GUIDE TO YOUR FINANCIAL AID INFORMATION IN CUNYfirst

Learn how to access, view, and manage the financial aid information in your CUNYfirst Student Center:

1. View your “TO DO” List & Complete the Supplement Form
2. View your Financial Aid Awards
3. Accept or Decline your Federal Work-Study or Perkins Loan
4. Apply for Federal Direct Loans
5. View your Pending Financial Aid and Refunds
6. Add your Bank Account and Enroll in Direct Deposit
7. View your Federal Work-Study Paycheck and W-2 Form
After you have filed your financial aid applications, the “To Do” list in your CUNYfirst Self-Service Student Center will alert you to any outstanding items with your record that must be finalized to complete your financial aid package.

**STEP# 1:** Login to CUNYfirst at https://home.cunyfirst.cuny.edu.

**STEP# 2:** Select HR/ Campus Solutions from the left menu.

**STEP# 3:** Navigate to Self Service followed by Student Center. In the To Do List section, you will see a list of outstanding items. Click the “more” link to see more information.

**STEP# 4:** Review the current outstanding items with your financial aid applications. You will need to sort and filter by institution to make sure you are viewing items related to your college.

**NOTE:** If you will be attending City College (CCNY), you are only required to resolve the items listed for CCNY. Any unresolved items listed for other CUNY Colleges will not prevent you from finalizing your Financial Aid or conducting other business at CCNY.
By clicking on each **To Do Item**, you can view the details concerning the item, including the office contact information, and instructions on how to resolve the item.

**NOTE:** You must resolve each To Do item on your Item List. Failure to resolve the items will delay final processing and awarding of your financial aid.

The instructions on the **To Do Item Detail** may ask you to download and submit a form to the Financial Aid Office. To access the form, you may need to copy and paste the web address in the browser. Click on **Return** to go back to your Item List.
COMPLETE THE SUPPLEMENT FORM

One of your “To Do” list items will be to complete the Supplement Form. The Supplement Form is an application used by CUNY to determine potential eligibility for the New York State Aid for Part-Time Study (APTS) program.

APTS is for undergraduate students, who have filed a TAP application and are enrolled for 6-11 credits.

STEP# 1: Login to CUNYfirst at https://home.cunyfirst.cuny.edu.
STEP# 2: Select HR/ Campus Solutions from the left menu.
STEP# 3: Navigate to Self Service followed by Student Center.
STEP# 4: In the Finances section, click the Supplement Form link.

STEP# 5: On the Select Aid Year to View page, you may see listings for multiple aid years and multiple colleges. Click the link for the college and aid year you wish to view.
VIEW YOUR FINANCIAL AID AWARDS

Your Student Center provides information about your financial aid awards. These are listed for the entire academic year and also broken down by term.

**STEP# 1:** Login to CUNYfirst at https://home.cunyfirst.cuny.edu.

**STEP# 2:** Select HR/ Campus Solutions from the left menu.

**STEP# 3:** Navigate to Self Service followed by Student Center.

**STEP# 4:** In the Finances section, click the View Financial Aid link.

**STEP# 5:** On the Select Aid Year to View page, you may see listings for multiple aid years and multiple colleges. Click the link for the college and aid year you wish to view.
STEP# 6: On the **Award Summary** page, you will be able to view your aid for the entire academic year and by individual terms. In the **Terms** section, there are hyperlinks for more detailed information, which are discussed in the next steps.
STEP# 7: By clicking on the Full-Yr Financial Aid Summary link, you will be able to see your Estimated Financial Aid Budget for the academic year.

<table>
<thead>
<tr>
<th>Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Yr Financial Aid Summary</td>
</tr>
<tr>
<td>Federal Aid Year 2016-2017</td>
</tr>
</tbody>
</table>

The information below is a calculation of your estimated need:

- Estimated Financial Aid Budget: **29,635.00**
- Expected Family Contribution: **0.00**
- Estimated Need: **29,635.00**
- Total Aid: **6,215.00**

Currency used is US Dollar.

This is your financial aid eligibility based on your estimated financial aid (budget) costs, family contribution, and estimated need for this aid year.

STEP# 8: Click on the hyperlinked budget amount to see your Estimated Financial Aid Budget Breakdown by term.

<table>
<thead>
<tr>
<th>Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Financial Aid Budget</td>
</tr>
<tr>
<td>Federal Aid Year 2016-2017</td>
</tr>
</tbody>
</table>

Listed below is an estimate of items used to determine your costs:

#### Estimated Financial Aid Budget Breakdown

<table>
<thead>
<tr>
<th>2010 Fall Term</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>682.00</td>
</tr>
<tr>
<td>Activity Fees</td>
<td>65.00</td>
</tr>
<tr>
<td>Consolidated Fees</td>
<td>15.00</td>
</tr>
<tr>
<td>Technology Fee</td>
<td>125.00</td>
</tr>
<tr>
<td>Housing</td>
<td>2,135.00</td>
</tr>
<tr>
<td>Lunch</td>
<td>574.00</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>29.00</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>900.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>527.00</td>
</tr>
<tr>
<td>Tuition</td>
<td>3,165.00</td>
</tr>
<tr>
<td><strong>Term Total</strong></td>
<td><strong>8,217.00</strong></td>
</tr>
</tbody>
</table>
STEP# 9: Return to the Award Summary page and, in the Terms section click the View Scheduled Disbursement Dates link.

The Scheduled Disbursements page displays the projected dates for disbursement of your financial aid awards into your student account.

NOTE: The scheduled disbursement dates listed represent the earliest date those awards can be transferred into your CUNYfirst student account. Your actual disbursement date may be different and will appear when your financial aid is posted to your account. To view your actual disbursement dates, you will need to check the Account Activity page in your
ACCEPT OR DECLINE YOUR FEDERAL WORK-STUDY AND PERKINS LOAN

You are required to either accept or decline certain types of financial aid awards, such as Federal Perkins Loan or Federal Work-Study.

**STEP# 1:** Login to CUNYfirst at [https://home.cunyfirst.cuny.edu](https://home.cunyfirst.cuny.edu)

**STEP# 2:** Select **HR/Campus Solutions** from the left menu

**STEP# 3:** Navigate to **Self Service** followed by **Student Center**

**STEP# 4:** In the **Finances** section, click the **Accept/Decline Awards** link.

**STEP# 5:** On the **Select Aid Year to View** page, you may see listings for multiple aid years and multiple colleges. Click the link for the college and aid year you wish to view.

### Financial Aid

#### Select Aid Year to View

Click the aid year you wish to view

<table>
<thead>
<tr>
<th>Aid Year</th>
<th>Institution</th>
<th>Aid Year Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>CITY COLLEGE</td>
<td>FEDERAL AID YEAR 2016-17</td>
</tr>
</tbody>
</table>
**STEP 6:** Review your entire awards package. Notice that some of your awards such as PELL, TAP, SEOG come pre-accepted and require no further action by you. Note: If you wish to decline your PELL, TAP or SEOG award, you must speak to the Financial Aid Office at your college.

If you are awarded Federal Work-Study or Federal Perkins Loan, you **MUST** accept your award(s) by checking the “Accept” checkbox for each award. After checking Accept or Decline, do not forget to hit the **SUBMIT** button at the bottom of the page.

**NOTE:** If you do not indicate acceptance of your Federal Work-Study or Federal Perkins Loan, you risk losing the awards.

Click on a Award hyperlink to receive more detailed information about the award and its requirements. Below is an example of the Federal Work Study detail screen.
APPLY FOR A FEDERAL DIRECT STUDENT LOAN

STEP# 1: Login to CUNYfirst at https://home.cunyfirst.cuny.edu.
STEP# 2: Select HR/Campus Solutions from the left menu.
STEP# 3: Navigate to Self Service followed by Student Center.
STEP# 4: In the Finances section, click the Direct Loan Processing Form link.

INSTRUCTIONS FOR COMPLETING A CUNY DIRECT STUDENT LOAN APPLICATION

1. All Federal Direct Loan (FDL) applicants must have a COMPLETED FAFSA (www.fafsa.ed.gov) on file with their CUNY college of attendance before applying for a student loan.

2. UNDERGRADUATE STUDENTS – must be MATRICULATED and registered for a minimum of six (6) undergraduate credits before submitting the loan application.

   You MUST indicate your preference for either a Subsidized loan only or your willingness to accept an Unsubsidized loan as well.

   (Students who request both a Subsidized and Unsubsidized loan, will always be certified for the maximum in Subsidized loan funds before being certified for Unsubsidized loan funds.)

   *YOU WILL NOT BE AWARDED AN UNSUBSIDIZED LOAN IF YOU DO NOT REQUEST IT.*

3. GRADUATE STUDENTS – must be MATRICULATED and registered for a minimum of six (6) graduate credits before submitting the loan application.

   Graduate students are ONLY eligible for UNSUBSIDIZED loans.
4. All students – You must indicate the actual dollar amount you wish to borrow. Do not enter “Maximum”.
   Only even dollar amounts should be indicated ($3,100.00 not $3,100.50).

5. If you are a transfer student, your transfer credit evaluation must be reflected on your CUNYfirst account in order for your loan eligibility to be correctly calculated. If your transfer credits are not posted, your loan will be certified for the “Freshman level maximum”. You will need to notify the Financial Aid Office when your transfer credits are on your CUNYfirst student record, if you wish to increase your loan based on your new class level.

6. First time Federal Direct Loan applicants must complete online Entrance Counseling at: www.studentloans.gov.

7. Your loan cannot be disbursed until you sign a Master Promissory Note (MPN). If you do not already have an active MPN on file, you must sign an electronic MPN (eMPN) for your Federal Direct Loan(s) at: www.studentloans.gov.

8. All correspondence concerning your loan and/or other financial aid will be sent to your CUNY email address. Please be sure to check your email account regularly.

9. Please check your CUNYfirst “To-Do-List” to make sure you do not have any items you need to submit or complete.

10. It is advised to request a loan for all of the semesters, in an academic year, that you will be enrolled for. (One academic year consists of the Summer, Fall and Spring semesters).
    If you ask for a one semester loan, you will need to complete an “Additional Loan Request” form, to receive a loan for another semester.

PLEASE MAKE SURE YOU HAVE ANSWERED ALL QUESTIONS ON THE APPLICATION.

BLANK, or INCORRECT ANSWERS WILL DELAY THE PROCESSING OF YOUR APPLICATION.
STEP# 5: Complete the loan processing form by filling in all of the required information.

NOTES:

1. Once the **Save** button has been clicked, no changes can be made to the loan application. To increase, decrease or cancel a Direct loan, students must submit the appropriate form to the Financial Aid Office.

2. The CUNYfirst loan application may be used by Undergraduate and Graduate students. However, all matriculated **Graduate** students will automatically be “Packaged” with a federal Direct Unsubsidized student loan each academic year.

Graduate students will be required to “Accept” their loan via the “Accept/Decline” link, (see page 9). Prior to accepting the loan, a graduate student will have the option to decrease the amount of Unsubsidized loan that has been offered.

STEP# 6: Click on **Save**.
3. Federal Grad PLUS Direct and Parent PLUS Direct loans will still require a paper application. The forms are available in the Financial Aid Office or they can be printed from the City College website at: https://www.ccny.cuny.edu/financialaid/forms

4. When a loan has been processed, and meets the required Entrance Counseling and MPN (Master Promissory Note) criteria, the funds will be posted to a student’s account as “Anticipated Aid”.

   Loan funds will not be subtracted from a student’s bill until the loan is actually disbursed (paid).

   If a student’s “Anticipated Aid” is more than their semester tuition and fees charges, they will not need to take any further action. (If a student’s “Anticipated Aid” is less than their bill, they will need to pay the difference.)

5. Loans will start disbursing at the beginning of each semester and continue to be disbursed on a weekly basis as they become eligible for payment.
VIEW YOUR PENDING AID

The following steps provide instructions on how to view your pending financial aid in CUNYfirst Self-Service.

**NOTE:** Financial aid that is "pending" means that you have been awarded the aid, and it is being used as a credit towards your tuition bill, but it hasn't actually been paid out.

**STEP# 1:** Login to CUNYfirst at [https://home.cunyfirst.cuny.edu](https://home.cunyfirst.cuny.edu).

**STEP# 2:** Select **HR/Campus Solutions** from the left menu.

**STEP# 3:** Navigate to **Self Service** followed by **Student Center**.

**STEP# 4:** In the **Finances** section, click the **Account Inquiry** link to see the details of the **Account Summary**.

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![Account Inquiry](image1.png)

![Account Summary](image2.png)
**STEP# 5:** Under the *Account Inquiry* tab, you will be able to view your pending financial aid by clicking the “pending aid” sub-tab. If you have pending financial aid that covers your tuition and fee charges in full, you will not be required to make a payment to the Bursar.

![Pending Financial Aid](image)

**IMPORTANT NOTE:** Your financial aid awards will NOT appear on your *Account Summary* page for at least 2-3 business day after you complete your initial enrollment. If you make any change to enrollment that affects your financial aid eligibility, your recalculated financial aid awards will also not appear for 2-3 business days.
VIEW YOUR FINANCIAL AID REFUND

When your awards are disbursed to your CUNYfirst account, they will be applied to any unpaid tuition and fee charges. If you have a financial aid credit balance after the payment of your tuition and fees, you will receive a refund that will be electronically deposited to your personal bank account, deposited to your CUNY Scholar card account or sent to your home address in the form of a paper check.

Please note the difference between a disbursement and a refund: your financial aid is disbursed to your CUNYfirst account, not to you personally. Only after all charges on your account are satisfied, will you see your refund. A refund appears on your CUNYfirst account 1-2 days after a disbursement is posted. Your refund will typically be sent on the Friday after it posts. Keep this timeframe in mind when doing your financial planning.

Detailed information about all disbursements and refunds can be seen on your Account Activity page. View your account activity information by doing the following:

**STEP# 1:** Login to CUNYfirst at [https://home.cunyfirst.cuny.edu](https://home.cunyfirst.cuny.edu)

**STEP# 2:** Select **HR/ Campus Solutions** from the left menu

**STEP# 3:** Navigate to **Self Service** followed by **Student Center**

**STEP# 4:** In the **Finances** section, click the **Account Activity** link from the drop down menu.
The Account Activity page will display the activity occurring in your account for the academic year.

In this example, the scholarships, TAP, SEOG, and the first-half of the Pell grant were disbursed to the student's account on January 20th. Refunds were processed the next day, on January 21st. The refund would be issued to the student on January 23rd, the Friday after it was posted to the account. A student with direct deposit or the CUNY scholar card would have the refund in their account on the same day. A paper check would have been sent out, via the US Postal Service, to the student's home address.

REMEMBER

Disbursement - the transfer of funds into your CUNYfirst Student Account.

Refund - the payment of funds (to you), that are not needed to pay your tuition and fees. Refunds are typically issued on Fridays.
ENROLL IN DIRECT DEPOSIT IN CUNYfirst SELF-SERVICE

The following steps show how to add a Bank Account on Self-Service and enroll in Direct Deposit to receive refunds and work study payments.

**STEP# 1:** Login to CUNYfirst at [https://home.cunyfirst.cuny.edu](https://home.cunyfirst.cuny.edu).

**STEP# 2:** Select HR/ Campus Solutions from the left menu.

**STEP# 3:** Navigate to Self Service followed by Campus Finances.

**STEP# 4:** Click Manage My Accounts.

**STEP# 5:** On the My Accounts page, click the Add Account button. You will then be prompted to enter your Financial Institution Details. After entering the required account information, click the Next button at the bottom of the screen. **NOTE:** Enter your routing number as it appears on your check and click enter. **DO NOT USE THE ROUTING NUMBER SPYGLASS!**
STEP# 6: To use the bank account you just added as your direct deposit account, click the **Enroll In Direct Deposit** button.

STEP# 7: On the **Enroll in Direct Deposit** panel, select the Account Nickname to designate as the direct deposit account and click **Next**.
STEP# 8: On the Enroll in Direct Deposit Agreement page; select the checkbox next to the statement “Yes, I agree to the terms and conditions of this agreement.” and click on **SUBMIT** button.

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**Enroll in Direct Deposit Agreement**

Review the financial institution information and agreement. Click Submit to complete the Direct Deposit enrollment.

<table>
<thead>
<tr>
<th>Financial Institution Name</th>
<th>Distribution Type</th>
<th>Amt./Pct.</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>test account-6789</td>
<td>Balance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar

You are about to enroll in Direct Deposit for your refund and/or Work Study checks. Signing up for direct deposit will allow excess from financial aid refunds, Work Study and over payments applied to your student account to be deposited directly into your checking, savings or Scholar Support Card account. You will receive your funds faster through this process instead of a check mailed to you. If you would like information about CUNY’s Scholar Support Card program, click the Additional Details link below.

I hereby authorize in accordance with the rules and regulations of the National Automated Clearinghouse Association (“NACHA”) my institution to credit any reimbursements and Work Study payments due to me via automated clearinghouse electronic fund transfer (“ACH”) to the account(s) referenced above. You may change your account information as necessary through self-service. Payments made through this process will be available in your account depending on timing of this submission. We recommend that you print this page to retain a copy of this agreement for your records.

The agreement is dated: 01/12/2016

[Yes, I agree to the terms and conditions of this agreement.]

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STEP# 9: The process to Enroll in Direct Deposit is complete!

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**Enroll in Direct Deposit Result**

Congratulation! You are now enrolled in direct deposit.

View the summary below.

<table>
<thead>
<tr>
<th>Account Nickname</th>
</tr>
</thead>
<tbody>
<tr>
<td>test account-6789</td>
</tr>
</tbody>
</table>

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VIEW YOUR FEDERAL WORK-STUDY PAYCHECK

If you have been placed in a Federal Work-Study job and have begun working, you can view your paystubs in CUNYfirst Self-Service.

The following steps provide instructions on how to view your federal work-study paystubs in CUNYfirst Self-Service.

STEP# 1: Login to CUNYfirst at https://home.cunyfirst.cuny.edu.
STEP# 2: Select HR/ Campus Solutions from the left menu.
STEP# 3: Navigate to Self Service, then Payroll & Compensation.
STEP# 4: Click the View Work-Study Paycheck link.

The View Paycheck page will provide you details regarding each federal work-study paycheck and a link to access the PDF version of the paystub.

![View Paycheck](image)
VIEW YOUR FEDERAL WORK-STUDY W-2 FORM

If you have worked in the federal work-study program, you will receive a W-2 Form for the calendar year with your taxable earnings. The W-2 form will be mailed to you from the college and will be available for you to access in CUNYfirst.

The following steps provide instructions on how to view your federal work-study W-2 forms in CUNYfirst Self-Service.

STEP# 1: Login to CUNYfirst at https://home.cunyfirst.cuny.edu.
STEP# 2: Select HR/Campus Solutions from the left menu.
STEP# 3: Navigate to Self Service followed by Payroll & Compensation.
STEP# 4: Click the View Work-Study W-2 Form.
STEP# 5: Click the Year End Form to view a PDF version of your W-2 Form.

If you are having problems accessing your Federal Work-Study W-2 Form, please visit the Financial Aid Office.
WELCOME TO THE OFFICE OF FINANCIAL AID AT
THE CITY COLLEGE OF NEW YORK

The Office of Financial Aid is committed to helping you achieve your educational goals. Through grants, scholarships, loans and work-study opportunities, we strive to ensure qualifying students receive the assistance they need to make their educational goals a reality.

There are many costs associated with attending college. Tuition, fees, books/supplies and transportation are just some of these expenses. As a prospective City College of New York (CCNY) student, you are probably wondering how you are going to be able to pay for your education. One of the advantages of attending CCNY is its affordability. Its relatively low tuition combined with financial aid makes the challenge of paying for college considerably easier.

We are eager to help you obtain all the financial aid for which you and your family may qualify, but, in order for us to assist you, you must take the first step! Your eligibility for financial aid can only be determined from processed financial aid applications. If you would like to be considered for financial aid, you must always submit an application, even if you believe you may not be eligible.

Remember that filing for financial aid is an annual process. File your financial aid applications early, starting in October for the upcoming academic year. Always apply early and follow up to avoid disbursement delays.

Applications for most programs, as well as information regarding specific application procedures, eligibility requirements, methods of selecting recipients and allocating awards, and rights and responsibilities of recipients may be obtained from the Office of Financial Aid.

Please visit our website at: https://www.ccny.cuny.edu/financialaid. You may email, call or come to the office for all financial aid information. We wish you the best of luck in preparing for and completing your education.

Sincerely,

Ashwan Ramkaran
Director of Financial Aid Office

City College Office locations

<table>
<thead>
<tr>
<th>Office of Financial Aid</th>
<th>Wille Admin. Bldg</th>
<th>Room A-104</th>
<th>212 650-6656</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Office</td>
<td>Room A-101</td>
<td></td>
<td>212 650-6977</td>
</tr>
<tr>
<td>Evaluation and Testing</td>
<td>Room A-213</td>
<td></td>
<td>212 650-6488</td>
</tr>
<tr>
<td>Scholarship Office</td>
<td>Room A-101</td>
<td></td>
<td>212 650-8716</td>
</tr>
<tr>
<td>Registrar Office</td>
<td>Room A-102</td>
<td></td>
<td>212 650-7850</td>
</tr>
<tr>
<td>Bursar Office</td>
<td>Room A-103</td>
<td></td>
<td>212 650-8700</td>
</tr>
</tbody>
</table>