Financing your winter course will require some planning on your part, but the good news is that you may be able to use financial aid to pay for the winter session. Keep in mind that each of these awards will require that you meet satisfactory academic progress. You may review these requirements on our website at [https://sps.cuny.edu/financial-aid-and-tuition/financial-aid/undergraduate-financial-aid](https://sps.cuny.edu/financial-aid-and-tuition/financial-aid/undergraduate-financial-aid). Questions? Contact us at [FinancialAid@sps.cuny.edu](mailto:FinancialAid@sps.cuny.edu) or 646.664.8720.

### Winter Session Financial Aid Options for Undergraduate Degree Students

<table>
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<tr>
<th>Options</th>
<th>Who is Eligible?</th>
<th>What Can You Get?</th>
<th>Paperwork</th>
<th>Keep in Mind!</th>
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<tr>
<td>Pell Grant</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>Winter Session is considered to be part of the Spring semester. Your Pell award will be calculated on your combined Winter and Spring enrollment. Pell will disburse according to the Spring disbursement calendar.</td>
</tr>
<tr>
<td>Federal Direct Loans</td>
<td>Undergraduate degree students who will enroll for a minimum of 6 credits between the Winter Session and Spring Semester</td>
<td>Tuition and fees coverage for a minimum of 6 credits</td>
<td>FAFSA &amp; Fall/Spring Direct Loan application</td>
<td>Winter Session is considered to be part of the Spring semester. Loans will disburse according to the Spring disbursement calendar. There is an annual limit to the amount that you can borrow. Please visit our website for more information at <a href="https://sps.cuny.edu/financial-aid-and-tuition/financial-aid/undergraduate-financial-aid/loans">https://sps.cuny.edu/financial-aid-and-tuition/financial-aid/undergraduate-financial-aid/loans</a>.</td>
</tr>
<tr>
<td>SEOG</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 6 credits</td>
<td>FAFSA</td>
<td>Winter Session is considered to be part of the Spring semester. Your SEOG award will be calculated on your combined Winter and Spring enrollment. SEOG will disburse according to the Spring disbursement calendar.</td>
</tr>
<tr>
<td>Tuition Assistance Program (TAP)</td>
<td>TAP is not available for the winter session.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Winter Session Financial Aid Options for Undergraduate Degree Students

Please note that you must submit a 2019/20 FAFSA to determine your eligibility for each of the financial aid options listed below.

PELL GRANT

Your Pell award will be calculated on your combined Winter and Spring enrollment. 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.

SEOG GRANT

Your SEOG award will be calculated on your combined Winter and Spring enrollment. You must be enrolled for a minimum of 6 credits between the Winter session and Spring Semester in order to qualify for a loan. If your combined Winter/Spring enrollment drops to below six credits, you will no longer be eligible to receive SEOG.

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 SEOG for a class or classes you do not attend, you will have to return those funds immediately to the college.

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 for a minimum of 6 credits between the Winter session and Spring Semester in order to qualify for a loan. If your combined Winter/Spring enrollment drops below six credits, you will no longer qualify for a loan.

Undergraduates must meet satisfactory academic progress, you may review these requirements on our website at https://sps.cuny.edu/financial-aid-and-tuition/financial-aid/maintaining-eligibility.

TUITION ASSISTANCE PROGRAM (TAP)

TAP is not available for the Winter Session.