**Summer Session Financial Aid Options for Undergraduate Degree Students**

Financing your summer courses will require some planning on your part, but the good news is that you may be able to use financial aid to pay for summer session. Questions? Contact us at FinancialAid@sps.cuny.edu or 646.664.8720.

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<th>Options</th>
<th>Who is Eligible</th>
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<td><strong>Pell Grant</strong></td>
<td>Undergraduate degree students who have not previously earned a bachelor’s degree</td>
<td>Aid towards tuition and fees for a minimum of 1 credit and a maximum of 12 credits</td>
<td>FAFSA</td>
<td>Use remaining funds from your 2018/19 Pell award OR use part of your 2019/20 Pell award. If you have questions about which is the better option, contact the Office of Financial Aid at CUNY SPS.</td>
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<td>Note that if you were admitted for Fall 2019, you can only use your 2019/20 Pell award for summer courses.</td>
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<td><strong>Tuition Assistance Program (TAP)</strong></td>
<td>Undergraduate degree students who will enroll for a minimum of 6 credits You must have earned at least 24 credits applicable to your degree in the Fall 2018 and Spring 2019 semesters AND earned a minimum of 12 credits in Spring 2019. You must have first received TAP in or after the 2006/07 academic year.</td>
<td>Aid towards tuition for full-time (12 credits) or half-time (6-11 credits)</td>
<td>File a TAP application through the 2019-2020 FAFSA &amp; request a summer payment</td>
<td>You can receive a maximum of 8 semesters of TAP. If you already filed a 2019/20 TAP application and did not request a summer payment, you should log into your TAP application at HESC and update your application to include our school code of 1420 for Summer 2019. If you do not know if you received your first TAP award in or after the 2006/07 academic year, may either log into your account at hesc.ny.gov or contact the Office of Financial Aid at CUNY SPS.</td>
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<td><strong>Federal Direct Loans</strong></td>
<td>Undergraduate degree students who will enroll for a minimum of 6 credits Students need a minimum cumulative GPA of 2.0.</td>
<td>Tuition and fees coverage for a minimum of 6 credits</td>
<td>FAFSA &amp; Summer Direct Loan application</td>
<td>You can borrow up to the annual loan limit, and the summer session is the first term that will apply toward this limit. Please visit our website for more information at <a href="https://sps.cuny.edu/admissions/undergraduate-admission/undergraduate-financial-aid/loans-undergraduate-degree-students">https://sps.cuny.edu/admissions/undergraduate-admission/undergraduate-financial-aid/loans-undergraduate-degree-students</a></td>
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The 2019/20 FAFSA became available on October 1, 2019. If you apply early, you will be informed of your financial aid award in May 2019. Summer is considered the first term of the academic year, and you may be eligible for any or all of the following financial aid programs to pay for your summer classes:

PELL GRANT

You must complete your summer classes to receive a summer Pell grant. If you unexpectedly drop or withdraw from classes, your award may be reduced or cancelled and you will be responsible for the balance of your tuition. If you receive Pell for a class or classes you do not attend, you will have to return those funds immediately to the college.

TUITION ASSISTANCE PROGRAM (TAP)

If you are an undergraduate degree student attending summer sessions, you may be eligible to receive a summer TAP award. In order to calculate your award eligibility, your courses from Summer 1, Summer 2, and Summer 3 will be added together to form a single summer term.

The enrollment requirements for summer TAP are:

1. If your combined summer session enrollment totals 12 or more credits that are applicable to your degree, you will be considered full-time for TAP enrollment purposes. If you receive a full-time summer TAP award, you will utilize one full semester of your remaining TAP eligibility.

2. If your combined summer session enrollment totals at least 6 but fewer than 12 credits, you will be considered for a half-time TAP payment. All classes must be applicable to your degree. If you receive a half-time summer TAP payment, you will utilize half of a semester of your remaining TAP eligibility.

3. You must have earned at least 24 degree credits that are applicable to your degree requirements in the Fall 2018 and Spring 2019 semesters. These credits could be earned in any combination (i.e., 12 + 12, 6 + 18, etc.). However, you must have earned a minimum of 12 credits in Spring 2019.

All summer TAP awards count towards your remaining TAP eligibility. You may receive no more than 8 full semester payments.

Summer is the first term of the 2019/20 academic year; therefore, you must file a TAP application for 2019/20 and request payment for the summer term. You will be linked to TAP after completing the FAFSA at https://www.fafsa.gov or you will be sent a reminder to file for TAP after your FAFSA is processed.

FEDERAL DIRECT LOANS

You must complete a 2019/20 FAFSA to be considered for a loan. Once your FAFSA has been processed, you will need to:

- Complete a Federal Direct Loan application
- Complete entrance counseling at www.studentloans.gov
- Sign your promissory note at www.studentloans.gov

Please review the FAFSA thoroughly and contact us if you have any questions. You must be enrolled at least half-time in order to qualify for a loan. Changes in your enrollment status can compromise your eligibility to receive loan funds.

Undergraduates must meet satisfactory academic progress, you may review these requirements on our website at https://sps.cuny.edu/admissions/undergraduate-admission/undergraduate-financial-aid.