective Service if you are a male between the ages of 18 and 25.
- Not be in default of a Federal loan or owe an overpayment on a federal grant or Federal Perkins Loan

SATISFACTORY ACADEMIC PROGRESS (SAP) REQUIREMENTS

Federal Satisfactory Academic Progress
Students must be making satisfactory academic progress towards completing an associate degree in order to remain eligible for federal financial aid (PELL, FSEOG, Federal Work-Study, Federal Perkins Loans and Federal Direct Loan). Students must meet all the following satisfactory academic progress requirements:

Minimum GPA
A student must achieve at least the minimum Grade Point Average (GPA) required to meet the college's retention standard. Refer to the Minimum GPA Chart for more details.

Minimum GPA Chart

<table>
<thead>
<tr>
<th>Attempted Credits</th>
<th>Minimum GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.05-12</td>
<td>1.50</td>
</tr>
<tr>
<td>13-24</td>
<td>1.75</td>
</tr>
<tr>
<td>25-Upwards</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Pace of Progress
A student must successfully earn a minimum number of credits based upon the number of attempted credits. Refer to the Pace of Progress Chart for more details.

Pace of Progress Chart

<table>
<thead>
<tr>
<th>Attempted Credits</th>
<th>Credits Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td>90</td>
<td>90</td>
</tr>
</tbody>
</table>

Maximum Time Frame
A student may attempt no more than 150% of the credits required for completion of a degree. Refer to the example on Maximum Time Frame.

Maximum Time Frame
For example, students need a minimum of 60 credits to earn a degree at BCC.

150% of 60 credits is 90. A student may attempt no more than 90 credits to earn 60. If a student has attempted 91 credits and only have earned 50 credits they are no longer eligible for federal aid.
Federal Title IV Financial Aid Appeal Process

Students must be making Satisfactory Academic Progress (SAP) towards completing an Associate Degree in order to remain eligible for Federal Financial Aid. The following is a list of all the SAP requirements:

- Minimum GPA
- Pace of Progress
- Maximum Time Frame

Reasons for Appeal

Appeals will be evaluated to determine if events are beyond a student’s control. The following is a list of some unforeseen circumstances:

- Situation resulting from personal illness or injury
- Death in the family
- Loss of employment
- Changes in your academic program

In addition, the student’s academic history will be considered to determine if there is a reasonable expectation that the student can meet the standard.

Submitting an Appeal

In accordance with Federal Title IV regulations, students may appeal their eligibility for Title IV funds by submitting a written appeal with supporting documentation to the College Committee on Financial Aid Standing (CCFAS). A student appeal must include:

**Appeal Application:** A Written Explanation for not meeting Academic Satisfactory Progress (SAP) and what has changed in your situation to allow you to meet the appropriate progress standard in a future evaluation

**Supporting Documentation** to validate your written appeal statement.

**Academic Plan** to ensure a student will achieve completion of degree requirements or will make substantial progress toward program completion for the terms.

Completed Appeal Form — If you meet the stated guidelines for appeal, complete the Federal Title IV Financial Aid Eligibility Appeal Form and return the form with supporting documents to the Financial Aid Office

**Appeal Granted**

An approved appeal would result in the granting of a one-semester probation period for you to improve your academic record to meet the appropriate standard for the degree program in which you are enrolled.

At the end of the probationary semester, the College Committee on Financial Aid Standing must review the student’s academic progress to determine whether the student has met the SAP standard and has fulfilled the requirements specified in the student’s academic plan.

Once academic progress has been met, the student will continue to receive Title IV assistance until the next scheduled SAP evaluation.

**Appeal Denied**

If you choose to remain enrolled without the receipt of Title IV Federal student assistance, you may request a review of your academic record at the end of the following term to determine whether you have met the appropriate SAP standard.

Students will be measured against all three components of the SAP standard as stated above in order to meet the requirements for Satisfactory Academic Progress. This will be done on an annual basis, at the end of the spring term, to determine eligibility for the receipt of Federal Title IV Student Financial Assistance for the upcoming academic year.

Readmitted students, based on their prior academic performance, will need to appeal if they are not meeting Satisfactory Academic Progress upon readmission to the College.

Students who are delinquent and/or in default on a federal loan or owe a repayment on a refund or federal grant, are not permitted to register or receive a copy of an official transcript until the default or repayment has been satisfied.

Effects of Withdrawal on Financial Aid

**Federal Pell Grant**

Pell award amounts are based on whether a student enrolled full-time — 12 or more equated units (credits), three-quarter (¾) time — 9-11 equated units (credits), half-time — 6-8 equated units (credits), or less than half-time — 1-5 equated unit (credits) by the end of the add/drop period.

If you withdraw from one or more of your classes after the first day of classes but before the official withdrawal date listed in the schedule of classes and remain with at least 1.0 tuition unit through 5.5 tuition units, the amount of Pell funds you receive for the session will be reduced. If this amount is less than the amount you are charged or credited towards tuition/fees and a book advance, you will immediately have to pay the difference to the college.

**Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan (FPL), Federal Work Study (FWS)**

If the class or classes you withdraw from by the official withdrawal date reduce(s) your enrollment status to less than half-time status (check the Academic Calendar for withdrawal dates), you will not receive any funds for the term from these programs. If you work in the Federal Work Study Program, you must stop working the day you withdraw, officially or unofficially — to below half-time status.

**Federal Direct Loan Program (FDL)**

You must maintain at least a half-time enrollment status throughout the semester; otherwise you are not eligible for funds from the Federal Direct Loan programs. If you drop to less than a half-time status, you immediately start using your grace period and must contact your loan service for an Exit Interview and repayment information.
Tuition Assistance Program (TAP)
If you withdraw from all of your classes after the first day of classes but before the last day of the tuition refund period (check the Academic Calendar for all important dates), TAP will pay only the amount of any tuition liability. You will use a semester’s worth of TAP eligibility and you may lose TAP eligibility for future semesters depending on TAP standards for Progress and Pursuit.

If you withdraw from part or all of your classes after the last day of the tuition refund period (check the Academic Calendar for all important dates) you will receive your TAP award charged or credited towards tuition for the semester, but you may lose TAP eligibility for future semesters depending on TAP standards.

College Discovery Program:
You must be enrolled full time to be eligible for College Discovery funds. However, there are exceptions.

College Discovery Director may give written approval for a student to carry only courses needed for graduation in the student’s last semester of enrollment, even if it is less than full time.

College Discovery Director may give written approval for a student to carry less than full time load due to extenuating circumstances.

Total Withdrawals and the Return of Title IV Funds
Students earn their Financial Aid based on the period of time they remain enrolled.

- Any student attending Bronx Community College who totally withdraws either officially or unofficially during the first 60% of the term and is receiving Federal Title IV Funds (PELL, SEOG, Federal Loans, etc.) will be subject to federal regulations regarding the amount of their financial aid entitlement.

- The percentage of federal financial aid granted is based on the official date of withdrawal from class, and is calculated based on a formula mandated by the federal government.

Students who remain enrolled beyond the 60% point of the term are considered to have earned all their aid and do not have to return any Title IV funds.

NEW YORK STATE PROGRAMS

Tuition Assistance Program (TAP)
The New York State Higher Education Services (HESC) provides grants to full-time students to assist them in paying tuition in the form of a TAP (Tuition Assistance Program) award.
Bronx Community College’s TAP school code is 1400.

What is the application process?
Students may apply for TAP by completing the Free Application for Federal Student Aid (FAFSA). New York State (NYS) residents attending NYS schools can link directly to the TAP application from the FAFSA submission confirmation page. The TAP application deadline is June 30 of the academic year for which aid is sought.

What are the eligibility requirements?
- Be a legal resident of New York State (that is, lived in NYS for at least one year prior to the first day of the semester for which you are seeking payment).
- Be a U.S. citizen, permanent resident or hold an I-94 visa as a refugee, paroled refugee or conditional entrant.
- Be enrolled in a degree program at Bronx Community College.
- Be enrolled full-time in at least 12 credits that meet the requirements of your major. In your first TAP semester, you must have at least 3 degree credits as part of your full-time course load. After your first semester, you must have at least 6 degree credits as part of your full-time course load.
- Be in good academic standing for New York State financial aid by meeting Satisfactory Academic Progress* standards.
- Have a high school diploma from a U.S. high school, a recognized GED certification, or pass an approved ability-to-benefit test.
- Meet the economic criteria.

New York State Satisfactory Academic Progress
New York State Satisfactory Academic Progress standing consists of making satisfactory academic progress and pursuit towards completing an associate’s degree at Bronx Community College.

Progress is evaluated by a student’s cumulative GPA and total credits earned in comparison with the number of TAP payment points they have used. Pursuit is evaluated by the number of credits a student completes with a grade of A, B, C, D, F, S or R in their last TAP payment semester in comparison with the number of TAP payment points they have used.

NOTE: New York State requirements for satisfactory academic progress differ from those established for federal financial aid.
**What are Payment Points?**

- A point value is assigned each time a student receives an award from New York State.
- A full-time award utilizes six payment points.
- A part-time award utilizes three payment points.
- A student is eligible for a maximum of 36 payment points at a two-year institution.

**Academic Progress**

Students who received their first NYS award in 2007 - 2010 or meet the NYS definition of remedial students must meet the following Satisfactory Academic Progress requirements:

<table>
<thead>
<tr>
<th>Payment points to be accrued</th>
<th>6</th>
<th>12</th>
<th>18</th>
<th>24</th>
<th>30</th>
<th>36</th>
</tr>
</thead>
<tbody>
<tr>
<td>At the end of the prior semester, students must have earned this # of credits</td>
<td>0</td>
<td>3</td>
<td>9</td>
<td>18</td>
<td>30</td>
<td>45</td>
</tr>
<tr>
<td>With at least this GPA</td>
<td>0</td>
<td>0.5</td>
<td>0.75</td>
<td>1.3</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

**Program Pursuit**

Program Pursuit is determined each time a NYS award is received whether the award is for full-time or part-time study. After every TAP payment a student must complete a minimum number of credits as follows:

<table>
<thead>
<tr>
<th>To be certified for payment #</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Credits Completed with an A, B, C, D, F, S, R Grade</td>
<td>0</td>
<td>6</td>
<td>6</td>
<td>9</td>
<td>9</td>
<td>12</td>
</tr>
</tbody>
</table>

**Failure to Make Satisfactory Academic Progress**

Students who fail to meet the above mentioned TAP standards for academic progress and pursuit may apply for a TAP waiver in “exceptional or extraordinary cases”. In submitting a TAP appeal, a student will be considered for a one time waiver or a C-GPA waiver. A student may only receive one NYS TAP Waiver in their undergraduate career and two C-GPA waivers at Bronx Community College.

**NOTE:** A student must be enrolled full-time (12 credits) to be eligible for TAP and must complete the number of credits per semester as stated in the above charts. Students who have received four semesters of TAP (two years), or the equivalent, must have a minimum of a 2.00 GPA or higher to maintain eligibility. Each TAP payment is 6 points, with a maximum of 36 points allowable for a two-year institution.

Continuing students are eligible to receive assistance from TAP if they complete a minimum number of credits the prior semester, earn the appropriate number of cumulative credits, and have the required grade point average at the beginning of each semester of study. Please consult the information on the above stated charts.

**Aid for Part-time Study (APTS)**

Aid for Part-time Study (APTS) is a grant from New York State for students pursuing a degree as a part-time undergraduate student. The amount of the grant is determined by CUNY and is based upon the availability funds from New York State.

**Application Process**

- To apply you must first complete the FAFSA then the TAP application. Second, complete a CUNY Supplement form. Log on to the CUNY Portal and click on the “Filing your CUNY Financial Aid Supplement Form” link for complete instructions on filing the CUNY Supplement.
- After you complete the CUNY Supplement, the Portal will confirm that it has been submitted and will allow you the opportunity to print a copy of the CUNY Supplement for your records.
College Discovery (CD)

College Discovery (CD) is a special program funded by New York City for financially and educationally disadvantaged students who are New York City residents. Students who are in the CD program may receive money for books and fees. These funds are grants and do not have to be repaid. CD students also receive additional counseling and tutorial services through the Department of Student Affairs.

Selection for the program

You must indicate on your freshman admissions application that you want to be considered for the CD program when you first apply to the College. Once you receive your notification of acceptance to Bronx Community College, you will also be notified whether or not you have been selected for the CD program.

In order to establish your eligibility for CD financial aid, you must file the following applications:

- Free Application for Federal Student Aid (FAFSA)
- New York State Tuition Assistance Program (TAP)

You must also meet the following criteria to qualify for this program:

- New York City resident for 12 consecutive months
- Academically and economically disadvantaged according to the Board of Regents guidelines
- Admitted freshman applicant to a CUNY associate degree program

There may be additional documentation you will have to submit to the Financial Aid Office to finalize your eligibility.

When your applications have been processed and your CD eligibility determined, you will receive an award letter from the Financial Aid Office. You may also check your award status by logging into the CUNY Portal, clicking on the “Admissions/ Financial Aid” tab, and then on the “eFAP (Financial Aid)” icon.

FEDERAL FINANCIAL AID PROGRAMS

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant Program (FSEOG)
- Federal Work-Study Program
- Federal Perkins Loan and Federal Direct Student Loan Programs

Federal Pell Grant

- A Federal Pell Grant is money awarded by the federal government that can be used to pay students tuition, or, if tuition is covered by other means, help to buy books and supplies, or pay for transportation costs.
- PELL is available only to students who have not earned a bachelor’s degree or professional certificate.
- Students must be in good satisfactory academic standing and making Satisfactory Academic Progress towards completing a degree.
The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status and whether you attend school for a full academic year or less.

Students may not be in default on a previous student loan or owe the federal government a refund of financial aid previously received.

Students must be willing to verify the information provided on the FAFSA.

If you are male between 18 and 25 years of age you must register with Selective Service.

Pell Grant Program will be limited to a maximum of 12 full-time equivalent semesters or 600% (100% per academic year) of Pell Grant eligibility per student.

To learn more visit general Student Eligibility requirements.

### Application Process

Bronx Community College School Code is 002692

The FAFSA is the application that is used for federal government grants.

### Remedial Courses

The federal government restricts the use of Federal Aid/Loans for students to take up to 30 hours of non-credit remedial course work. After the student has reached the 30 hour limit on remedial course work, the student may not receive PELL or other forms of federal student aid/loans for any additional remedial hours.

### Pell/SEOG Advance Payments

Pell advance payments are available for eligible students at the beginning of the Fall and Spring semesters. Pell advance payments are intended to give students a portion of their award at the beginning of the semester to help purchase books and supplies.

- In order to provide an advance payment, students must have file early, finalize their FAFSA information and settle their semester tuition bill.
- Students may chose either the CUNY Scholar Support Prepaid Card or direct deposit methods to receive financial aid disbursements. If not the default is a paper check.
- Pell advance payments do not represent any additional financial aid. If a student receives an advance payment, the amount of this payment will be deducted from their regular Federal Pell/SEOG Grant disbursement.

**NOTE:** Students who receive a Pell Advance but do not begin attendance in classes, must return the payment immediately to the college.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

A Federal Supplemental Educational Opportunity Grant (FSEOG) is an award given to undergraduate students who show exceptional financial need.

### Eligibility Requirements

- To receive FSEOG, students must meet the Student Eligibility requirements for federal financial aid.
- Students must enroll for and maintain enrollment status of half-time (6 credits or equated credits)

**NOTE:** Students who receive an FSEOG payment but do not begin attendance in classes, must return the payment immediately to the college

### Application Process

Apply for FSEOG by filing a Free Application for Federal Student Aid (FAFSA).

### Award notification for FSEOG

Students will receive an award letter from the college indicating whether or not FSEOG has been awarded. Check your award status by logging into the CUNY Portal.

**NOTE:** CUNY automatically considers a student for this award if his/her FASFA application indicates Federal Work-Study or Federal Perkins Loan assistance. File your FAFSA early. FSEOG college funding is limited.

### Federal Work Study

Federal Work-Study (FWS) is campus-based federal Title IV financial aid that comes in the form of employment. The FWS program provides students with an opportunity to be placed in a part-time job that accommodates their academic schedule.

### Application Process

The FAFSA is the application that is used for federal government grants.

### Eligibility Requirements

- Students must enroll in a matriculated course of study and register for at least six credits.
- Students receive FWS funds according to the number of hours worked. The rate of pay is at least minimum wage.
- Students are encouraged to choose job placements with an eye towards community service and/or future vocational interests.
- FWS funds are limited and are awarded to students on a first come, first served basis. File early for the best possibility of receiving FWS funds.
**Federal Perkins Loan:**
A Federal Perkins Loan is a low-interest (five percent) loan that can be awarded to students with an exceptional financial need. This is a loan, not a grant it must be repaid. The loan is made with government funds with a share contributed by Bronx Community College. You must repay this loan to Bronx Community College. To be considered for this loan you must complete the FAFSA. Perkins loan is awarded on a first-come basis, so you are encouraged to file your FAFSA early. The amount that you could be awarded is based on when you apply, your level of need, and the amount of money that the school has been allotted for this program. Freshman students are not eligible. For further information, please contact the Federal Perkins Loan Coordinator at the Financial Aid Office, located in Colston Hall [CO], Room 504.

**Application Process**
To be considered for a Federal Perkins Loan, a student must complete the Free Application for Federal Student Aid (FAFSA). File early to be considered.

**Award Amount**
Unlike the Federal Direct Loan Program, a student cannot request to borrow a specific amount of money in Federal Perkins Loan. The amount awarded will be determined by CUNY based on a student financial need and the amount of money available for the program. The annual maximum amount awarded is $2000.00.

**Eligibility Requirements**
- A student must register for and maintain an enrollment status of half-time (6 credits or equated credits) or greater to be eligible to receive Federal Perkins Loan. If, for any reason, a student course load falls below half-time, payments of the loan will be stopped.
- A student must be enrolled in a degree program at Bronx Community College.
- A student must have earned 28 or more degree credits to be eligible to receive a Federal Perkins Loan.

**NOTE:** A freshman student is not eligible for a Federal Perkins Loan.

**Loan Disbursement**
- Before picking up a loan check, a student must complete the online Perkins Loan Entrance Counseling. During entrance counseling a student will be advised of their rights and responsibilities as a student borrower.
- A student must sign a promissory note. A promissory note is a binding legal document that lists the terms and conditions under which you are borrowing and agreeing to pay back the money.

**Federal Direct Loan Program**
The Federal Direct Loan Program provides federally insured, low-interest, long-term loans to help you and your parents cover the costs of attending college. The federal government is your lender; though most of the contact will be with the loan servicer (assigned by the Department) not a bank or other lending institution. The loans are made directly to you or your parents through the college. The college determines your eligibility, calculates the loan amount, and disburses the money. Once the loan is made, it is managed and collected by the U.S. Department of Education. Your direct loan is money that is borrowed and must be repaid with interest after you leave school.

**Application Procedures**
A student is required to first file a FAFSA and receive a valid response, with an official EFC (Expected Family Contribution) from the federal government.

**Eligibility Requirements**
- Be a U.S. Citizen or eligible non-citizen
- Be enrolled in a degree program at Bronx Community College
- Be enrolled at least half-time (6 units) in the semester
- Be in good academic standing and meet Satisfactory Academic Progress

**Loan Disbursement**
Before disbursing a loan check, a student must complete a Direct Loan Entrance Counseling. A student must sign a Direct Loan Master Promissory Note. A Master Promissory Note is a binding legal document that lists the terms and conditions under which you are borrowing and agreeing to pay back the money. The student will be required to complete an Exit counseling if he or she drops below half-time status, leave college, transfer to another institution, withdraw from college or graduate.

**Federal Direct Subsidized Loan**
- Eligibility for this loan is based on financial need, as determined by the federal government once a student completes a FAFSA. No interest is charged while student is in college at least half-time, during the grace period, and during deferment periods.
- Direct Subsidized and Unsubsidized loans made to undergraduate students have different fixed interest rates depending on the date the first loan was disbursement. A loan with a first disbursement date of July 1, 2009 through June 30, 2010 has a fixed interest rate of 5.6%.
- Direct Subsidized loans made to undergraduate students between July 1, 2010 through June 30, 2011 have a fixed interest rate of 4.5%.
- Direct Subsidized loans made to undergraduate students between July 1, 2011 through June 30, 2012 have a fixed interest rate of 3.4%.
- Direct Subsidized loans made to undergraduate students on or after July 1, 2012 have an interest rate of 6.8%.
- Direct Subsidized loans for undergraduate students with a first disbursement date between July 1, 2013 and June 30, 2014 is 3.86%.
- Direct Subsidized loans first disbursed before July 1, 2006 have a variable interest rate.
Federal Direct Unsubsidized Loan
• Allows you to borrow money in addition to any
  subsidized loan amounts for which you may be eligible.
  You will be charged interest from the time an unsubsidized
  loan is disbursed until you pay the loan in full.
• All Direct Unsubsidized Loans first disbursed on or after
  July 1, 2006 have a fixed interest rate for the life of the
  loan of 6.8%.
• All Direct Unsubsidized Loans first disbursed before
  July 1, 2006 have a variable interest rate. The interest
  rate on these variable rate loans is changed on July 1st
  of each year.

Federal Direct PLUS Loan
• Direct PLUS Loan allows the parents of dependent
  students to borrow up to the cost of attendance less any
  other financial aid received. PLUS Loan borrowers
  cannot have an adverse credit history. An authorization
  to check the parents credit must be submitted to the
  Financial Aid Office when applying for a PLUS Loan.

• The federal government charges your parent(s) interest
  from the date of the first disbursement until the loan is
  paid in full. Although there is no grace period you may
  defer repayment of the loan while the student is enrolled
  at least half-time and for an additional six months after
  the student drops below half-time.

• Direct PLUS loans first disbursed before July 1, 2006
  have a variable interest rate. The interest rate on these
  variable rate loans is changed on July 1st of each year.

• Direct PLUS loans first disbursed on or after July 1, 2006
  have a fixed interest rate for the life of the loan of 7.9%.

• You will have the option of paying the interest that
  accrues on a Direct PLUS Loan while you are in school
  and during all periods (for example, during periods of
  deferment or forbearance.) If you do not pay the interest
  that is charged on a PLUS Loan, the federal government
  will add it to the unpaid principal amount of the loan.
  This is called “Capitalization.”

• The Direct Loan Servicer assigned to monitor the PLUS
  Loan will send a statement to the borrower specifying
  how much interest has accrued on the loan(s) and the
  options for paying the interest accumulated.

Loan Fees
An origination fee will be charged by the Department
on Direct Subsidized Loans, Direct Unsubsidized Loans,
and Direct PLUS Loans. The loan fee is a percentage of
the amount of each loan you receive, and is subtracted
proportionately from each loan disbursement. This means
the money you will receive will be less than the amount borrowed.
The loan fee varies depending on the first disbursement
date of the loan. Loans first disbursed prior to December 1,
2013, have a different loan fees. Subsidized and Unsubsidized
Loans with a first disbursement date of December 1, 2013 and
thereafter have a fee of 1.072%. For Direct PLUS Loans the
fee is 4.288%.

SCHOLARSHIPS AND AWARDS
Bronx Center for Scholarship Information
Phone: 718.289.5903

The Bronx Center for Scholarship Information assists
students of all socio-economic backgrounds and levels of
financial need to research and apply for scholarships; develop
essential writing skills for essays, resume and professional
letters; and assist students in finding financial assistance for
paying the cost of higher education.

Bronx Community College Based Scholarships
Many CUNY colleges have scholarship programs that are
available for their students. Information about these scholarships
can be found in the BCC Center for Scholarship Information,
located in Colston Hall, room 528; on the BCC website; and in the
 campus offices of admissions and financial aid.

Prestigious External Scholarships
Jack Kent Cooke
Undergraduate Transfer Scholarship Program
Must be a current student at an accredited U.S. community
college or two-year institution with sophomore status OR a
recent graduate. Have a cumulative GPA of 3.5 or better. Plan
to transfer to a four-year college or university to begin studies
in the fall. Be nominated by his/her two-year institution and
have an unmet financial need.

Kaplan Leadership Foundation Program
Student must: be enrolled in an accredited associate degree
program in the New York City area; have a minimum GPA
of 3.3 (on a 4.0 scale); have earned 12 to 30 non-remedial
college credits at time of application; be a U.S. citizen or
permanent resident; be a current recipient of federal and/
or state financial aid; be a member of an underserved or
underrepresented population; have the desire to transfer to
a bachelor’s program immediately upon completion of an
associate degree.

College Awards
Listed below are some awards for which students can apply
to or nominate themselves for if they meet the criteria. These
scholarships usually are at or above $300. Applications are
available for each scholarship on the College’s website or with
Financial Aid’s scholarship specialist in Colston Hall, room
528. A Scholarship Committee reviews all applications and
selects the student(s) who meet(s) the criteria. All awards are
subject to change based on funding.

President Academic Excellence Scholarship
Presented to the valedictorian and salutatorian of the
graduating class. No nomination forms. Selected by the
Registrar’s Office based on grade point average. $500-$1,000.

Bronx CUNY Scholars Award
Awarded to students with a GPA of 3.0 or better, with financial
need, and have at least 6 degree credits. Must be eligible for
and receiving Financial aid. Awards up to $500.

Carl J. Polowczyk Memorial Scholarship
Presented to a student in science who will transfer to a senior
college and plans to major in a scientific field.
Dr. James A. Colston Memorial Award
Given to a student with a superior academic record who intends to pursue a career in higher education.

Wayne D. Cooper Memorial Award
Awarded to a student who has exhibited a concern for others and who inspires in others academic and social progress, excellence in scholarship and high moral character. Self-nominations accepted.

Harry Lesser Memorial Award
Given to a student who is a resident of the Bronx who has demonstrated outstanding service to the College community, has a GPA of 2.5 or better, and demonstrates financial need.

Virgil H. Logan, Jr., Memorial
Presented to a student who has demonstrated superior scholarship and outstanding service to the College community.

The Dr. Joe Louis Rempson Scholarship
Presented by Unity and Strength Minority Faculty and Staff Association to students exhibiting academic excellence, high moral character, and leadership ability.

Mel Winter Memorial Award
Presented to a student who has shown outstanding qualities of leadership in an official position in student government and/or in a chartered student organization.

Association of Latino Faculty and Staff Scholarship
Given to a student of Hispanic or Latino origin who has excelled academically in his or her chosen major at BCC, and has made a contribution to the College or the community.

Bronx Rotary Scholarship
Given to four students who have made a contribution to BCC or the Bronx with a GPA of 3.0 or better and 30 degree credits.

Barnes and Noble Scholarship
Awarded to a student with financial need and a 2.7 GPA with 15-20 degree credits. It is to be used for books and other educational expenses.

Mavis and Ephraim Hawthorne Golden Krust Scholarship
Awarded to a student of Caribbean descent, majoring in liberal arts or business with a GPA of 3.5 or better with at least 15 degree credits. Two to four scholarships from $500 - $1,000 are awarded.

Departmental and Curricula Awards and Scholarships
The following scholarships and/or awards are awarded annually to graduating students. Most are departmental awards that are based upon recommendations by the chairperson of the department, and academic achievement. The amounts vary from year to year. Some awards do not have a monetary value, and all monetary awards are subject to change based on funding. Contact the Bronx Center for Scholarship Information at 718.289.5903 for details regarding these scholarships and awards.

Art and Music
Harvey L. Bass Memorial Scholarship
J. Kling Scholarship
Art Award
Music Award

Biology and Medical Laboratory Technology
Bernard Bates Memorial Scholarship
Biology Faculty Memorial Scholarship
Dr. and Mrs. Israel Gottesman Memorial Scholarship

Business and Information Systems
Accounting Award
Business Administration Award
Programming and Systems Award
Marketing, Management, Sales Award
Benjamin Cutler Memorial Scholarship
Marilyn Flood Memorial Scholarship
Office Administration and Technology and Medical Assistant Programs Awards
Stella H. Kubis Memorial Scholarship
Edith White Rosenfeld Memorial Scholarship

Paralegal Studies
Paralegal Studies Award
Peter Morganti Paralegal Studies Scholarship

Chemistry and Chemical Technology
Chemistry Award
Pre-Pharmacy Award
Patricia Babnis Memorial Award
William Hodge Scholarship

Communication Arts and Sciences
Communication Arts and Sciences Award
Media Technology Award
Performing Arts Award

Education and Reading
Education Associate Award
Mary and Ika Goodwin Memorial Scholarship
English
English Award
Eleanor Corrigan-Gosselin Memorial Award
Marsha Cummins Award

Health, Physical Education and Wellness
Health, Education and Wellness Award
Physical Education and Wellness Award

History
Mark D. Hirsch Award

Mathematics and Computer Science
Michael E. Bennett Memorial Scholarship
Irving Handel Memorial Scholarship
Gerald S. Lieblich Memorial Scholarship

Modern Languages
Professor John E. D’Andrea Award
French Award
Italian Award

Nursing and Allied Health Sciences
Spirit of Nursing Award
Gertrude L. Dourdounas Certificate of Achievement
Radiologic Technology Faculty Award
Nursing and Allied Health Sciences Award
Allstate Excellence in Nursing Scholarship
Maxine Church Memorial Scholarship
Beatrice Perlmutter Memorial Scholarship

Physics and Technology
Electrical Technology Award
Engineering Award
Automotive Technology Award
Lewis Carlin Memorial Award
Morris Meister Memorial Award
Telecommunications Technology Award
Nuclear Medicine Award
Yonny Segel Memorial Award
Union Carbide Mechanical Scholarship

Social Sciences
Human Services Award
Psychology Award
Economics Award
David M. Gordon Memorial Award
William Wahlin Memorial Scholarship

Student Development
Dr. Warren Baron Memorial Scholarship
Rosario Santa Rita Memorial Scholarship