

## NY STATE FINANCIAL AID PROGRAM LIMITS

### How much NY State TAP can I receive?

Students may receive up to a total of eight (8) full-time (or ten (10) for students in SEEK) TAP payments. The amount of TAP payments you have received at all prior colleges that you attended are kept on record with NY State. Brooklyn College is required to review the number of TAP payments you previously received to ensure that you do not receive more TAP payments than are allowable. The number of TAP payments you received at your prior college will be deducted from the eight (8) (or ten (10) for SEEK) total allowable payments.

### What If I used TAP at another college?

If you used TAP at another college Brooklyn College must first determine how many TAP payments you have remaining. For example if you used four (4) payments at your prior college you would have four (4) payments remaining (or six (6) if you are a SEEK student). Brooklyn College must then determine that you meet the academic criteria for the payment number you are up to.

### How do my academics at my other college affect my TAP eligibility?

The NYS TAP grant has very specific academic requirements for eligibility, among them are:

- ◆ You must be taking at least 12 credits that are applicable toward your program of study (which includes general education, major, and allowable elective coursework)
- ◆ You are not allowed to repeat a course for which you received a passing grade unless a minimum grade is required by your academic bulletin and you did achieve that grade.
- ◆ If you are taking a course at Brooklyn College that you already took at your prior college and that course fulfills the degree requirement as an equivalent to a Brooklyn College course then the course would not be considered as credit for full-time enrollment towards your TAP eligibility.
- ◆ Your **transfer evaluation should be completed** as soon as possible. An incomplete transfer evaluation may cause you to register for courses that you do not need for your program of study and thus make you ineligible for TAP.
- ◆ If you are **transferring in with 60 or more credits you must declare your major by that semester's major declaration deadline** posted on the academic calendar. Failure to declare a major by the deadline will result in being ineligible for TAP.

## COMMON FINANCIAL AID PROBLEMS WHEN TRANSFERRING AND HOW TO AVOID THEM!

### 1) No Financial Aid application on file because the student:

- ◆ Did not Indicate the Brooklyn College school code on the FAFSA and TAP applications.
- ◆ Did not understand how the academic year works. The academic year includes the fall and spring terms, which are standard terms (i.e. 2021-2022 is Fall 2021 and Spring 2022). The summer term which is non-standard term is a crossover period where aid may come from either the previous academic year or the coming year. The academic year begins in the fall.
- ◆ Filed the wrong academic year FAFSA and TAP application. In the spring semester there are two academic year financial aid applications (FAFSA and TAP) available. One for the current academic year and one for the upcoming academic year. Make sure you complete the correct application relevant to the semester that you are first enrolling at Brooklyn College.

### 2) Lost TAP/NY State Aid eligibility because the student:

- ◆ Did not complete their Transfer Credit Evaluation before the semester began and therefore enrolled in non-applicable courses or did not declare major by the semester's deadline. Completing transfer evaluation on time lets you know which of your courses were accepted by Brooklyn College so that you do not enroll in coursework that you have already met the equivalency for. NYS Aid eligibility is contingent on taking correct coursework and can only be properly assessed after transfer evaluation has been completed.
- ◆ Did not meet with a general and/or department academic advisor before registering and enrolled in non applicable courses. It is imperative that every transfer student meet with an academic advisor before registering to ensure that the courses they enroll for are applicable to their program of study. Eligibility for NYS TAP is contingent on enrolling in appropriate coursework.
- ◆ Did not check DegreeWorks online through the link in the CUNYfirst Student Center to see if the courses they are enrolled in are needed or not needed for their program of study. Make sure to also check the BC website to review the college bulletin you are following to ensure applicability.

### 3) Financial Aid was delayed or cancelled because the student:

- ◆ Did not check their CUNYfirst record to determine the status of their financial aid. Checking CUNYfirst is the best way to know if something is still incomplete.
- ◆ Did not acknowledge and complete the items on their CUNYfirst To Do list in a timely manner. Make sure to address all items on your to do list well before the semester begins.
- ◆ Waited until the last minute to begin completing financial aid processes.
- ◆ Did not check their Brooklyn College email for notifications from their advisor or other offices about outstanding requirements. Your BC email is one of the primary mode of communication. Not checking your email will mean missing out on important notifications that might make the difference in getting aid to you as soon as possible.

### WEB ADDRESSES

#### Brooklyn College Office of Financial Aid

<http://www.brooklyn.cuny.edu/financialaid>

#### FAFSA on the Web

<http://www.fafsa.gov>

#### CUNYfirst

<https://home.cunyfirst.cuny.edu>

#### State Grants, Scholarships & Awards

<https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid.html>

#### To set up an appointment with HESC

<https://www.hesc.ny.gov/contact-hesc.html>

#### BC WebCentral

<https://portal.brooklyn.edu/uPortal/f/welcome/normal/render.uP>

# A Financial Aid Guide For Transfer Students



Brooklyn College  
Office of Financial Aid  
2900 Bedford Avenue

West Quad Building ESC Lobby and Room 308

[www.brooklyn.cuny.edu](http://www.brooklyn.cuny.edu)

Financial Aid Email [finaid@brooklyn.cuny.edu](mailto:finaid@brooklyn.cuny.edu)



## WELCOME TO BROOKLYN COLLEGE!

The transfer process to Brooklyn College involves transferring both your academic records as well as your financial aid record. This guide provides you with the information you need as a transfer student to ensure that you understand and address all necessary processes to allow your financial aid to transfer smoothly before your first semester at Brooklyn college begins.

## UNDERSTANDING THE FINANCIAL AID TRANSFER PROCESS

### Will my financial aid automatically transfer with me to Brooklyn College?

No. Your financial aid application is different than your transfer admission application to the college. If you have filed a FAFSA and TAP application you must update these applications to make sure that your financial aid record transfers to Brooklyn College.

### How do I transfer my Financial Aid to Brooklyn College?

To make certain that your financial aid transfers from your prior college to Brooklyn College you must login to your FAFSA [www.FAFSA.gov](http://www.FAFSA.gov) and TAP application and add/change the relevant school code. Brooklyn College's FAFSA school code is 002687. The TAP school code is 1410.

### When should I update my Financial Aid applications?

The FAFSA allows you to add up to ten (10) schools at one time so you can add Brooklyn College at any time you are considering applying to the college. The TAP application only allows you to indicate one school at a time per term so you should update your TAP application for the term you expect to start at Brooklyn College.

### How does transferring affect my financial aid awards?

If you are transferring in the middle of the academic year (for example coming in the Spring term) and you received financial aid at the college you are transferring from this may affect how much aid you can receive at Brooklyn College. This is due to annual program limitations and payment number limitations. See the specific sections of this guide for more information about program limitations.

### When does Brooklyn College receive my FAFSA and TAP application after I add the school codes?

As long as you have been admitted to Brooklyn College your FAFSA will be received within 5-7 business days from when you added the Brooklyn College School code. The TAP application is received on the next roster from the state. Rosters are sent once per month during the first week of the month. Check with your prior college's TAP coordinator to make sure you are not certified for a TAP award at that college for the semester you are planning to transfer to Brooklyn College.

### How do I check the status of my financial aid application(s)?

Financial Aid information is available on your CUNYfirst Student Center. CUNYfirst is the online integrated system that you will use to register for classes, check financial aid status, enroll in direct deposit, review tuition and fees balances and view what other processes are needed to complete your admission and financial aid processes at Brooklyn College.

Once you have claimed your CUNYfirst account it is imperative that you review your financial aid record and "To Do List" in your CUNYfirst student center to make sure your aid has transferred and that you have addressed all outstanding items on your CUNYfirst To Do list.

### Who can help me with Financial Aid questions?

You can visit the Office of Financial Aid at the Enrollment Services Center (ESC) in the West Quad Building. Also, every FAFSA applicant that is admitted to Brooklyn College is assigned a financial aid advisor who acts as their guide. Your advisor is available to you, by appointment, in person or by phone. You can also contact the office by email at [finaid@brooklyn.cuny.edu](mailto:finaid@brooklyn.cuny.edu).

**When should I complete this by?** All transfer processes (**academic and financial aid**) should be completed at least four weeks before your bill due date to ensure that your classes are not cancelled and that you have adequate aid and a plan to finance your education. Waiting until the last minute will cause significant delay in your ability to receive aid which may affect your ability to attend and do well in your courses. Also, waiting until the last minute means longer wait times and limited advisor appointment availability.

## FEDERAL FINANCIAL AID PROGRAM LIMITS

### How much of the Federal Pell Grant can I receive?

#### Lifetime Limit:

As a first time undergraduate you may receive up to 12 full-time semesters or 600% of the Pell grant for your lifetime. This is called Lifetime Eligibility Usage or LEU. Brooklyn College is required to review your Pell history to determine how much Pell you received in the past and ensure that you do not receive more Pell than the LEU amount.

#### Annual Limit:

You may receive up to 150% of a Pell grant in an award year regardless of which college you attend. Brooklyn College also must review the amount of Pell you received in the academic year to ensure that you do not receive more than the annual maximum.

### How much Federal Direct Loans can I receive?

#### Aggregate Limit:

The total or aggregate amount of the federal direct loan aid that you can receive for undergraduate study from:

- ◆ the subsidized loan program is \$23,000.
- ◆ from the unsubsidized loan program is \$31,000 if you are considered dependent on your FAFSA
- ◆ or \$57,500 if you are considered independent on your FAFSA.

#### Annual Limit:

Depending on the number of credits you have earned that are transferred towards your degree at Brooklyn College and your FAFSA dependency status the annual amount you can borrow may vary (see chart). If you borrowed at another college during the academic year then the amount you can borrow at Brooklyn College will be reduced for the academic year.

### How Do I apply for a Direct Loan?

You submit a request for a Direct Loan on CUNYfirst. Detailed instructions are available in our Loan Guide for Undergraduate Students available on the Brooklyn College Office of Financial Aid webpage.

## FEDERAL DIRECT LOAN LIMITS CHART

Year	Undergraduate Students	
	Dependent	Independent
1 <sup>st</sup> Year Freshman	\$5,500 (\$3,500 sub)	\$9,500 (\$3,500 sub)
2 <sup>nd</sup> year Sophomore	\$6,500 (\$4,500 sub)	\$10,500 (\$4,500 sub)
3 <sup>rd</sup> and 4 <sup>th</sup> year Junior, Senior, 2 <sup>nd</sup> Degree	\$7,500 (\$5,500 sub)	\$12,500 (\$5,500 sub)
Aggregate Limits	\$31,000 (\$23,000 sub)	\$57,500 (\$23,000 sub)

## WHAT ELSE SHOULD I KNOW ABOUT FEDERAL AID

### What if I am pursuing a Second Bachelor's degree?

If you have a prior Bachelor's degree earned at any college (foreign or U.S.) then you are not eligible for a Federal Pell grant. Any Federal direct loan amounts that you borrowed in the past for undergraduate study will be applied towards the aggregate limit that you can borrow. For TAP, if you have remaining TAP payments, you are considered to transfer in with 90 credits and must therefore declare your major in your first semester. Also, all coursework that you take must be applicable to the major.

### What If I had a Financial aid special circumstance at another college?

If you had a special circumstance situation such as consideration for FAFSA Dependency, or adjustments to your income then you must initiate that process at Brooklyn College as well. Schedule an appointment with your financial aid advisor for more information.

### What other types of financial aid are available at Brooklyn College?

Aside from TAP, Pell and Direct loans students may be considered for Federal Work-Study, Scholarships, or special Education Opportunity Programs (called SEEK) which may provide additional financial assistance.