Financial Assistance

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

To this end, the College 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 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 college requires a cooperative effort from several possible sources of funds: student and family, Manhattan College, state and federal government agencies and independent sources of aid. Manhattan College 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 College and demonstrating financial need will receive a financial aid assistance offer 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; i.e., files the FAFSA, and renews the FAFSA annually by the published deadline, complies 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 College must file a Free Application for Federal Student Assistance (FAFSA college code is 002758) as early as possible after January 1st preceding the academic year for which they wish to be considered for aid. Incoming freshmen should file by February 15th to ensure timely handling of their admissions application. FAFSA applications must file on the web at: www.fafsa.ed.gov (http://www.fafsa.ed.gov). 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. Late
registration or applications received after April 15th will result in possible reduction or cancellation of any need-based institutional aid.

The Federal Student Aid Program performs a needs analysis service which computes the expected family contribution (EFC) toward educational costs. Manhattan College then determines financial need based on the total cost of attendance at the college. Manhattan College 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 gift (scholarships and grants from Manhattan College, 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 cancelled. 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 the 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 minimum, the government will randomly select thirty percent of a college’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 College 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
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, documented value of investments, and other documents requested by the college. All students must complete and sign an institutional 'FAFSA Verification Worksheet.'

Selected students are required to provide documentation as specified within 10 business days of receipt of 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 college, 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 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). 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, students who are packaged as a Resident student upon acceptance into the College who later change their residency status to a Commuter are subject to a 20% reduction in all institutional aid.
Need-Based Aid

Manhattan College 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. Overcredits, 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.

Trustee Grant
Mission related, need-based awards for full-time undergraduate students at the discretion of the Admissions and Financial Aid Committee. To be considered, first-year students must be admitted prior to the financial aid priority filing date and have a FAFSA on file.

Science Scholar's Award
Based on academic achievement and demonstrable financial need for students who intend to enroll in the School of Science only. The award is granted at the discretion of the Admissions and Financial Aid Committee upon admission to the College. This award cannot be renewed/granted if a student chooses a major outside of the School of Science after initial acceptance.

Education Scholarship
Based on academic achievement and demonstrable financial need for students who intend to enroll in the School of Education and Health only. The award is granted at the discretion of the Admissions and Financial Aid Committee upon admission to the College. This award cannot be renewed/granted if a student chooses a major outside of the School of Education and Health after initial acceptance.

Business Scholar’s Award
The Business Scholar’s Award is based on academic achievement for students who intend to enroll in the School of Business only. The award is granted at the discretion of the Admissions and Financial Aid Committee upon admission to the College. This award cannot be renewed/granted if a student chooses a major outside of the School of Business after initial acceptance.

Merit Scholarships & Awards

Manhattan College awards academic merit-based aid to students who meet the academic criteria at the time of acceptance to the College. 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 College for full renewal. These awards are given for a maximum of four years (eight semesters). Overcredits, most study abroad courses, intersession, and/or summer courses are not included with these scholarships and/or awards:

Presidential Scholarship
Non-need based scholarship awarded to extraordinary applicants. Eligibility is based on exceptional SAT/ACT scores, secondary school GPAs, and rank in class. The award is granted at the discretion of the Admissions and Financial Aid Committee upon admission to the College.

**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 and Financial Aid Committee upon admission to the College.

**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 and Financial Aid Committee upon admission to the College.

**Founder’s Award**
Achievement, non-need based awards given to full-time undergraduate students. The award is granted at the discretion of the Admissions and Financial Aid Committee upon admission to the College.

**Provost Award**
The College sets aside a limited amount of funds for students who demonstrate strong academic promise, leadership skills, outstanding community service, a special talent, or other personal strengths and accomplishments. These awards are granted for achievement, not financial need.

**GPA Requirements for Dean’s Award and Presidential Scholarship**
A student must maintain an overall GPA of 3.0 for renewal of their academic scholarship. If the GPA falls below a 3.0 then the renewal amount will be based upon the chart below.

<table>
<thead>
<tr>
<th>GPA</th>
<th>Renew Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.0</td>
<td>100%</td>
</tr>
<tr>
<td>2.9</td>
<td>“Probation”</td>
</tr>
<tr>
<td>2.8-2.899</td>
<td>80%</td>
</tr>
<tr>
<td>2.7-2.799</td>
<td>60%</td>
</tr>
<tr>
<td>2.6-2.699</td>
<td>40%</td>
</tr>
<tr>
<td>2.5-2.599</td>
<td>20%</td>
</tr>
<tr>
<td>Below 2.5</td>
<td>0%</td>
</tr>
</tbody>
</table>

*The preceding chart is subject to change. If such a change occurs, it will be formally announced in advance.*

**Need Programs**

**Manhattan College Grant-in-Aid:** Manhattan College 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 grant.

**Other Manhattan College Programs**

**Manhattan College Campus Employment Program:** Manhattan offers its own campus work program to students who need employment to meet college 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 college can meet federal requirements to assure there is no remaining need that can be met by the federal government. The campus employment program fully mirrors the FWS program except that the college is funding the students’ wages and the award will not appear on the award letter. Students receiving full tuition and fees scholarships or grants from Manhattan College are ineligible during any time period when their benefits are in effect. Students must complete a financial aid form FAFSA each year to be eligible for Campus Employment. Students’ total aid including campus employment may not exceed the total cost of attendance.

**Athletic Grants:** The Manhattan College 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 College 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 College 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.

**Dollars for Scholars:** As a collegiate partner, Manhattan College matches Scholarship of America awards up to $500 a year.

**Tuition Remission:** An institutional non-need based program available to eligible Manhattan College 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 College 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 College, please forward your Certificate of Eligibility to Manhattan College’s VA Certifying Official, Deanna Cruz [Thomas Hall, 3rd floor (718) 862-7486]. The College 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. Because of Manhattan College’s reasonable tuition rates, this program allows eligible veterans to participate at little or no-cost. This significant commitment upholds a long history of Manhattan College support for our veterans and their academic and career endeavors.

Yellow Ribbon Benefit at Manhattan College

- Up to $20,235.02 per year per student not to exceed the cost of tuition.
- The Department of Veterans Affairs will match at the same amount and up to 50% of the difference between the student’s tuition benefit and the total cost of tuition and fees.
- Participation in Yellow Ribbon may preclude the student from eligibility for any other institutional awards.
- 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 web site. 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.

Endowed and Special Category Scholarships

Unless otherwise noted, the following private, endowed scholarships are awarded as part of the existing financial aid package. Where no specific criteria is listed, the College reviews, in most cases, financial need, academic achievement, and participation in extracurricular activities on campus when awarding endowments or replacing institutional awards.
Liberal Arts

**Archbold Charitable Trust Scholarship:** Founded in 1991 by a gift from The Adrian and Jessie Archbold Charitable Trust to provide tuition assistance to undergraduate students enrolled in the School of Arts who demonstrate high scholastic achievement and who have financial need.

**The Anna Bendernagel Memorial Scholarship:** Founded in 2005 by James ‘73 and Alicia Bendernagel to provide tuition assistance to women majoring in history who demonstrate financial need.

**The Brian S. Broderick ’82 Memorial Scholarship:** Founded in 2001 by Mary and Michael Broderick in memory of their son. Financial aid will be provided to deserving undergraduates majoring in English and World Literature or in History who are in need of tuition assistance to complete their degree programs.

**The Brother James X. Collins Memorial Scholarship:** Founded in 1993 by the family and friends of Brother James X. Collins, Lasallian teacher, scholar and tireless worker for Manhattan College, for the people of East Africa and for peace and justice. Tuition assistance will be provided to undergraduate students enrolled in the School of Arts who demonstrate high scholastic achievement and who have financial need.

**The Coyle Family Scholarship:** Established in 2016 by Arthur J. Mahon’55 in memory of his wife’s family to provide tuition assistance to students enrolled in the School of Liberal Arts who have demonstrated high academic achievement.

**The Don Dunphy ’30 Memorial Scholarship:** Founded in 1999 by the family of Don Dunphy, broadcasting hall-of-famer, to assist undergraduates majoring in communications.

**Joseph P. Gibbons’57 Memorial Scholarship:** Established in 2016 to provide tuition assistance to students enrolled in the School of Liberal Arts with a preference to graduates of St. Francis Prep, Queens, NY.

**The Jiri and Zdena Horak Scholarship**  
Founded in 2012 by Zdena Horak to honor her husband and his distinguished career as Professor, Chairman of the Council of Free Czechoslovakia, and later as Leader of the Czech Social Democratic Party. The scholarship will provide tuition assistance to undergraduates enrolled in the degree program in government and politics.

**The Josephine and Dominic Laruccia Scholarship:** Founded in 1999 by Stephen D. Laruccia ’67, in honor of his mother and in memory of his father to provide tuition assistance to academically qualified and deserving students enrolled in the School of Arts who have unmet financial need.

**The Brian Francis McCarthy ’67 Memorial Scholarship:** established in 2008 by Gerald ‘65 and Lucile McCarthy to provide tuition assistance to financially needy students enrolled in the School of Arts.

**The Brother Andrew O’Connor Memorial Scholarship:** Founded in 1998 by the members of Sigma Beta Kappa Fraternity in memory of their Founding Moderator to provide tuition assistance to undergraduates enrolled in the School of Arts who are majoring in the humanities and who have financial need.
The Anne and George Skau '59 Scholarship established in 2008 by Anne and George Skau to provide financial aid to students who transfer from community college and who enroll in the School of Arts. Preference will be given to students pursuing a degree in history or peace studies.

Science

The Elinor A. Christopher Memorial Science Scholarship: Founded in 2004 to provide tuition assistance to young women who demonstrate financial need, and who are upper-level students enrolled in a science degree program or the Radiological and Health Sciences Program for study in preparation for a career in health care.

The Colette Dans Memorial Scholarship: Founded in 2004 by Peter Dans '57 to provide tuition assistance to upper-level women pursuing a career in science or science education.

The Joseph Dottino MD '47 Scholarship: Founded in 2006 by Joseph Dottino MD '47 to provide tuition assistance to needy students enrolled full-time in a science degree program in preparation for acceptance in medical school.

The J. Claude Gaulin, MD'52 Memorial Scholarship: Founded in 2015 to provide tuition assistance to academically superior students who have unmet financial need and are enrolled in the School of Science.

The Ramon Joseph, M.D. '52 Scholarship: Established in 2016 to provide tuition assistance to upper-level students enrolled in the School of Science in preparation for a career in medicine.

The Magovern Family Scholarship: Founded in 2005 by members of the Magovern family to provide tuition assistance to upper-level students enrolled full-time in the school of science as preparation for a career in medicine.

The Madelyn and Frank Medici Pre-Med Scholarship: Founded in 2006 by Dr. and Mrs. Frank Medici to provide tuition assistance to needy students enrolled full-time in a pre-professional program in preparation for acceptance in medical school.

Evelyn and Jim O'Rourke Scholarship: Founded in 2005 by Dr. O'Rourke '39 to provide tuition assistance to needy students enrolled full-time in a science degree program in preparation for acceptance in medical school.

The Richard V. Robilotti '65 Scholarship: Founded in 2013 by Richard V. Robilotti in memory of his father, James G. Robilotti, Sr. MD, Class of 1922 to provide tuition assistance to full-time academically superior pre-med students as they prepare for acceptance to medical school.

The William D. Ryan'49 Scholarship: Founded by bequest in 2016 in memory of Brother Cyprian James Walton, F.S.C. to provide tuition assistance to students enrolled in a science degree program in preparation for acceptance in medical school.
Business

The Walter C. Camas ’52 Scholarship established in 2015 by Robert G. Pulver ’69 in memory of his uncle to provide tuition assistance to upper-level students enrolled in the School of Business who demonstrate high academic achievement.

The Brother Raphael Cecchini Scholarship: Founded in 2007 by Rober M. Fink ’57 to gratefully acknowledge his former teacher. Available to full-time students enrolled in the School of Business who are in need of financial aid. To qualify for this award the student must hold a part-time job during the academic year.

The Brother Francis Charters Memorial Scholarship: Founded by William P. Twomey of the class of 1967 in memory of Brother Francis Charters, Dean of the School of Business from 1961-66.

The Dean Robert F. Vizza Scholarship: Established by Joan and Robert Vizza in 2014 to provide tuition assistance to academically superior students with unmet financial need who are enrolled in an undergraduate program in the School of Business.

The Forster Educational Foundation Scholarship: Founded in 1993 by The Forster Educational Foundation to provide tuition assistance to students with unmet financial need who are enrolled in an undergraduate program leading to a degree in accounting.

The Salvatore and Filomena Garofalo Family Scholarship: Founded in 2013 by Arthur Garofalo ’EE ’65 in memory of his parents to provide tuition assistance to students enrolled in either the School of Business or the School of Engineering.

The Joseph E. Hanlon ’58 Scholarship: Founded in 2000 by Joseph E. Hanlon, Class of 1958, in memory of his parents Joseph Hanlon and Anne J. La Cour. Financial aid will be provided to deserving undergraduates enrolled in the School of Business who are in need of tuition assistance to complete their degree programs and whose parents are not college graduates.

The KPMG-John F. Azzariti ’73 Scholarship: Founded in 2012 by partners, retired partners and employees of KPMG LLP in memory of their esteemed colleague, John F. Azzariti. The scholarship will provide tuition assistance to a 4th year student with a major in accounting; and who has been admitted to the B.S. in Professional Accounting/Masters of Business Administration Program.

The Emmett P. Lynch ’66 Scholarship: Founded in 1998 by Emmett P. Lynch ’66 to provide tuition assistance to permanent residents of New York City who are enrolled in the School of Business and who have need of financial aid.

The Robert Charles McGrail Scholarship: Established in memory of Robert Charles McGrail by his family and friends. Open to a Business junior or senior commuter who demonstrates academic achievement and manifests potential for leadership.

The Linda M. and Peter M. Musumeci, Jr. Foundation Inc. Scholarship: Established in 2004 to provide tuition assistance to students with demonstrated financial need, and who are upper-level students enrolled in the business degree program.
The Peter M. Musumeci, Jr and Linda M. Musumeci Scholarship: A full-tuition scholarship founded in 2007 by Peter M. Musumeci, Jr ’72 and Linda Musumeci to assist needy students enrolled in the School of Business during his/her junior and senior year.

Professor Alfonse R. Petrocine Memorial Scholarship: Established in 2010 by Mona Petrocine in memory of her husband, Alfonse R. Petrocine to provide tuition assistance to students enrolled in a business degree program who have maintained a B+ average.

Education

The William J. Byron Memorial Scholarship: Established in memory of William J. Byron, class of 1974 by his family and friends to honor his achievements as an educator and athlete. The scholarship is intended to assist a deserving student majoring in physical education with emphasis on work with handicapped children or special education children. The scholarship may be used by a handicapped student with promise of academic achievement.

The Rose E. and Margaret A. Scala Scholarship: Founded in 2007 by Anthony J. ’75 and Mary Ellen Scala provides tuition assistance to students enrolled in the School of Education who are pursuing a career in secondary school math or science education.

Teacher Preparation Financial Aid Program: Responding to the national challenge to improve both elementary and secondary levels of education, this program was established by the College to attract academically gifted students into the teaching profession. The program continues Manhattan College’s long tradition of preparing young people, especially those of modest means, for careers as teachers. It has been funded in part by a grant from the C.V. Starr Foundation as a memorial to their founder, the late Cornelius Vander Starr.

Engineering

American Society of Civil Engineers Scholarship: Established in honor of Arthur J. Fox, Jr. ’47 and in memory of Joseph S. Ward ‘46, who served respectively in 1976 and 1980 as National President of ASCE. This award provides tuition assistance to deserving undergraduates enrolled in the civil engineering program.

The John V. Avella ’64 Memorial Scholarship: Founded in 1996 by Mary Ann Avella in loving memory of her brother, John V. Avella, Class of 1964. Tuition assistance will be provided to deserving students who are enrolled in the chemical engineering degree program, who have unmet financial need and who are citizens of the United States of America. Nomination by the chair and faculty of the Department of Chemical Engineering.

The Alexander Bette ’31 Civil Engineering Scholarship: Founded in 2000 by Michael F. Bette in memory of his father to provide tuition assistance to deserving minority students enrolled in the civil engineering degree program who are graduates of New York City secondary schools.

The Francis R. Burde ’49 Scholarship: Founded in 2004 by a bequest from the estate of Francis R. Burde to provide tuition assistance to deserving students enrolled in the environmental engineering program.

The Brother C. Timothy Burris Scholarship: Founded in 2002 by alumni of the chemical engineering program in honor of the former department chairperson and dean
Financial Assistance

of the School of Engineering. Financial aid will be provided to deserving undergraduates majoring in chemical engineering who are in need of tuition assistance and who have demonstrated outstanding academic achievement.

**The Corr-Schmidt Scholarship for Engineering:** Founded in 2007 by Mary Corr in memory of her husband, Dr. Francis Corr B.EE. ’54 and her father, John Schmidt B.E. ’29. Provides tuition assistance to upper-level engineering students who are First Generation College Students in need of financial aid.

**D&B Engineers and Architects, PC Founders Scholarship in honor of Willamm. F. Cousilich’49 and Nicholas Bartilucci’54:** Established in 2011 to benefit students in need of tuition assistance who are enrolled in the environmental engineering program.

**The Thomas Alva Edison Scholarship:** Founded by the Consolidated Edison Company for minority undergraduate engineering students who are resident in the company’s service area.

**The Salvatore and Filomena Garofalo Family Scholarship:** Founded in 2013 by Arthur Garofalo ’EE’65 in memory of his parents to provide tuition assistance to students enrolled in either the School of Engineering or the School of Business.

**The William ’67 and Mary Harkins Endowment for Mechanical Engineering Senior Design Projects:** Established in 2011 for the express purpose of supporting the mechanical engineering program's senior-class design projects.

**The Edmund P. Hennelly Scholarship:** Donated by Edmund P. Hennelly, Class of 1944. The scholarship will be awarded annually to a senior majoring in civil engineering who has maintained an above average academic record, who demonstrates promise of maintaining a high standard of professional ethics, and who has need of tuition assistance.

**The John F. Hoban Memorial Scholarship:** Founded in memory of John F. Hoban, Class of 1951 Engineering, by the Society of American Military Engineers, New York City Post. Open to a deserving student in Engineering.

**The Raymond J. Hodge Memorial Scholarship:** Founded in 2000 by Lorraine Hodge Fox and Arthur J. Fox ’47 in memory of Raymond J. Hodge ’44 to provide tuition assistance to deserving students enrolled in the civil engineering degree program.

**John E. Hogan ’40 Scholarship for Engineering:** Founded in 2008 to provide tuition assistance to undergraduate engineering students who have demonstrated financial need.

**Christopher F. Hughes ’74 Scholarship for Civil Engineering:** Established in 2010 by Christopher F. Hughes’74 to provide tuition assistance to students enrolled in the civil engineering program.

**Stephen LePorisz ’06 Memorial Scholarship:** Established in 2010 by family and friends to provide tuition assistance to students enrolled in the mechanical engineering program.

**The Raymond M. Maliszewski ’56 Memorial Scholarship:** Founded in 2008 by his wife, Jean to benefit financially needy students enrolled in the School of Engineering’s electrical engineering program.
The Robert G. McGrath ’52 Scholarship for Engineering: Founded in 2008 to provide tuition assistance to financially needy engineering students, with preference given to those who participate in community-service activities.

The Moles Scholarship: Founded in 1998 by members of The Moles to provide tuition assistance to deserving students enrolled in the degree program in Civil Engineering.

The Charles J. Moore, Jr. Memorial Scholarship: Established in memory of Charles J. Moore, Jr., class of 1970 Engineering, by his family and friends. Open to a junior or senior in Engineering who intends to pursue a career in electrical or mechanical engineering.

The James P. Moriarty ’54 Scholarship for Civil Engineering: Founded in 2006 by family and friends to provide tuition assistance to needy students enrolled in the Civil Engineering Program, with preference given to those whose parent works in the construction industry.

The Patrick F. O’Leary ’58 Scholarship: Established in 2003 by his wife and children in memory of Patrick F. O’Leary ’58 to provide tuition assistance to needy students enrolled in the Civil Engineering degree program.

The James K. O’Neill ’90 Memorial Scholarship: Founded in 2000 by the family and friends of James Keating O’Neill ’90. Tuition assistance will be provided to deserving undergraduates majoring in civil engineering who are in need of tuition assistance and who have demonstrated academic achievement worthy of recognition.

The Professor Joseph P. Reynolds Scholarship for Chemical Engineering: Established in 2007 as a memorial by his family. The scholarship is available annually for a full-time Chemical Engineering student who demonstrates financial need and who maintains good academic standing.

The Patricia A. and Charles W. Sullivan ’60 Scholarship: Established in 2011 by bequest from the estate of Charles W. Sullivan ’60 to provide tuition assistance to students enrolled in the School of Engineering.

The Michael A. Vivirito ’48 Memorial Scholarship: Donated by Anna and Fanny Vivirito in memory of their brother. The scholarship will be awarded annually to a junior majoring in engineering who is a graduate of a Catholic high school and has need of tuition assistance. The award will be renewed in senior year provided the student has maintained good academic standing and has need of tuition assistance.

The James J. Wilson Family Scholarship: Open to students in Engineering who have completed two years of study, maintained good academic standing and are actively making a contribution to the life of the college through participation in athletics, student activities or co-curricular activities.

The Thomas B. Zoppo Scholarship: Founded in 1997 by the family of Thomas B. Zoppo. Tuition assistance will be provided to deserving students who are enrolled in a degree program in the School of Engineering and who have unmet financial need. Preference will be given to residents of the New England states.
General

The ABCO Peerless Sprinkler Corporation Scholarship: Founded in 1998 by William G. Bowe ’51 and Timothy W. Bowe ’81. Tuition assistance will be provided to students electing to concentrate in Catholic Studies who are in need of financial aid.

The Myles J. Ambrose ’48 Scholarship established in 2009 by Myles J. Ambrose to provide financial aid to needy students. Preference will be given to graduates of State of Virginia Catholic High Schools.

Gerard ’63 and Susan Caccappolo Scholarship established in 2008 to provide financial aid to students of Hispanic origin with preference given to inner-city residents.

The Louis Calder Foundation Scholarship: Founded in 1993 by the Trustees of The Louis Calder Foundation to provide tuition assistance to deserving students residing in the City of New York who graduated from secondary schools located in the City of New York.

The Christian Brothers Scholarship: The Christian Brothers of Manhattan College sponsor scholarships for economically disadvantaged students for whom St. John Baptist de La Salle founded the Institute of the Brothers of the Christian Schools.

The Class of 1949 Scholarship: Founded in 1999 as a 50th Anniversary Class gift to provide tuition assistance to deserving students who otherwise might be unable to attend Manhattan College.

Warren F. Donahue ’42 Scholarship: Established in 2010 via a bequest from the estate of Warren F. Donahue to provide tuition assistance to students who graduate from Catholic high schools with a preference given to graduates of Mt. St. Michael H.S., Bronx, NY.

The DeFeo Family Scholarship: Established in 2006 by Neil and Sandy DeFeo to honor the memory of Noah DeFeo provides financial assistance based on demonstrated leadership, academic excellence and financial need.

The DiMartino Family Scholarship: Founded in 1995 by Joseph S. DiMartino ’65 to provide tuition assistance to financially disadvantaged students.

The James Fennell Scholarship: Established by his family in memory of James Fennell, class of 1905. It is a four year tuition and board scholarship intended to provide a complete educational experience to worthy students with financial need.

The Kevin J. Frawley ’90 Memorial Scholarship: Founded in 2004 by family and friends is available to graduates of local Catholic high schools who commute from home to Manhattan College and have a demonstrated need for tuition assistance.

The Ambassador Charles J. Gargano Scholarship: Founded in 1996 by the friends of Ambassador Charles J. Gargano, Class of 1979, to provide tuition assistance to academically talented, financially disadvantaged students. Preferential consideration will be given to residence of Brooklyn, New York.

The Cornelius Heeney Memorial Scholarship: Founded in 1992 by the Brooklyn Benevolent Society to provide tuition assistance to an entering freshman who is a resident of Brooklyn, New York and who demonstrates financial need. Annual renewal of the scholarship is contingent upon the awardee’s maintaining good academic standing.
The Horan Family Scholarship: Founded in 1999 by Julie and John J. Horan ’40 to provide tuition and fees assistance to students in need of financial aid, with special emphasis on the children of parents who did not attend an institution of higher education.

Michael J. and Aimee Rusinko Kakos Scholarship: Established in 2007 by Michael J. ’58 and Aimee Rusinko Kakos to provide financial aid to graduates of Cardinal Hayes H.S. who have demonstratable financial need.

The Jeanne-Marie LaBlanc Memorial Scholarship: Established in 1993 by Elizabeth and Robert E. LaBlanc ’56 in memory of their daughter, Jeanne-Marie, to provide tuition assistance to graduates of New Jersey high schools who have need of financial aid to secure their college education. Continuation of the scholarship requires that the student remain in good academic standing.

Arthur J. Mahon’55 Scholarship: Established in 2016 by Arthur J. Mahon’55 to provide tuition assistance to academically superior students with unmet financial need who are enrolled in an undergraduate Liberal Arts, Science or Business degree program.

Kenneth and Helene Orce Scholarship: Founded in 2006 by Kenneth Orce ’65 to provide tuition assistance to needy students. Preference given to residents of the City of Yonkers.

The O’Rourke Family Scholarship: Founded in 1998 by John J. O’Rourke, Class of 1966, in memory of his parents, William and Catherine O’Rourke. Tuition assistance will be provided to students who are permanent residents of New York City and who have unmet tuition costs.

Richard V. Robilotti’65 Merit Scholarship: Established in 2017 by Richard V. Robilotti’65 to provide tuition assistance to upper-level students who have demonstrated strong academic achievement and have been active in volunteer services.

The Brother Luke Salm, FSC Scholarship: Founded in 2009 by William F. Zucker ’79 to benefit financially needy students enrolled in either the School of Arts or the School of Engineering.

The Valeggia Family Scholarship: Established in 2008 by Ronald R. Valeggia ’69 to provide tuition assistance to needy students. Preference will be given to graduates of Msgr. McClancy Memorial H.S., East Elmhurst, NY.

The John Vigiano, Jr. Memorial Scholarship: Established in 2002 by the Travelers Foundation in memory of John Vigiano, Jr., FDNY, who perished in the World Trade Center disaster. Scholarships will be awarded annually to students enrolled in a full-time baccalaureate degree program who are deemed in need of tuition assistance.

The Joseph Vigiano Memorial Scholarship: Established in 2002 by the Travelers Foundation in memory of Joseph Vigiano, NYPD, who perished in the World Trade Center disaster. Scholarships will be awarded annually to students enrolled in a full-time baccalaureate degree program who are deemed in need of tuition assistance.

Sportsmen for Charity Scholarship: Established in 2016 to provide financial assistance to deserving students at Manhattan College.
Minority

The Frederic V. Salerno Scholarship: Founded in 1995 by Frederic V. Salerno ’65 for minority students who are residents of New York City and are in need of financial aid.

The William Randolph Hearst Scholarship: Founded in 1996 by William Randolph Hearst Foundation to provide tuition assistance to academically talented, financially disadvantaged minority students who intend to reside in the United States of America upon completion of their degree program.

N.S.S.F.N.S.: Manhattan College in cooperation with the National Scholarship Service and the Fund for Negro Students will offer several scholarships to students whose application comes through N.S.S.F.N.S. to stimulate the attendance of Black youth at the college. Value: Total value of all scholarships not to exceed $3000 per year.

R.O.T.C., Veterans and Children of Past/Present Servicemen

Air Force R.O.T.C. College Scholarship Program: Scholarships are available to qualified undergraduate students. Four, three, and two year scholarships are available on a competitive basis. Applications for four-year scholarships are due by December of the senior year in high school. Applicants are selected on the basis of SAT scores, quality of academic work, and the results of a personal interview.

Current college students may also apply for three, two, or one year scholarships, depending on their major. College applicants are selected on the basis of cumulative GPA, physical fitness tests, and standardized test scores. All of these scholarships pay a range from $9,000 per year to full tuition, books, and fees. In addition, students enrolled in ROTC receive a subsistence allowance of $450-500 per month in their final two academic years and can be eligible for a $2,000 per year POC incentive scholarship if they do not qualify for other AFROTC scholarships. For further information, contact the ROTC admissions officer at (718) 862-7201 or go to www.afrotc.com.

American Legion, Riverdale Memorial Post 1525 Scholarship: Established in 1986 by the American Legion Riverdale Memorial Post. The income from this scholarship fund will provide financial assistance, preferably to an individual who is serving or has served in the U.S. Armed Forces or for his/her dependent.

The Lieutenant Anthony John Turtora Memorial Scholarship: Established in memory of Lieutenant Anthony John Turtora, USMC, D.F.C., class of 1940, lightweight varsity crew stroke, by the Albert M. and Lyda M. Green Foundation and his classmates to honor his patriotism, loyalty and self-sacrifice. The scholarship is intended for students who demonstrate qualities of patriotism, leadership and academic ability. Preference will be given to students who have had past, or have present, honorable service with the U.S. military, including participation in an R.O.T.C. program. Past or present membership on the crew team is a preferential, but not a mandatory criterion. Lieutenant Turtora was killed in action in the Guadalcanal area on October 15, 1942 and was awarded posthumously the Distinguished Flying Cross for heroism and extraordinary achievement.

The Charles J. Wanzel III, USAF Scholarship: Established in 1992 by Charles J. Wanzel, Class of 1934, and Julia K. Wanzel in memory of their son, Captain Charles J. Wanzel III, USAF. Awarded to an entering freshman who is a U.S. citizen and the child of
Financial Assistance

a member of the U.S. Armed Forces who was killed in action during military conflict or in the line of duty. This four-year scholarship is available to students majoring in engineering, the physical sciences or mathematics.

Special Awards

**The Brother Albert Paul Gladhill Scholarship**: Founded by Roger J. Goebel of the class of 1957 in memory of Brother Albert Paul Gladhill. Awarded to a graduate of De La Salle Collegiate, Detroit, Michigan.

**The Donald R. Broderick Memorial Scholarship**: Established in memory of Donald R. Broderick, class of 1986 by his family and friends. The recipient will be a person of high ethical and moral standards who manifests superior effort in college preparatory studies and is in the top half of their high school class. In the event there is more than one highly-qualified candidate preference may be given to a student from Archbishop Stepinac High School or from the Metropolitan Catholic High School League who has participated in high school athletics.

**The Stephani Kopalik-Diaferia Scholarship**: This scholarship will be awarded to a Mt. St. Ursula graduate entering college as a freshman. The student must have letters of recommendation from two teachers and a guidance counselor. Financial need may be considered but is not a requirement.

**The James and Mary Houlihan Scholarship**: Established in 2003 by their children to honor their parents and members of the Houlihan Family who were student athletes. Tuition assistance will be provided to deserving student-athletes upon recommendation of the Director of Athletics.

**The Carl H. Johnson III Memorial Scholarship**: Founded in 1987 in memory of Carl H. Johnson III, the 1986 President of the Manhattan College Sophomore Class, by his fellow students, friends, associates and family. This fund provides a partial scholarship award to a graduate of Christian Brothers Academy, Lincroft, New Jersey entering as a freshman who best exemplified the scholarship, talents and spirit of Carl H. Johnson III, with preference given to a student entering Business.

**The Michael ’58 and Aimee Kakos Scholarship**: Founded in 2002 by Michael and Aimee Kakos to encourage young Americans to understand and appreciate other cultures and peoples. Tuition assistance will be provided to deserving undergraduates who have been approved for a foreign study program.

**The Mary Jane and James J. Lee’62 Scholarship**: Established in 2013 to provide tuition assistance to high-achieving northern New Jersey high school students, who were recipients of scholarship awards through the Scholarship Fund for Inner-City Children. (SFIC)

**Major John H. Mark, Jr. ’00 Scholarship**: Established in 2016 by family and friends to honor the memory of John H. Mark, Jr. This scholarship will provide tuition assistance to students accepted into a Study Abroad program who have an approved extra-curricular project in the form of community service, research or other experiential activity while abroad.
Financial Assistance

Kate Anne McNeil ’10 Memorial Scholarship: Established in 2010 by family, friends and classmates to honor her memory. The scholarship is intended to enhance the cultural experience of students enrolled in a study-abroad program.

Thomas J. Moran ’74 Scholarship: Established in 2016 to honor Thomas J. Moran ’74 upon his retirement as President and CEO of Mutual of America. The scholarship will provide tuition assistance to students with unmet financial need with a preference for students from Monsignor Farrell High School.

The Bob Otten ’55 Basketball Scholarship: Established in 2007 to provide tuition assistance to members of the men’s basketball team who are in need of financial aid.

The Pascal Family Scholarship: Founded in 1994 by John H. Pascal ’54 in memory of the deceased members of the Pascal Family. Tuition assistance will be awarded annually to a member of the men’s basketball team upon recommendation of the Director of Athletics.

The Frederic V. Salerno Inner City Scholarship: Founded in 1999 by Frederic V. Salerno ‘65 to provide tuition assistance to graduates of the Inner City Scholarship Program.

The Father Erwin H. Schweigardt ’61 Scholarship: Founded in 1998 by Neva Mahoney. Tuition assistance will be provided to students who are permanent residents of the Capital District of New York State and who have unmet tuition costs.

Academic Achievement

The Brother Berard O’Leary Scholarship: Established by Dr. and Mrs. Carl E. Miller only for ending sophomores who have made the greatest academic progress over their freshman year.

The ’41 Jaspers Scholarship: Founded by members of the Class of 1941, this scholarship will be awarded annually to a senior who has maintained an above average academic record, who has demonstrated loyalty to the College through extra-curricular activities and community service, and who has need of tuition assistance.

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
Richard J. 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

Research

The Louis F. Capalbo Business Research Fund: Established by Louis F. Capalbo of the class of 1941 to promote research by faculty and students in Business. The income from this endowment will provide support for faculty research projects which include students as research fellows as a complement to ongoing academic activity. Faculty will apply for support on a competitive basis, with judgment made by the Dean of Business in concert with a review committee.

The Edward V. Branigan Research Endowment: Established by Edward V. Branigan of the class of 1940 to promote student creativity and scholarship in Arts and Sciences. Enrolled students or students and faculty will apply for support for specific annual competitions. Judgment is made by the Dean of Arts and the Dean of Science in concert with a review committee.

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. Amount per year varies depending upon federal legislation and appropriations. The maximum annual award for 2015-2016 is $5,775. 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 college. 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 college is required. Funds in this program are also limited and continuing awards are contingent upon the SEOG budget provided to the College 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 College 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 College. 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 need after all other offered aid has been applied. FWS is not mandatory even though it may appear on the award letter. This program is funded by the federal government and offered awards are estimated on the award letter as a placeholder for actual earnings from hours worked. Students will be given guidance in seeking work opportunities both on and off-campus (community service programs). Hourly wage rates begin at $8.75 per hour and increase in fifty cent increments as students continue employment each subsequent year. Community service positions are offered a higher pay rate to help offset minor transportation costs. 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 college application and employment forms. Department supervisors hire qualified students and collect timesheets for a monthly student payroll. 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 college’s Campus Employment 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 college costs. The U.S. Department of Education makes the loans, through the College, 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. Independents 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 loan. Students with sophomore status may be eligible to borrow up to $10,500 per year with a maximum of $4,500 in Subsidized loan. Students with 60 or more earned credits are eligible to borrow up to 12,500 with a maximum of $5,500 in Subsidized loan. An independent undergraduate student may only borrow up to an aggregate limit of $57,500.

**Federal Perkins Loan Program:** Perkins loans at Manhattan College range from $500 to $5,500 per year. Funds in this program are extremely limited and awarded to upperclassmen after careful review of their need and eligibility, major and future career plans, academic grade point average, and a counselor’s discretion of the student’s future ability to pay. Students awarded the Perkins Loan must personally meet with a representative in the Office of Student Accounts and Bursar Services to complete an entrance interview and the master promissory note.

**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, origination fees, and rebate offer are announced by the government by July 1 of each academic year. Repayment of parent loans begin 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 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 college 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 College does not recommend specific lenders nor do we endorse one lender over the other. The College 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 College 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 College 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 Perkins Loan
- Federal Direct Stafford Loan
- Federal Direct PLUS- Parent Loan for Undergraduate Students
- Manhattan College Institutional awards, grants, endowments
- Manhattan College 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 College financial assistance. The standards below provide the basis for academic progress for federal and Manhattan College aid recipients.

<table>
<thead>
<tr>
<th>Full-time student</th>
<th>Part-time student</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 years</td>
<td>12 years</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Full-time student</th>
<th>Part-time student</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 years</td>
<td>10 years</td>
</tr>
</tbody>
</table>

Satisfactory Academic Progress (SAP)

All students are required to maintain good academic standing as a condition of enrollment at Manhattan College and to receive federal, state 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 1.80 end of freshman year, 1.90 end of sophomore year and then a 2.0 or higher by your junior year while earning a minimum number of credits to demonstrate good academic standing.
• 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 minimum number of credits to demonstrate good academic standing.

• All undergraduate and graduate students will only have federal aid paid one time for courses they are repeating to improve a course grade.

• Each School at Manhattan College may implement additional guidelines for satisfactory academic progress in their programs.

In addition to Manhattan College 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 College 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.

<table>
<thead>
<tr>
<th>Attempted Credits + Transfer Credits</th>
<th>Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-26</td>
<td>1.8</td>
</tr>
<tr>
<td>27-59</td>
<td>1.9</td>
</tr>
<tr>
<td>60 and above</td>
<td>2.0</td>
</tr>
</tbody>
</table>

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 College, 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 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 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 College, 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 College’s policies on academic warning, probation and dismissal are cited under the Academic Standards and Procedures section of the catalog. Manhattan College 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 College 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 College or at another institution. However, if enrolling elsewhere, the student must complete the appropriate forms and have the coursework pre-approved by Manhattan College 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 out-of-state study.

**New York State**

**Tuition Assistance Program:** New York State residents attending colleges in New York State are eligible for 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 educational interests and needs of the student. The awards may be received for a maximum of eight semesters.
An annual application for TAP (www.tapweb.org) is required along with a completed Free Application for Federal Student Aid (FAFSA), which is available after January 1 of the academic year. Manhattan College’s TAP code is 0405.

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 college and the State to ensure college success. Contact the HEOP Office at the college for more details.

Other NYS Scholarships and Awards

Contact NYS HESC for information on the following awards:

- Flight 3407 Memorial Scholarships
- Flight 587 Memorial Scholarships
- Military Service Recognition Scholarships (MSRS)
- New York Lottery – Leaders of Tomorrow Scholarship
- 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
- Robert C. Byrd Honors Scholarship
- NYS Aid to Native Americans
- NYS Regents Awards for Children of Deceased & Disabled Veterans
- Segal Americorps Education Award
- Veterans Tuition Awards

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 before you do so.

If you are a full-time undergraduate student receiving TAP or any other New York State grant or scholarship you must meet the State Education Department’s requirements for both satisfactory academic progress and program pursuit.

Program Pursuit: means making a passing or failing grade in the following percentages of a full-time program (which is a minimum of 12 credits per semester).

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) in addition to Program Pursuit requirements you must complete a certain number of credits each semester with a certain cumulative index to be eligible for the next semester’s award. The following chart outlines what your credits completed and cumulative index must be in order for you to be eligible for your New York State aid.

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

<table>
<thead>
<tr>
<th>Semester</th>
<th>Minimum Credits</th>
<th>Minimum GPA Accrued</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>2nd</td>
<td>3</td>
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</tr>
<tr>
<td>3rd</td>
<td>9</td>
<td>1.2</td>
</tr>
<tr>
<td>4th</td>
<td>21</td>
<td>1.3</td>
</tr>
<tr>
<td>5th</td>
<td>33</td>
<td>2.0</td>
</tr>
<tr>
<td>6th</td>
<td>45</td>
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<tr>
<td>9th*</td>
<td>90</td>
<td>2.0</td>
</tr>
<tr>
<td>10th*</td>
<td>105</td>
<td>2.0</td>
</tr>
</tbody>
</table>

*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 or 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.

Program Pursuit: means making a passing or failing grade in the following percentages of a part-time program (which is a minimum of 6 credits per semester).

1st Year or APTS Payment
50% of a part-time program must be completed each semester (3 credits per semester)

2nd Year of APTS Payment
75% of a part-time program must be completed each semester (4 credits per semester)
Financial Assistance

3rd and all subsequent Years of APTS Payment
100% of a part-time program must be completed each semester (6 credits per semester)

In order to be eligible for State aid the following semester you must meet the program pursuit every semester.

**Satisfactory Academic Progress:** The student must successfully complete a minimum number of semester hours of credit with a minimum grade point index according to the same satisfactory progress chart that is printed in the previous section for full-time undergraduate TAP recipients. The difference is that part-time APTS recipients are not reviewed every semester for satisfactory academic progress; rather their academic progress is reviewed in 12 credit increments. Each accumulation of 12 credits attempted counts for one semester on the full-time chart; an APTS recipient must meet the academic progress requirements.

A recipient of New York State Aid for Part Time Study who fails to meet the program pursuit or satisfactory academic progress requirements in a particular semester may wish to make up the necessary credits or achieve the required cumulative index by pursuing credits at his/her own expense in a given semester. If this is done and the desired results achieved, the student will be eligible to receive his/her New York State aid the following 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.

**Transfer Students:** Transfer students and students re-admitted after an absence of at least one year from college are reviewed for satisfactory academic progress for New York State assistance on a somewhat different basis. While you must meet the program pursuit requirements based on the number of New York State award payments you have received, the satisfactory academic progress requirements you must meet will be based on either the number of state aid payments you have received or the number of transfer credits awarded to you upon your admission to the College. Placement on the chart of academic progress will be made based on whichever placement benefits the student the most.