

Financial Assistance

Manhattan University provides the maximum financial aid available to qualified students to make their attendance at Manhattan financially possible.

To this end, the University administers a wide range of scholarship and financial aid programs designed to enable the student to pursue his/her studies to graduation. The basis of selection is the ability and/or need. Students are advised that program guidelines and funding levels, especially State and Federal, are subject to change without enough advance notice to be corrected in this publication. Students are advised to refer to the website of the Office of Student Financial Services for current information.

Meeting the complete costs of university requires a cooperative effort from several possible sources of funds: student and family, Manhattan University, state and federal government agencies, and independent sources of aid. Manhattan University attempts to meet a significant portion of need but is unable to meet full need due to financial limitations.

New Students

Students admitted to the University and demonstrating financial need will receive financial aid assistance offered in the form of a financial aid award notice from the Office of Admissions and Financial Aid. Most financial assistance is based on an assessment of your financial need. Need is the difference between your total cost of attendance (tuition, fees, room and board, books, miscellaneous/personal expenses, and transportation) and what your family can reasonably be expected to pay toward those expenses (determined by the EFC result of FAFSA). If a student's need for assistance changes from one year to the next, his/her financial aid may change.

Continuing Eligibility

All financial aid is renewable on a yearly basis provided the student remains eligible; must renew the FAFSA annually and comply with any FAFSA verification requests or other requests by financial aid administrators, is enrolled in a matriculated program, is in good academic standing, continues to demonstrate need (for need-based aid) and has not defaulted on student loans. Please check aid eligibility requirements listed under each type of financial aid.

Application Procedures

Students who wish to apply for any type of need-based financial assistance through Manhattan University must file a Free Application for Federal Student Assistance (FAFSA university code is 002758). Incoming freshmen should file by February 1st to ensure timely handling of their admissions application. FAFSA applications must file on the web at www.fafsa.ed.gov (<https://studentaid.gov/h/apply-for-aid/fafsa/>). Continuing students must file by the April 15th deadline and file using completed federal taxes. Financial aid will be awarded on a "first come first serve basis" to all students that have pre-registered for the upcoming semester by the published deadline.

The Federal Student Aid Program performs a needs analysis service that computes the expected family contribution (EFC) toward educational costs. Manhattan University then determines financial need based on the total cost of attendance at the university. Manhattan University deducts the family contribution as determined by the FAFSA from the Total Cost of Attendance to calculate financial need. All attempts are made to help meet some of this need (also known as the Gap) with a combination of the gift (scholarships and grants from Manhattan University, federal and state grant programs and outside scholarships), loans (Federal Stafford and Perkins) and work programs (Federal Work-Study and Campus Employment). Any special circumstances should be submitted in writing to the Student Financial Services Office.

Notification of Awards

Applicants will be advised of all possible awards via a Financial Aid Award Notice when all pertinent forms and applications are complete. Award notices are provided to incoming applicants on a rolling basis. Students already in attendance will begin to receive their Award Notices between late May and mid-June.

The financial aid awards on your award notice are “estimated” until full eligibility is determined. A financial aid award may be reduced or canceled. The most common reasons for an award adjustment include changes in enrollment (change to part-time status, residency status, not maintaining Satisfactory Academic Progress, or over-awards due to receipt of additional aid and/or scholarships from other sources.) An award may also be adjusted due to changes or inaccuracies in the information on which your award is based. If your financial aid has been disbursed, you may be responsible for partial or full repayment of funds regardless of the reason for the adjustment.

Students are advised to visit the Student Financial Services Office to discuss any changes in family circumstances. A student should never withdraw from a class or a semester without visiting Student Financial Services to discuss the impact on future financial aid.

Verification of Financial Aid Data & Applications

FAFSA Verification is a process mandated by the federal government requiring the Student Financial Services office to verify that information reported on the FAFSA application is true and accurate. At a minimum, the government will randomly select thirty percent of a university's population for this process. Applicants are selected or flagged by the government at random and through computer edits. The verification flag will be noted as an asterisk next to the EFC number on the Student Aid Report (SAR) that is received upon completion of the FAFSA. The student is also notified of selection in Part I of the SAR. In addition to those flagged by the government, Manhattan University may flag students randomly or as a result of our own computer edits.

After making the enrollment deposit, prospective students will receive a letter indicating they have been selected for verification and requesting that an institutional verification form be completed and returned with signed copies of student and parent signed federal income tax returns along with other requested documents. Returning students will receive a paper and/or electronic notification of selection for verification as part of the financial aid award renewal package process.

Items to be verified may include tax filing status, household composition and status of individuals listed in the household, proof of number enrolled in post-secondary studies, adjusted gross income and taxes paid from signed federal tax returns, income, and wage statements, proof of non-filing, proof of earned and unearned income, untaxed income, and benefits, child support documentation, the documented value of investments, and other documents requested by the university.

Selected students are required to provide documentation as specified within 10 business days of receipt of the notice. Within two to six weeks of receipt, a financial aid counselor will analyze the data and take any of the following actions:

- complete the process with no changes and inform the student
- complete the process after making necessary corrections and issue a revised award letter if there are changes in financial aid
- request additional information needed to complete verification

Although tuition bills may show pending aid, no financial aid will be credited to the account until verification has been completed. Institutional aid will not be considered final until the process is complete. Students will be responsible for payment penalties. If there is some unforeseen delay in providing documents to the university, a student may wish to take advantage of the tuition deferral option or make alternate payment arrangements.

Some states also validate the financial data of their state grant recipients. It is important to provide information to those sources as requested.

Institutional Aid

All forms of institutional assistance (scholarships, awards, need-based grants, athletic awards) are awarded under the assumption of full-time, undergraduate enrollment and residency status requested at the time of the admissions application. Specialized institutional scholarships and grants, including but not limited to Athletic scholarships, Performing Arts scholarships, Lasallian Leaders, RA grants, Quadrangle awards, and other department and/or donor-specific funds are awarded and/or renewed at the discretion of the committees and directors therein; renewal is contingent upon a student satisfactorily meeting all eligibility requirements and the annual availability of such funds.

Institutional awards are only given for a maximum of four years (eight semesters). Students are not eligible to receive additional merit-based awards after obtaining a bachelor's degree for additional undergraduate degrees. Institutional awards and/or assistance of any type may be subject to reduction if the total of all institutional aid exceeds the total cost of tuition and fees charged to the student account.

In addition, when a student changes residency status from resident to commuter, the change in the student's budget could result in the loss of their need-based aid. The merit scholarship will remain the same. The Office of Financial Aid Administration strongly urges all students who are considering moving off-campus to speak with a financial aid counselor prior to making a residency change to see if and/or how your financial aid could change.

Need-Based Aid

Manhattan University awards need-based aid to students who demonstrate financial need. As with all types of need-based aid, these awards are renewed annually and adjusted in line with changes on the FAFSA. These awards are given for a maximum of four years (eight semesters). Need-based aid recipients must maintain satisfactory academic progress, full-time enrollment, residency status requested at the time of the admissions application, file FAFSA annually and on time, and comply with any verification requests. Over credits, most study abroad courses, intersession, and/or summer courses are not included with these grants and/or awards:

MC Grant-in-Aid

Mission-related, need-based awards for full-time undergraduate students at the discretion of the Admissions and Financial Aid Committee.

Merit Scholarships & Awards

Manhattan University awards academic merit-based aid to students who meet the academic criteria at the time of acceptance into the University. All academic scholarships (non-need based) require a minimum enrollment of 12 credits, residency status requested at the time of the admissions application, and a cumulative GPA requirement of 3.0 while in attendance at Manhattan University for full renewal. These awards are given for a maximum of four years (eight semesters). Over credits, most study abroad courses, intersession, and/or summer courses are not included with these scholarships and/or awards:

Trustee Scholarship

The Trustee Scholarship is awarded to highly qualified students in the top 5% of the Manhattan University applicant pool

Presidential Scholarship

Presidential Scholarships are awarded to highly qualified students in the top 15% of the Manhattan University applicant pool. As a Presidential Scholar, you are invited to join Honors Enrichment Program.

Dean's Award

Dean's Awards are offered to academically gifted students who fall slightly below Presidential Scholarship requirements, on a non-need basis. The award is granted at the discretion of the Admissions Committee upon admission to the University.

Chancellor's Award

Chancellor's Awards are awarded to students with high academic performance, leadership ability, volunteer and community service work, and extra-curricular involvement. Amounts will vary, on a non-need basis. The award is granted at the discretion of the Admissions Committee upon admission to the University.

Provost Award

The Provost Award will be awarded at the discretion of the Scholarship Committee. These are awarded to students with high academic performance, leadership ability, and extracurricular involvement.

GPA Requirements for Presidential Scholarship, Trustee's Scholarship, and Chancellor's Award:

The preceding chart is subject to change. If such a change occurs, it will be formally announced in advance. Refer to the SAP & Proration Policy (<https://inside.manhattan.edu/offices/financial-aid/policies.php>) for the requirements.

Need Programs

Manhattan University Grant-in-Aid: Manhattan University awards grants-in-aid to accepted students who demonstrate financial need. As with all types of grant aid, these awards are renewed annually and adjusted in line with changes on the FAFSA. These awards are given for a maximum of four years (eight semesters). Grant recipients must maintain satisfactory academic progress. Full-time enrollment is necessary to receive a grant.

Other Manhattan University Programs

Manhattan University Campus Employment Program: Manhattan offers its own campus work program to students who need employment to meet university expenses but are not eligible for Federal Work-Study. Although the program is not need-based, a FAFSA (and other application requirements described above) is required annually so the university can meet federal requirements to assure there is no remaining need that can be met by the federal government. Students' total aid including campus employment may not exceed the total cost of attendance.

Athletic Grants: The Manhattan University Athletics department may fund athletic grants to students who, by the possession of certain athletic skills, can add to the community spirit and morale of the campus. The University firmly states that recipients must come to Manhattan as students, with their first interest in studies. They must meet the same entrance requirements as other students and must maintain satisfactory academic progress. Manhattan adheres to and endorses the principles and policies of the Eastern University Athletic Conference and the National Collegiate Athletic Association. Athletic grants are counted as educational resources for determining the student's eligibility for financial aid.

Resident Assistant Grants: Awarded to students selected to serve as Resident Assistants in the dormitories. The Offices of Residence Life and Dean of Students select the recipients by application and interview during the Spring semester. Resident Assistants receive a grant in the amount of room and board charges with an ultimate meal plan.

Tuition Remission: An institutional non-need based program available to eligible Manhattan University employees, spouses of employees, and dependent children of employees. Eligibility is authorized and determined by the Human Resources Department. The amount of Tuition Remission a student will receive in a given academic year must be taken into consideration when determining a student's eligibility for federal and state

aid programs. The University strongly encourages remission recipients to complete a FAFSA annually. Students receiving Tuition Remission are not eligible to receive other institutional grants or scholarships. It is the sole responsibility of the employee/student to review human resources policies and submit the remission forms by the published tuition deadline along with any fees not covered.

Tuition Exchange Scholarship: An institutional grant (tuition only) awarded to the dependents of eligible employees at a Tuition Exchange member institution of higher education. Contact the Office of Admissions and Financial Aid for more information.

Veterans Administration (VA) Educational Benefits

All recipients of veterans' educational benefits must meet with the certifying officer after proceeding with an application for admission to Manhattan University, please forward your Certificate of Eligibility to Manhattan University's VA Certifying Official, Addie Newman, located in Thomas Hall, 3rd floor (718) 862-7382. The University will receive direct payment from the Department of Veterans Affairs.

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) allows institutions of higher learning (degree-granting institutions) in the United States to voluntarily enter into an agreement with the Department of Veterans Affairs (VA) to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. This tuition-benefit program includes both undergraduate and graduate study and either full- or part-time enrollment.

Title 38 USC 3679 (e) Compliance.

This will allow an individual to attend or participate in a program of education if the Chapter 31 or Chapter 33 Beneficiary provides the school with a "Certificate of Eligibility (COE)."

Yellow Ribbon Benefit at Manhattan University

- Up to \$29,920.95 per year per student not to exceed the cost of tuition for the 2025/26 academic year.
- Participation in Yellow Ribbon may preclude the student from eligibility for any other institutional awards.
- The Yellow Ribbon award amount is based on per-credit-hour tuition and allowable fees.
- Continuing eligibility is contingent upon good academic standing and remaining entitlement with the VA.

Yellow Ribbon Eligibility Requirements

Only individuals entitled to the maximum benefit rate (based on service requirements) may receive Yellow Ribbon benefits from Manhattan and the VA. We strongly encourage you to review the eligibility criteria directly with the VA at 1-888-GIBILL1 (1-888-442-4551) or online at the VA website. Upon completion of the application, you will receive a Certificate of Eligibility advising you if your service meets the requirements for the Yellow Ribbon Program.

The Dept of Veteran Affairs offers the **Rogers STEM Scholarship** which can provide up to nine months of additional Post-9/11 GI Bill benefits (to a maximum of \$30,000) to

qualifying Veterans and Fry Scholars seeking an undergraduate STEM degree or who have earned a STEM degree and are seeking a teaching certification.

Who is eligible for the Rogers STEM Scholarship?

- Students must be enrolled in an undergraduate STEM program requiring at least 120 semester (or 180 quarter) credit hours for completion *or* hold a Bachelor's degree in a STEM field and accepted or enrolled in a Teaching Certification program.
- Student must have completed at least 60 semester hours or 90 quarter credit hours toward the STEM degree;
- Student must have or will exhaust their Post-9/11 GI Bill entitlement within six months based on their current enrollment(s)

Endowed and Special Category Scholarships

Endowed scholarships are awarded as part of the existing financial aid package. Where no specific criteria is listed, the University reviews, in most cases, financial need, academic achievement, and participation in extracurricular activities on campus when awarding endowments or replacing institutional awards.

Tuition assistance awards are provided annually to students with financial need in memory of the following alumni and friends:

Anthony Albanese
Brother Aubert, FSC
Anthony Barbieri
Robert P. and Elise S. Barry
Jonathan Bednarek
Brother Phillip Beirne, FSC
Carol & Michael Joseph Bernard
Colonel George J. Beyer, Jr.
Joseph A. Boehmer
John F. Brennan
Charles A. Buckley
John Byrne
Brother Amandus Leo Call, FSC
Dante Thomas Carota
Domenick Joseph Carota, MD
Angelo Charles Castelli
Brother Honeste Celestine, FSC
John and Mary Charters

John P. Chemidlin
Richard and Virginia Collins
Mary and Patrick Courtney
Charles Covino
Robert and Ramon DeCastro
Catherine De Naouley
George DeNaouley
Thomas F. De Naouley
Tamara Branzo-Dinh
Most Rev. Joseph P. Donahue
Warren and Edna Dornhoeffer
Catherine Murray Doyle and Sisters
John J. Duffy
William J. Dwyer
John K. Edgley
Henry Eipel
William Eipel
Catherine and George Favareau
John O'Donnell Feeks
Brother Defendant Felix, FSC
Mary Fennelly
Mary T. Finn
Frank A. Finnerty
Howard and Maxine Floan
James L. Fitzgerald
John Fuller Gordon
Daniel F. Gordon, Jr.
George and Helen Hochschwender
Edward Holub
Sarah A. Hundemann
Brother Gregory Hunt, FSC
Edward O. Hynard
Junius Kellogg
Fergus C. Kennedy
Br. Adrian Lewis
Robert J. Logan
Ambrose '34 and Margaret Lorne
James A. Loughran
Edward P. Lyons
John A. MacMillan
Martin and Alma Maglio
Joseph A. Mahoney
Charles J. Mauro
Thomas E. McEntegart
Joseph and Marie McGovern
Elizabeth Broch Milone
William J. Moffett
William F. Morris
Charles D. Morrissey

Edward J. Moylan
Virginia Casey O'Brien
Julette O'Rorke
Owen O'Rorke
Brother Adelphus Patrick, FSC
Jerry Podell
Thomas J. Ray
Robert "Red" Ronan
Ellen A. Rooney
Michael G. Rooney
Charles W. Secker
Arthur V. Sheridan
Ernest E. Stempel
Joseph Van Etten
Charles D. Vanier
Clarence Velz
Fred and Gertrude Weidl
Brother Bernard Alfred Welch
John J. and Anna C. Witmer
Catherine Wren
Anthony N. Zock '36
James L. Zock '38

Federal Financial Aid Programs

Grants

Federal Pell Grant: This program provides direct grants from the federal government for educational expenses. Students must be enrolled for at least 3 credit hours and demonstrate eligibility according to federal guidelines. Students who hold a bachelor's degree are ineligible. The amount per year varies depending upon federal legislation and appropriations. The maximum annual award for 2023-2024 is \$7,395. Students must complete the Free Application for Federal Student Aid (FAFSA) and comply with all verification requests if selected.

Federal Supplemental Educational Opportunity Grant (SEOG): This program is funded by the federal government but eligible students are selected by the university. Awards up to \$4,000 annually are awarded to the students with the most determined need who are also eligible for the Federal Pell Grant. No separate application to the university is required. Funds in this program are also limited and continuing awards are contingent upon the SEOG budget provided to the University each year. Students must complete the Free Application for Federal Student Aid (FAFSA) and comply with all verification requests if selected.

Federal Teacher Education Assistance for University and Higher Education (TEACH Grant): The TEACH Grant is a federal program that strives to encourage teachers into high-need teaching areas in K-12 low-income schools. It allows for a grant (not need-based) of up to \$4,000 per year for students in qualifying undergraduate and graduate programs in exchange for service as full-time highly-qualified teachers in a high-need field within a low-income school upon graduation. If the teaching service years are not

fulfilled within eight years of graduating or leaving the qualifying program, the grant is converted into a Federal Direct Unsubsidized loan with interest and must be repaid in full. Teachers are responsible for gaining employment within these parameters by themselves. No formal assistance is provided by the University. To be eligible, students must be U.S. citizens or eligible non-citizens, have a documented score of at least the 75th percentile on any section of the SAT or ACT or have an overall GPA of at least 3.25, annually complete a FAFSA and Agreement to Serve (ATS) and entrance counseling, and enroll in a teacher certification program in one of the following areas offered at Manhattan: Foreign languages, Mathematics, Science (grades 5-9 and 7-12), Special Education, NYC teachers only for English (grades 5-9 and 7-12), and Physical Education. More information is available on the Student Financial Services website.

Federal Work-Study (FWS): This program is extended to students who have remaining financial needs after all other offered aid has been applied. Current hourly wage rates begin at \$15.00. A student may work up to 20 hours per week while classes are in session and up to 35 hours per week during vacation periods. Students must complete the Free Application for Federal Student Aid (FAFSA) along with a university application and employment forms. Department supervisors will interview and hire qualified students. Students can apply for direct deposit with the Payroll office or receive a paycheck. FWS funds are not credited to the student account. Students who are not eligible for FWS will be eligible for the university's Campus Employment Program.

Campus Employment Program(CE): This program is designed for students who are not eligible for the federal work-study program. The university pays student's wages. The same guidelines apply for wages and hours as the federal work-study program.

Loans

Loans are another source of financial aid and must be repaid, with interest, with the exception of the Subsidized Stafford Loan and the Perkins loan. Borrowing for education is an important decision and students are encouraged to research all options thoroughly before borrowing from any loan program.

Federal Loans

Federal Stafford Direct Loans

Under the William D. Ford Federal Stafford Direct Loan Program, students borrow money from the federal government to pay for their university costs. The U.S. Department of Education makes the loans, through the University, directly to the students' tuition accounts. To be eligible for a Federal Direct Loan a student must be a U.S. citizen or permanent resident alien, enroll in at least six credit hours and be matriculated in an approved degree program, not owe any refunds on a Pell Grant or other awards received, and not be in default on repayment on any type of student loan.

Each new student loan recipient will be required to complete entrance counseling and a master promissory note before a loan is processed and attend an exit interview when graduating or ceasing at least half-time enrollment in a term. Loan limits will vary on the loan's classification as a Subsidized or Unsubsidized loan and by the student's class standing (see below), but, students cannot borrow more than the cost of attendance less other financial aid. Fixed interest rates, origination fees, and rebate offers are

announced by the government by July 1 of each academic year. Various repayment options (standard, extended, graduated, income-contingent) are offered and will be disclosed on the promissory note and during mandatory counseling. Repayment of Direct Stafford Loans processed on July 1, 2012, and thereafter will begin upon graduation, separation or termination as a half-time student.

There are two different types of Direct Stafford Loan:

1. **The Subsidized Stafford Loan** is awarded on the basis of need (determined by the cost of attendance, the expected family contribution, and all other financial aid). The government will pay the interest while the student is enrolled in school.
2. **The Unsubsidized Stafford Loan** is awarded to all eligible students regardless of need. Interest on this loan type, however, will accrue upon disbursement but there are options to defer the interest along with the principal of the loan until repayment on that loan begins.

Dependent students with freshmen status (up to 26 credits earned) may borrow up to \$5,500 per year with a maximum of \$3,500 of that amount offered as a Subsidized loan. Students with sophomore status (at least 27 credits earned) may borrow up to \$6,500 per year with a maximum of \$4,500 of that amount in a Subsidized loan. Students who have earned at least 60 credits may borrow up to \$7,500 with a maximum of \$5,500 of that amount in a Subsidized loan. A dependent undergraduate student may borrow up to an aggregate limit of \$31,000.

Independent students (must meet federal criteria) and students who have documented a parent's PLUS Loan credit denial for the academic year are eligible for additional Unsubsidized loans. Independent students with freshmen status who meet the criteria are eligible to borrow up to \$9,500 per year with a maximum of \$3,500 in Subsidized loans. Students with sophomore status may be eligible to borrow up to \$10,500 per year with a maximum of \$4,500 in Subsidized loans. Students with 60 or more earned credits are eligible to borrow up to 12,500 with a maximum of \$5,500 in Subsidized loans. An independent undergraduate student may only borrow up to an aggregate limit of \$57,500.

Federal Parent Loans (PLUS) Direct Loan: PLUS Loans are available to a parent of a dependent undergraduate student to assist with educational expenses. A credit application and promissory note are required annually and students must be enrolled at least half time and maintain eligibility for federal aid programs. A parent may borrow up to the cost of attendance minus any other type of financial aid. Fixed interest rates and origination fees are announced by the government by July 1 of each academic year. Repayment of parent loans begins 60 days after disbursement or repayment can be deferred while the student is enrolled full-time.

Loan proceeds are forwarded electronically to the Bursar's Office. The student will receive a notification when the loan proceeds are disbursed. Disbursements for an academic period are generally split between the Fall and Spring terms. All student borrowers must comply with mandatory entrance counseling.

Private Education Loans

Private or Alternative Loans: are offered by lending institutions as additional sources of funds for higher education. Students are encouraged to exhaust all federal aid options before resorting to a private loan. Therefore, the university highly encourages a FAFSA

application. The student will be the loan applicant and apply online directly with a lender. To determine the best lender, students might consider their creditworthiness, co-signer requirements and creditworthiness, interest rates, loan fees, loan limits, repayment period, repayment and deferment options, grace period offered and the general client service or reputation of the lender. For more information, please contact the lender. Manhattan University does not recommend specific lenders nor do we endorse one lender over the other. The University will provide general information and disclosure information for lenders that MC students have used in the past. Visit the Student Financial Services website for current information.

Code of Conduct Policy: Manhattan University enforces a code of conduct policy for all employees who are involved with the administration of federal student aid. The purpose of the policy is to prohibit conflicts of interest in situations involving student financial aid and to establish standards of conduct for employees with responsibility for student financial aid. Visit the Student Financial Services website for current information.

Academic Progress and Program Pursuit for Federal and Manhattan University Grants, Loans and Work-Study Programs

As an undergraduate student you must meet, at minimum, the following satisfactory progress requirements if you are the recipient of any of these federal or institutional aid programs:

- Federal Pell Grant (PELL)
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Work-Study
- Federal Direct Stafford Loan
- Federal Direct PLUS- Parent Loan for Undergraduate Students
- Manhattan University Institutional awards, grants, endowments
- Manhattan University Campus Employment

Degree and Aid Time Limits

There is a maximum length of time set for completion of a degree program with the benefit of receipt of federal (excluding Pell grants) and/or Manhattan University financial assistance. The standards below provide the basis for academic progress for federal and Manhattan University aid recipients.

Full-time student	Part-time student
6 years	12 years

Students who first received a Federal Pell grant beginning with the Fall 1987 semester, please be advised that the maximum length of time set for you to receive a Pell grant is:

Full-time student	Part-time student
6 years	10 years

Satisfactory Academic Progress (SAP)

All students are required to maintain good academic standing to remain eligible to receive federal and institutional aid. The guidelines vary, depending upon the student's grade level and depending upon which form(s) of aid they are receiving. Good academic standing is measured by reviewing a student's quantitative and qualitative progress. The quantitative measurement ensures that students are making progress toward their degree goals, while the qualitative measurement ensures that students are succeeding in their coursework.

- All undergraduate students are required to have a cumulative average of 2.0 GPA at the end of each academic year.
- All undergraduate students are required to maintain a 2.0 for any institutional aid; this does not include scholarship aid.
- All graduate students are required to have a cumulative average of 3.0 or higher while earning a minimum number of credits to demonstrate good academic standing.
- Each School at Manhattan University may implement additional guidelines for satisfactory academic progress in their programs.

In additions to Manhattan University academic progress policy for all students, students who receive financial aid are subject to academic progress guidelines as outlined below:

I. Cumulative Grade Point Average (GPA): Students must maintain the required cumulative grade point average established by Manhattan University to continue enrollment and to be eligible for financial aid. Satisfactory progress will be measured for all coursework attempted and/or completed toward the student's degree.

Attempted Credits + Transfer Credits	Cumulative GPA
1-26	2.0
27-59	2.0
60 and above	2.0

II. Earned Hours (Compared to Attempted Hours): It is recommended that students attempt to earn at least two-thirds of the credits required per academic year in order to complete graduation requirements in four years. To remain eligible for financial aid, students must earn at least 67% of total cumulative hours attempted.

For financial aid purposes, the following definitions and conditions apply:

- To earn hours at Manhattan University, one must receive a grade of A, B, C, or D* (including "+" and "-"). All other grades, including F, I or W do not earn hours. **Certain grades will not fulfill the academic requirements of a student's major/ degree. Refer to the catalog section on grading policies.*
- Classes from which a student withdraws after the drop/add period count as attempted but not earned hours. Therefore, withdrawing from classes after the drop/add period negatively affects students' ability to satisfy the hours earned standard.
- When a student repeats a course, the total attempted hours will increase with each repeat, but the student may only earn hours for a successfully completed course once.

Therefore, repeating courses may negatively affect a student's ability to satisfy the hours earned standard.

- Accepted transfer credit counts as both attempted and earned hours.

III. Maximum Time Limit: To remain eligible for financial aid, undergraduate students must complete their degree requirements within 150 percent of the published length of their academic program. At Manhattan University, for example, this means that students in programs requiring 120 hours for graduation are eligible for financial aid during the first 180 attempted hours as an undergraduate. All attempted hours are counted, including transfer hours, whether or not financial aid was received, or the course work was successfully completed.

SAP Reviews: At the end of each semester, a review is completed, and students who are out of compliance with one or more of the SAP standards will be notified by the Dean and the Office of Student Financial Services. The University's policies on academic warning, probation and dismissal are cited under the Academic Standards and Procedures section of the catalog. Manhattan University may fund students during their probationary period.

Regaining Eligibility for Financial Aid: To regain eligibility, the student may attend summer school and/or any other terms necessary, without aid, until all deficiencies are remedied.

1. **Cumulative GPAs** can **only** be brought up by attendance at Manhattan University programs where credit is earned and grades are calculated for the grade point average.
2. **Hours** deficiencies may be made up by successfully completing coursework at Manhattan University or at another institution. However, if enrolling elsewhere, the student must complete the appropriate forms and have the coursework pre-approved by Manhattan University prior to enrolling in the other institution. Students must provide an academic transcript after transient study coursework has been successfully completed.
3. **Maximum Time Frame:** Once the Time Limit has been exceeded, aid eligibility ends, even if the student is in compliance with the other two standards. There is no regaining eligibility for aid as long as the student is an undergraduate.

Once students are in compliance with all three standards (are back in compliance with the first two standards and still in compliance with the third), they must notify the Financial Aid **in writing** to request a reevaluation of eligibility. This process cannot be done until all grades and hours are posted to the student's official record. No financial aid award can be calculated until after the review process is complete.

Appeals: Federal regulations allow for certain cases in which the school may waive the standards. Appeals for the waiver may be considered if a student's failure to comply with one or more areas of Satisfactory Academic Progress is due to mitigating circumstances. These must be appropriately documented for the specific term(s) in which the deficiency occurred. Eligibility may be regained by appeal. Contact the Director of Student Financial Services and the Dean to process a Satisfactory Academic Progress (SAP) Appeal.

State Aid

Many states sponsor loan and grant programs for eligible students. Contact your guidance counselor or your state office of higher education assistance for information about funds available from your home state and the availability of these funds for the out-of-state study.

New York State

Tuition Assistance Program: New York State residents attending universities in New York State are eligible for the Tuition Assistance Program (TAP) Awards through NYS HESC. The purpose of the Tuition Assistance Program is to give access and choice to all New York State residents according to the educational interests and needs of the student. The awards may be received for a maximum of eight semesters.

An annual application for TAP is required along with a completed Free Application for Federal Student Aid (FAFSA), which is available after October 1 of the academic year. Manhattan University's TAP code is 0405 for Bachelor Degree; Associate Degree, TAP code is 0407. (www.hesc.ny.gov)

Higher Education Opportunity Program: The HEOP program is a partnership between the State of New York and its independent universities which provides economically and educationally disadvantaged residents the possibility of a university education. Contact the HEOP Office at the university for more details.

Other NYS Scholarships and Awards

Contact NYS HESC for information on the following awards:

- Military Service Recognition Scholarships (MSRS)
- NYS Science Technology, Engineering and Math Scholarship (STEM)
- New York State Math & Science Teaching Incentive Scholarship
- NYS Memorial Scholarships for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, and Emergency Medical Service Workers
- NYS Scholarships for Academic Excellence NYS Volunteer Recruitment Service Scholarship
- NYS World Trade Center Memorial Scholarship
- Enhanced Tuition Award
- NYS Aid to Native Americans
- NYS Regents Awards for Children of Deceased & Disabled Veterans
- Segal Americorps Education Award
- Veterans Tuition Awards
- NYS Achievement and Investment in Merit Scholarship (NY-AIMS)
- New York State Masters-in Education Teacher Incentive Scholarship Program

Academic Progress and Program Pursuit for New York State Programs

Full-time TAP Recipients:

It is most important for all undergraduate full-time and part-time aid recipients to realize that a complete withdrawal from all classes during a particular semester will place the student's financial aid in suspension. The student will automatically become ineligible for financial aid for the following semester. If a student is considering withdrawing from all courses, please visit the Student Financial Services Office.

The Pursuit of Program: The Pursuit element expects the student to make an effort to complete the coursework undertaken pursuant to a State award. To satisfy the Pursuit of Program, a student must earn a passing or failing grade in a percentage of the minimum course-load in each term an award is received. The percentage increases from 50% of the minimum part-time load in each term of the first year as the award are received, to 75% of the minimum part-time load in each term of the second year, 100% of the minimum part-time load in each thereafter. The pursuit requirement remains a continuous measure of a student's achievement.

1st Year of TAP Payment

50% of a full-time program must be completed each semester (6 credits per semester)

2nd Year of TAP Payment

75% of a full-time program must be completed each semester (9 credits per semester)

3rd and 4th Year of TAP Payment

100% of a full-time program must be completed each semester (12 credits per semester)

You must meet these program pursuit requirements every semester in order to be eligible to receive your State aid the following semester.

Satisfactory Academic Progress: (TAP) is a measure of the student's achievement (credits earned). To make satisfactory academic progress the student must earn / successfully complete a minimum number of semester hours of credit with a minimum grade point average in accordance with the school's standard of progress that has been approved by the Commissioner of Education. A change in legislation in 2010 created a uniform chart used to determine a student's satisfactory academic progress. Their requirements must be met in each term an award is received. For APTS, students have two semesters to meet the Standard of Academic Progress requirements that full-time students must meet in one semester.

Before being certified for this payment the following requirements must be met:

Semester	Minimum Credits	Minimum GPA Accrued
1st	0	0
2nd	6	1.50
3rd	15	1.80
4th	27	1.80
5th	39	2.00
6th	51	2.00

7th	66	2.00
8th	81	2.00
9th*	96	2.00
10th*	111	2.00

**Note: Only students in five-year programs, approved pursuant to section 145-2.7 of the Regulations, are eligible for more than eight semesters of undergraduate awards.*

A recipient of New York State aid who fails to meet the program pursuit of satisfactory academic progress requirements in a particular semester may wish to make up the necessary credits or achieve the required cumulative index by taking credits at his/her own expense in a given semester. If the student is then in good academic standing for receipt of New York State aid, the aid will be reinstated the following semester.

Aid for Part-Time Study Recipients

Undergraduate students receiving New York State Aid for Part-Time Study (APTS) must also meet both satisfactory academic progress and program pursuit requirements. In order to be eligible for State aid the following semester, you must meet the program pursuit every semester.

Waivers for Extenuating Circumstances: A recipient of New York State aid who is able to document reasonable circumstances underlying the lack of academic progress in a particular semester can provide the documentation with a written appeal outlining such reasons to the Registrar's Office. This request, if granted, will be processed as a one-time waiver of the New York State satisfactory academic progress requirements and the grant will be permitted to disburse for that term. During the waiver semester, the student must make up the academic progress deficiency for the next term.

Higher Education Opportunity Program (HEOP)

Higher Education Opportunity Program: Under New York's Higher Education Opportunity Program (HEOP) academically and financially disadvantaged students may receive academic support and financial aid grants from both the university and the State to ensure university success. Contact the HEOP Office at the university for more details.

Semester	Minimum Credits	Minimum GPA Accrued
1st	0	0
2nd	3	1.10
3rd	9	1.20
4th	21	1.30
5th	33	2.00
6th	45	2.00
7th	60	2.00
8th	75	2.00
9th*	90	2.00
10th*	105	2.00