
FINANCIAL AID

INTRODUCTION

The Graduate Center makes every effort to provide financial assistance for its students. All of our students are afforded the opportunity to apply for sufficient aid to finance their graduate education through a combination of institutional support, which is provided directly from the Graduate Center's financial resources, and federal and state aid programs. The Graduate Center has expanded its multi-year award packages for incoming students and there are additional sources of funding for students in their second year and beyond. The following sections describe the specific types of financial aid available to Graduate Center doctoral students — Graduate Center, federal, and state aid — and provide additional guidelines on eligibility and criteria for financial aid. In order to maintain their status at the Graduate Center and to be eligible for financial assistance, students must be making satisfactory progress toward the degree. (Please refer to the section on satisfactory progress at the end of this chapter.)

GRADUATE CENTER (INSTITUTIONAL) AID

Application and Awarding Process

Programs consider academic merit when making awards, as well as other practical and academic factors. Once a program has made a nomination, the Office of Financial Aid notifies the student of the award and collects the required documentation needed to pay the award. U.S. citizens and permanent residents as well as international students are eligible for institutional aid. Some awards, such as named fellowships, require additional supporting materials, which are noted in the description of the individual awards. Dissertation-year award applications are reviewed by the Office of the Provost. **All institutional aid recipients must be matriculated and in full-time attendance at the Graduate Center and have a U.S. Social Security Number or Taxpayer Identification Number (TIN).**

Graduate Center: Multi-Year Awards

Enhanced Chancellor's Fellowships (ECFs): This is a five-year recruitment fellowship. It provides guaranteed funding of \$18,000 in each of the first five years of the recipients' study at the Graduate Center. The fellowship provides a tuition award for five years. ECFs who are U.S. citizens or permanent residents and are New York State residents receive an in-state tuition award for five years. ECFs who are international students receive an out-of-state tuition award for five years that covers the cost of nine credits per semester. ECFs who are U.S. citizens or permanent residents but are not New York State residents during the first year of study will receive an out-of-state tuition award for Year One that covers the cost of nine credits per semester. In Years Two through Five, they receive an in-state tuition award. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense. The ECF requires service in all five years, including year one.

The \$18,000 is paid as follows: in Year One the ECF will receive a research assistantship in the form of a Graduate Assistant B (GAB) appointment which will be paid on a bi-weekly basis over twelve months (September through the following August) plus a small Financial Aid stipend which will be paid once a semester. In Years Two, Three, and Four, the ECF will receive a Graduate Teaching Fellowship to teach at one of the CUNY undergraduate colleges. The Graduate Teaching Fellowship is a Graduate Assistant C appointment. In addition to the GTF/GAC salary which is paid on a bi-weekly basis over twelve months, the ECF will receive a small Financial Aid stipend each semester, as necessary, to bring the total annual funding up to the promised \$18,000. In Year Five, the ECF will receive a non-teaching fellowship in the form of a Graduate Assistant A (GAA) appointment, also paid over twelve months. The GAB, GTF/GAC, and GAA appointments carry eligibility for the NYSHIP health insurance plan for CUNY doctoral students.

Chancellor's Fellowship: Chancellor's Fellows receive five years of in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense. They are also assigned a teaching position (in the form of a Graduate Teaching Fellowship) at one of the CUNY colleges in Years Two, Three, and Four of their studies. In addition, Chancellor's Fellows may be eligible for additional support from their doctoral programs during the Years One and Five of study. Students admitted in Fall 2008 were the last cohort of Chancellor's Fellows. The award was discontinued for any future incoming students.

CUNY Science Scholarships are five-year awards that are given to natural science doctoral students in the disciplines of Biochemistry, Biology, Chemistry, and Physics. Almost all students accepted to these programs receive Science Scholarships. Approximately ninety scholarships are given each year. The scholarships include: 1) an annual \$24,000 stipend; 2) up to fifteen credits per semester of tuition waiver at level I, and a full tuition waiver for levels II and III; and 3) health insurance coverage. There is a small service obligation in the first year related to professional development and research laboratory rotations. In Years Two through Five of the award, there are usually some teaching assignments. Renewal of the scholarship each year is contingent upon satisfactory academic progress.

Science Fellowships: Recipients of full Science Fellowships receive annual funding at \$24,000 for the **first two years** of their study at the Graduate Center, plus five years of in-state tuition support. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense. In Years One and Two, the \$24,000 is paid from two sources: a research assistantship in the form of a Graduate Assistantship B (GAB) appointment which is paid on a bi-weekly basis over twelve months (September through the following August) and a Financial Aid stipend paid once each semester. The GAB appointment carries eligibility for the NYSHIP health insurance plan for CUNY doctoral students.

The Robert E. Gilleece Fellowship, named for the late Assistant Vice President for Student Services, is offered at the time of admission to a select number of incoming students who show exceptional academic potential at the Graduate Center. The awardees are chosen by the Gilleece Fellowship Committee and are based on nominations presented by all Ph.D. programs. Only academic merit is considered in the selection of Gilleece Fellows. The award consists of \$18,000 annually for each recipient's first five years of study at the Graduate Center, plus full tuition for in-state students or up to 12 credits per semester for out-of-state students.

At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense. The \$18,000 is paid from two sources: A research or teaching fellowship (in the form of a Graduate Assistantship B [GAB] appointment) which will be paid on a bi-weekly basis over twelve months (September through August) and a small Financial Aid stipend which will be paid once a semester. The GAB appointment carries eligibility for the NYSHIP health insurance plan for CUNY doctoral students.

MAGNET (Minority Access/Graduate Networking) Program focuses on both the recruitment and retention of minority students in doctoral education at CUNY. In addition to providing financial support, the MAGNET Program is designed to provide recognition and social support. A significant component of the program is participation in monthly luncheon roundtables designed to create a feeling of community among aspiring scholars. Research faculty are invited to the meetings to meet with MAGNET Fellows and to discuss their work. The award consists of \$18,000 annually for each recipient's first five years of study at the Graduate Center, plus full tuition for in-state students or up to 12 credits per semester for out-of-state students. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense. The \$18,000 is paid from two sources: A research or teaching fellowship (in the form of a Graduate Assistantship B [GAB] appointment) which will be paid on a bi-weekly basis over twelve months (September through August) and a small Financial Aid stipend which will be paid once a semester. The GAB appointment carries eligibility for the NYSHIP health insurance plan for CUNY doctoral students.

General Graduate Center (Institutional) Awards and Fellowships

University Fellowships: Doctoral programs receive financial aid allocations which they disburse to their students on the basis of need and academic merit. These allocations are known as University Fellowships. They can cover tuition or stipends. In cases where students are not receiving tuition coverage from other sources, their tuition is directly taken from any University Fellowship award before any stipend is disbursed. University Fellowship awards that entail stipends may involve service requirements (at the discretion of the Executive Officer) at a rate of 4.5 hours per month for every \$1,000 in stipend funding. The service generally entails research done under the direction of program faculty members.

Tuition Awards: There are a number of ways in which students receive funding to cover full or partial tuition costs. They include University Fellowship awards as described above. In addition, students who receive multi-year financial aid packages, including Enhanced Chancellor's Fellowships, Chancellor's Fellowships, or Science Fellowships, receive full in-state tuition during each year of the award. Students who receive Gillette or MAGNET Fellowships receive full in-state tuition in each year of their award or out-of-state tuition paid up to a limit of 12 credits per semester. In-state tuition awards are also available to Ph.D. students who are adjuncts or hold a Graduate Assistantship A or B at an undergraduate CUNY campus and who are within their first three semesters of study at the Graduate Center. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

The Student Employment Program funds a limited number of jobs each year in the administrative offices of the Graduate Center, the Mina Rees Library, and Information

Technology. Student Employment Program awards vary in amount depending on the availability of funds.

Graduate Assistantship B awards are granted to students upon the nomination of their academic program, and the awardees are paid as regular City University personnel. The Graduate Assistantship B starts at \$10,525 and is paid over the 12-month calendar year. If the student is reappointed to a Graduate Assistantship B for subsequent years, she/he is entitled to salary increases pursuant to the collective bargaining agreement between the City University of New York and the CUNY Professional Staff Congress. Students receiving the Graduate Assistantship B must provide either 225 hours of research or 120 hours of teaching over the academic year. The assignment will be made by the student's Executive Officer. Students receiving Graduate Assistantships B may accept additional teaching or research positions within the City University of New York; however, the student's total workload, including the Graduate Assistantship B, may not exceed 240 hours of teaching or 450 hours of non-teaching activity per year.

The Graduate Teaching Fellowship (GTF) is the teaching component of the Enhanced Chancellor's Fellowship award (see above). Graduate Teaching Fellows (GTFs) teach the equivalent of two 3-credit courses per semester at CUNY colleges. They are placed on the Graduate Center payroll as Graduate Assistant Cs and receive compensation starting at \$16,542 paid over the 12-month calendar year. A limited number of these awards are available to students who do not have Enhanced Chancellor's Fellowships.

CUNY Writing Fellowship (CWF) Program will provide the fifth year of funding for the Enhanced Chancellor's Fellowships (ECF). For the Fall 2010 competition current Graduate Center students will be able to compete for one-year CWFs but going forward the pool of applicants will be limited to ECF recipients. All CWFs are hired as Graduate Assistant As in a non-teaching capacity and are placed on the Graduate Center's payroll for the 12-month calendar year (September 1 through August 31). CWFs are under contract to work a total of 450 non-teaching hours over the academic year (225 hours per semester), which usually translates into 15 hours per week. While employed in the Graduate Assistant A title, CWFs cannot hold any other teaching or nonteaching instructional title within CUNY.

Graduate Center: Named Awards for First- and Intermediate-Year Students

Description of Application and Awarding Process: The Graduate Center offers a number of special awards to students with exceptional academic promise or specialized skills. Special committees composed of faculty, students, and administrators make most of these awards on behalf of the Graduate Center as a whole. Funding for awards varies from year to year, and awards are offered in selected years. The awards vary in amount from \$1,500 to \$16,000, and many of the awards carry an in-state tuition stipend as well as the actual award amount. **The amounts listed below are the standard amounts for each award, contingent upon funding.** No service is required for these awards unless otherwise noted below. The following is a listing of awards that may be offered in any given year:

Kenneth B. and Mamie Phipps Clark Fellowship for a Level II or Level III doctoral student in the social sciences committed to research in social issues that will result in programs for social action. A letter of application is sent to the Office of the Provost by March 1 for this award. Award Amount: \$7,000 plus an in-state tuition award. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

John H.E. Fried Memorial Fellowship in International Law and Human Rights for a full-time doctoral student in Political Science whose area of interest focuses on international law and human rights. A letter of application is sent to the Political Science Program by March 1 for this award. Award Amount: \$4,000.

Pamela Galiber Memorial Award for a Level II or Level III African American doctoral student whose research focuses on social, cultural, or economic issues. Award Amount: \$1,500.

Leonard S. Kogan Fellowship for an entering or continuing doctoral student in Developmental, Environmental, or Social-Personality Psychology or Educational Psychology with an interest in expanding his or her methodological and quantitative skills, and with mathematical training at least through the level of introductory integral calculus. A letter of application is sent to the Office of Student Affairs by February 1 for this award. Award Amount: \$3,000 to \$9,000.

James Bruce Llewellyn Fellowship for Minority Students for an entering African American student in science or for a continuing student who has passed the First Examination, completed no more than 50 degree credits, and is within the first three years of candidacy. An application for this award is available in the Office of Educational Opportunity and Diversity Programs and is due by March 1. Award Amount: \$10,000.

Harold W. McGraw, Jr. Graduate Center Fellowship for an entering full-time doctoral student in the humanities. Award Amount: \$12,000 plus an in-state tuition award. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Athena Pollis Fellowship in Human Rights for a Political Science doctoral student interested in doing an internship in a human rights organization. This fellowship may also be awarded to a dissertation-year student. A letter of application is sent to the Office of the Provost by February 1 and to the Political Science program by March 1 for this award. Award Amount: \$10,000.

Mina Rees Graduate Center Fellowship in Doctoral Studies for an entering full-time doctoral student in the sciences. Award Amount: \$12,000 plus an in-state tuition award. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Graduate Center: Dissertation-Year Fellowships and Awards

The following awards and fellowships are designated for students who are in the final stage of their doctoral studies. In most cases, it is assumed that the recipient of a dissertation-year fellowship will complete the dissertation during the fellowship year. In all cases, students who will have completed the dissertation, oral defense, and revisions within the first semester of the fellowship year will receive half the award. **The student must complete a general Dissertation Fellowship Application, available in the Office of the Provost. The deadline for**

applications is February 1 preceding the academic year for which the award is requested. All of the awards are contingent on renewal of funding and are offered in selected years. Unless otherwise noted, no service is required for any of these awards. Not all awards are available every year.

Dissertation-Year Fellowships: General

In addition to the various distinguished scholars dissertation fellowships and awards listed below, a number of general dissertation-year fellowships are awarded annually to third-level students in any program who are advanced to candidacy by the time of application for the award.

Presidential Dissertation Fellowships, awarded to third-level students who are advanced to candidacy in any field by the time of application for the award. Award Amount: \$18,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

B. Altman Foundation Dissertation Fellowship is for a dissertation-level student from any program. Award amount: \$18,000.

Mario Capelloni Dissertation Fellowship for students of high academic merit who show exceptional promise in their field of study. Award Amount: \$20,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Carell Dissertation Fellowship, for students of high academic merit and financial need who plan to pursue careers with limited earnings expectations. Award Amount: \$20,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Carole and Morton Olshan Dissertation Fellowship, for a dissertation-level student from any program who expects to complete the dissertation during the award year. Award Amount: \$15,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Martin E. Segal Dissertation Fellowship for a student currently writing a dissertation on a New York City-based subject. Award Amount: \$18,000.

Distinguished Scholars Dissertation Fellowships and Awards

The following fellowships are open to qualified students in all disciplines. The fellowships recognize excellence in scholarly research and provide funding for the completion of the dissertation. The named fellowships honor former Graduate Center faculty and administrators. Award Amounts, with a few exceptions: \$16,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense. No service is required for these awards.

Milton Brown Dissertation Fellowship in the Arts, named in honor of the late Professor Brown who was a faculty member in Art History.

Irving Hochberg Dissertation Fellowship in the Sciences, named in honor of the late Professor Hochberg, who was Executive Officer in Speech–Language–Hearing Sciences.

Geoffrey Marshall Dissertation Fellowship in the Humanities, named in honor of the late Dr. Marshall, who was Provost and a faculty member in English.

Helaine Newstead Dissertation Fellowship in the Humanities, named in honor of the late Professor Newstead, who was a faculty member in English and in Comparative Literature.

Mina Rees Dissertation Fellowship in the Sciences, named in honor of the founding president of the Graduate Center, who was a faculty member in Mathematics.

David Spitz Dissertation Fellowship in the Social Sciences, named in honor the late Professor Spitz, who was a faculty member in the Political Science program.

Frances Degen Horowitz Dissertation Fellowship is named in honor of Dr. Horowitz, President Emerita and Professor of Developmental Psychology. Award Amount: \$15,000, no in-state tuition.

Special Focus Dissertation Fellowships and Awards

Randolph L. Braham Dissertation Award, an award for dissertation-level students whose doctoral research is in the area of Eastern European, Jewish, or Holocaust-related studies. Award Amount: \$10,000.

Ralph Bunche Dissertation Fellowship, an award for a U.S. citizen, permanent resident, or foreign national who is an advanced social science doctoral candidate working on areas that preoccupied Ralph Bunche, especially the United Nations and multilateralism, international politics, African and Middle Eastern affairs, U.S. foreign policy, race relations, and human rights. Award Amount: \$12,000.

Lane Cooper Dissertation Fellowship in the Humanities, for a student in the humanities who shows promise as a scholar and teacher. Award Amounts vary annually from \$8,000 to \$17,000.

European Union Studies Center Dissertation Fellowship for a dissertation in the Social Sciences on topics relating to the European Union. Award Amount: \$20,000.

William Randolph Hearst Dissertation-Year Award is for an African American or Latino/a doctoral student (citizen or permanent resident) who expects to complete the dissertation during the award year. Award Amount: Ranges from \$5,000 to \$8,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Leon Levy Center for Biography Dissertation Fellowships, available to students whose dissertations take a biographical approach to their subject matter. Award amount: \$22,000.

MAGNET Dissertation Fellowships are established to aid outstanding African American and Latino/a doctoral students (citizens or permanent residents) in completing the dissertation. Award Amount: \$20,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Mellon Dissertation Fellowships are supported by the Mellon Foundation and sponsored by the Center for the Humanities, which directs the selection process. The theme and guidelines for each year's fellowship will be available in December on the Center for the Humanities Web site. Award Amount: \$18,000.

Athena Pollis Fellowship in Human Rights, for outstanding Political Science students whose research involves international, comparative, or theoretical human rights studies, with

preference for applicants of color or from other countries. Selection is made by the Political Science program. Award Amount: \$10,000.

Harold M. Proshansky Dissertation Fellowship, for an outstanding student writing a dissertation that addresses the human condition in urban settings, with a focus on New York City. Award Amount: \$16,000 plus in-state tuition. At Level III, only the base tuition charge is covered. Any additional courses taken for credit are at the student's expense.

Martin M. Spiaggia Dissertation Award in the Arts and Humanities for students of high academic merit who can demonstrate financial need. Award Amount: \$5,000.

Awards for Dissertation Proposal and Research Expenditures

Ford Foundation Award for Dissertation Research Expenditures is for students whose dissertation research deals with issues of gender, race, identity, sexuality, or higher education policy. The stipend covers expenses such as travel, transcriptions, materials and other costs and may be combined with other grants, subject to approval. An itemized budget is required. Award Amount: \$2,000.

Frances Degen Horowitz Travel Award, named in honor of the President Emerita of the Graduate Center and Professor of Developmental Psychology, is for travel expenses related to dissertation research. Award Amount: \$2,000.

Alexander C. Naclerio Research Award for a Level II or Level III doctoral student conducting research in the area of housing and urban development. A letter of application is sent to the Office of the Provost by March 1 for this award. Award Amount: \$2,000.

Rose Kfar Rose Dissertation Award, for an outstanding chemistry student, to be selected by the program. Award Amount: \$5,000.

The Arthur Schlesinger, Jr. Dissertation Proposal Award recognizes an outstanding proposal for research into historical aspects of a topic involving America's past, present, or future. All appropriate Dissertation Fellowship applications will automatically be considered for this award. Award Amount: \$2,000.

Andrew Silk Dissertation Award for a student whose dissertation proposal focuses on people suffering economic hardship, social discrimination, or political repression. Award Amount: \$5,000.

Sue Rosenberg Zalk Student Travel and Research Fund Award

Student travel and research support stipends of up to \$300 per student per year, on a matching basis, are available. Students may apply for these awards to help cover registration and travel expenses for attendance at professional conferences, research-related travel costs, or costs of research materials and subjects as well as dissertation-related expenses such as typing and duplication. The student must complete the Student Travel and Research Fund Award application, which is available from the Office of Student Affairs or on the Student Affairs Web site. Original receipts from the function for which the award is intended must be presented to the Office of Student Affairs for reimbursement.

FEDERAL AID

Federal Aid: The Application Process

Federal aid, awarded directly through the Office of Financial Aid in accordance with requirements established by federal law, requires applicants to file the Free Application for Federal Student Aid (FAFSA), utilizing the federal school code for the Graduate Center - 004765. To complete the form online, applicants should go to www.fafsa.ed.gov. Students who apply by the priority deadline for federal aid (April 30th) are considered for Federal Work-Study positions and/or Federal Perkins Loans if they check yes to the question on the FAFSA. Students who wish to apply for Federal Direct Loans must submit, in addition to the FAFSA, a Direct Loan Request Form to the Office of Financial Aid. Federal Direct Loans are not packaged and are processed only upon a student's request.

Verification: Students who submit a FAFSA may be required to verify the data that they included on the application. In such cases, students will have to submit the appropriate signed federal tax return, complete with all supporting schedules as well as a Verification Worksheet. Students who are selected for verification will be notified by the Office of Financial Aid. This process must be completed before your federal financial aid application can be reviewed.

Federal Work-Study Program

Federal Work-Study awards are based solely on financial need as defined by federal law. Federal Work-Study awards are packaged each spring for the following academic year. Because Federal Work-Study funds are limited, only students who have their FAFSA on file by the priority deadline (April 30th) are initially considered for awards. Federal Work-Study positions are assigned by the Executive Officer.

Federal Perkins Loan

Federal Perkins Loan awards are based solely on financial need as defined by federal law. The amount of the award will vary depending on the student's need and the availability of funds to a maximum of \$8,000 for the academic year. Federal Perkins Loans are packaged each spring for the following academic year. Because Federal Perkins Loan funds are limited, only students who have their FAFSA on file by the priority deadline (April 30th) are initially considered for awards. The Federal Perkins Loan carries a five percent interest rate. No interest accrues while the student is enrolled at least half-time. Repayment begins nine months after the student no longer registers at least half-time, withdraws, or graduates. The program offers deferment privileges and some cancellation benefits for borrowers who enter certain public service careers and the teaching profession. The Graduate Center acts as lender of the Perkins Loan on behalf of the federal government, and the student repays the loan to the Graduate Center upon leaving. A pre-loan interview is required annually prior to loan disbursement. An exit interview is required when the student no longer registers at least half-time, withdraws, or graduates.

Federal Direct Student Loan

There are three types of Federal Direct Student Loan: the Subsidized Federal Direct Loan and the Unsubsidized Federal Direct Loan.

Subsidized Federal Direct Loans are based solely on need as defined by federal law. Loan amounts will vary depending on the student's need to a maximum of \$8,500 for the academic year. The interest rate is variable with a maximum of 8.25 percent. No interest accrues while the student is enrolled at least half-time. Repayment begins six months after the student no longer registers at least half-time, withdraws, or graduates. The program offers deferment privileges. The federal government is the lender, and the student repays the federal government upon leaving school.

Unsubsidized Federal Direct Loans are not based on need. Loan amounts vary depending on the cost of the student's attendance less other financial aid and Subsidized Federal Direct Loan eligibility. The combined maximum for the Subsidized Federal Direct Loan plus the Unsubsidized Federal Direct Loan is \$20,500 for the academic year. Repayment of interest begins immediately on the Unsubsidized Federal Direct Loan or can be capitalized (i.e., added to the loan principal) at the student's option. Repayment of loan principal begins six months after the student no longer registers at least half-time, withdraws, or graduates.

The Federal Direct Plus Loan is a credit-based loan. Graduate and professional students are eligible to borrow under the PLUS Loan Program up to their cost of attendance minus financial aid. Students must first apply for a federal subsidized and/or unsubsidized loan before they can be considered for a Grad Plus Loan. To apply for any of the three loans, a Direct Loan Request Form must be completed and returned to the Financial Aid Office. Graduate Plus borrowers must also complete a Grad Plus (sub/unsub/plus) entrance www.dl.ed.gov interview before loan proceeds will be disbursed. There is no grace period on Direct Plus Loans and repayment begins within 60 days of your anticipated final disbursement. You are eligible for an In School Deferment if you are enrolled at least half-time in school and your loan has been fully disbursed.

A pre-loan interview is required for first-time borrowers of Federal Direct Student Loans. An exit interview is required when the student no longer registers at least half-time, withdraws, or graduates. Students must have the FAFSA on file before they can be considered for this loan.

NEW YORK STATE AID

New York State Tuition Assistance Program (TAP)

Application Process: New York State TAP is awarded directly by New York State. Residents of New York State apply for TAP by completing a TAP online application when they are completing the [federal online application for aid](#) or by completing the paper application that is mailed automatically to students who file a paper FAFSA and list a CUNY school on the form. New York State TAP recipients must meet the same citizenship criteria required for federal aid, be New York State residents, and be in attendance full time.

Description: New York State TAP awards are based solely on need as defined by New York State law. TAP awards are for residents of New York State only. TAP awards vary and may be applied only to a student's tuition costs depending on 1) the student's need and 2) the cost of tuition. New York State informs students directly of their TAP eligibility. The student must bring the award notice from New York State to the Business Office of the Graduate Center to receive the tuition bill credit of the award.