LONG-TERM IMPACT

Federal and New York State financial aid programs are designed to support the student’s education in the pursuit and completion of a degree. Students are expected to maintain satisfactory academic progress in the completion of the degree requirements each semester and graduate within a certain period of time. A student may not attempt more than 150% of the credits normally required for completion of the degree. For example, students pursuing a two-year degree program (requiring 60 credits/units) will fail academic progress if they attempt 90 or more credits/units. Students pursuing a four year degree program (requiring 120 credits/units) will fail academic progress if they attempt more than 180 credits/units. If the student is not in compliance with the academic requirements, it could affect their eligibility for future grants, work-study and loans. The student should consult with his academic advisor and a financial aid counselor to be aware of the impact, to be better able to make an informed decision.

To review the academic requirements of these programs, the student should consult City Tech’s current catalog available on the web at www.citytech.cuny.edu.

If you have any questions, consult a financial aid counselor.

<table>
<thead>
<tr>
<th>Academic Program</th>
<th>Attempted Credits</th>
<th>Earned Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AA Degree</strong></td>
<td>60 credits/units x (1.5) = 90</td>
<td></td>
</tr>
<tr>
<td>Attempted Credits</td>
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<td>0</td>
</tr>
<tr>
<td>Earned Credits</td>
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<td>12</td>
</tr>
<tr>
<td><strong>BA Degree</strong></td>
<td>120 credits/units x (1.5) = 180</td>
<td></td>
</tr>
<tr>
<td>Attempted Credits</td>
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</tr>
<tr>
<td>Earned Credits</td>
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<td>16</td>
</tr>
</tbody>
</table>

TERMINOLOGY DEFINED

*CONTRIBUTORY CREDITS/UNITS are remedial and non-remedial courses and other academic activities that are recognized as “creditable” toward fulfilling requirements for a specific degree.

- **ATTEMPTED CREDITS/UNITS:** are the total credits/units for which a student is enrolled for.
- **EARNED CREDITS/UNITS:** are the credits/units completed successfully of the attempted credits.

How Dropping or Withdrawing from Classes Affects Financial Aid Eligibility

It is the policy of City Tech to recruit, employ, retain, promote, and provide benefits to employees and to admit and provide services for students without regard to race, color, national or ethnic origin, religion, age, sex, sexual orientation, gender identity, marital status, disability, genetic predisposition or carrier status, alienage, citizenship, military or veteran status, unemployment status or status as a victim of domestic violence.

Office of Financial Aid
New York City College of Technology
300 Jay Street
Brooklyn, NY 11201
Room NG-13
(718) 260.5700
www.citytech.cuny.edu
Dropping or withdrawing from classes may affect your current and future eligibility for both federal and state financial aid.

Dropping classes may result in reduced federal Pell Grant awards or ineligibility for New York State TAP, APTS or Part-Time TAP awards. You may end up owing the tuition.

Withdrawing from classes may affect your continued eligibility for Federal and NY State financial aid. For federal financial aid programs, classes from which you withdraw are included as credits/units attempted in determining satisfactory academic progress—A status you must maintain in order to remain eligible for federal financial aid. (See Title IV Progress Charts on back page). For NY State financial aid programs, eligibility is based on a student completing a certain number of credits/units each semester (program pursuit) and a certain amount of cumulative credits/units (academic progress) to receive the next TAP payment. The TAP regulations can be found in the College Catalog at www.citytech.cuny.edu.

**SHORT-TERM IMPACT**

**Tuition Assistance Program (TAP)**

If you drop classes during the add/drop period and go below six contributory credits/units*, you will not receive APTS for the current semester. However, if you withdraw from some of your classes (not a complete withdrawal) after the add/drop period, you will receive APTS for the current semester, but might not receive APTS in the subsequent semester if you do not meet the academic progress requirements. See the “Special Note about Regaining your TAP/APTS Eligibility”. *Please note: To receive APTS, you must be registered for at least 6 but less than 12 contributory credits/units (at least 3 of these credits/units must be for non-remedial coursework.)

Please be advised that APTS will not pay for a class that you never attended and for which you received a final grade of WN (Never Attended).

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

If you drop classes during the add/drop period and go below six contributory credits/units*, you will not receive APTS for the current semester. However, if you withdraw from some of your classes (not a complete withdrawal) after the add/drop period, you will receive APTS for the current semester, but might not receive APTS in the subsequent semester if you do not meet the academic progress requirements. See the “Special Note about Regaining your TAP/APTS Eligibility”. *Please note: To receive APTS, you must be registered for at least 6 but less than 12 contributory credits/units (at least 3 of these credits/units must be for non-remedial coursework.)

Please be advised that APTS will not pay for a class that you never attended and for which you received a final grade of WN (Never Attended).

**SPECIAL NOTE ABOUT REGAINING YOUR TAP/APTS ELIGIBILITY**

If you are academically ineligible for TAP or APTS for the Fall semester, you do have the opportunity to regain your eligibility for that semester by taking courses in the Summer semester without New York State financial aid, or by applying for a TAP/APTS waiver for the Fall semester. If you are academically ineligible for TAP or APTS for the Spring semester, you will not be able to regain eligibility for that semester by taking courses in the Winter session, but you can apply for a TAP/APTS waiver. The waiver form is available at the Office of Financial Aid, Namm Hall, Room G-13 and the Office of the Executive Director of Student Affairs, Namm Hall, Room 322, or you can download it from the financial aid website at www.citytech.cuny.edu. The waiver form must be completed and returned to Room N-322 for consideration.

**Federal PELL Grant**

When you drop or withdraw from some of your classes, the award you receive will be determined based on the number of credits/equated credits you have at the end of the official add/drop period if you have a final Pell award.

If your Pell award was not finalized before the end of the official add/drop period, it will be based on the number of credits/equated credits you have at the time the Pell award is finalized. Also if your Pell award is finalized after the end of the semester, your Pell payment will be based on the number of credits/equated credits that you complete. Please be advised that PELL will not pay for a class with a WN (Never Attended) Grade.

**Federal Direct Loans**

Since you must have a minimum of six credits/units at the time of payment to be eligible for a Federal Direct Loan, you will not receive the loan if you drop below six credits/units.

**WHAT IF I WITHDRAW FROM ALL MY CLASSES?**

**New York State Financial Aid (TAP and APTS)**

If you withdraw from all your classes in the semester and had received a TAP or APTS award, you will not be eligible for New York State aid in the subsequent semester. You may regain eligibility by submitting a successful TAP/APTS waiver or by taking courses during the Summer term (only to regain eligibility for the Fall term). Please refer to the “Special Note About Regaining your TAP/APTS Eligibility.”

**FEDERAL TITLE IV FINANCIAL AID: PELL, SEOG, PERKINS LOANS or DIRECT LOANS**

If you withdraw from all your classes in the semester, and had valid awards on file before you withdrew, your Federal financial aid awards will be prorated for the semester. Your eligibility for payment will be based on the amount of Federal financial aid funds that you earned during a semester. The amount of Federal funds you earn is determined by the number of credits for which you were enrolled and the number of days you attended during the semester. If you owe any outstanding tuition, payments will first be credited to the College, and any remaining funds will be paid directly to you. You may be responsible for repaying any unearned funds.