

UNDERGRADUATE FINANCIAL AID

Monroe University students may be eligible for one or more types of financial aid in the form of federal, state, and/or Monroe University grants and scholarships.

Types of financial aid that the federal government offers include loans, grants, and the Federal Work-Study program. New York State offers the Tuition Assistance Program (TAP) as well as the ETA program. Monroe University offers various grants and scholarships. Each of these programs has its own eligibility requirements.

To apply for federal aid, students must complete the Free Application for Federal Student Aid (FAFSA) via the U.S. Department of Education's website, Federal Student Aid (<https://studentaid.gov/h/apply-for-aid/fafsa/>). All applicants must create a Federal Student Aid Identification (FSA ID) by going to create account (<https://studentaid.gov/fsa-id/create-account/launch/>). To apply for state aid, students must complete the TAP application after submitting the FAFSA.

Cost of Attendance

Student Financial Services utilizes estimated cost of attendance budgets, by student type, to calculate financial aid awards. These budgets reflect reasonable enrollment related expenses.

Cost of Attendance Undergraduate (2025-2026)

Commuter Student (Dependent)

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$8,412	\$16,824	\$24,236	\$4,206	\$1,920	\$4,206
Fees	\$900	\$1,800	\$2,700	\$450	\$0	\$450
Instructional Resource Fee	\$200	\$400	\$600	\$100	\$0	\$100
Books, course materials, supplies & equipment	\$100	\$200	\$300	\$50	\$100	\$50
Food	\$1,400	\$2,800	\$4,200	\$467	\$280	\$700
Housing	\$1,500	\$3,000	\$4,500	\$500	\$300	\$750
Transportation	\$500	\$1,000	\$1,500	\$167	\$100	\$250
Loan Fees	\$250	\$500	\$750	\$83	\$50	\$225
Personal / Miscellaneous	\$2,200	\$4,400	\$6,600	\$733	\$440	\$1,100
Total	\$15,462	\$30,924	\$46,386	\$6,756	\$3,190	\$7,731

Commuter Student (Independent)

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$8,412	\$16,824	\$25,236	\$4,206	\$1,920	\$4,206
Fees	\$900	\$1,800	\$2,700	\$450	\$0	\$450

Instructional Resource Fee	\$200	\$400	\$600	\$100	\$0	\$100
Books, course materials, supplies & equipment	\$100	\$200	\$300	\$50	\$100	\$50
Food	\$1,400	\$2,800	\$4,200	\$467	\$280	\$700
Housing	\$2,600	\$5,200	\$7,800	\$867	\$520	\$1,300
Transportation	\$500	\$1,000	\$1,500	\$167	\$100	\$250
Loan Fees	\$250	\$500	\$750	\$83	\$50	\$125
Personal / Miscellaneous	\$2,200	\$4,400	\$6,600	\$733	\$440	\$1,100
Total	\$16,562	\$33,124	\$49,686	\$7,123	\$3,410	\$8,281

Dormitory Student

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$8,412	\$16,824	\$25,236	\$4,206	\$1,920	\$4,206
Fees	\$900	\$1,800	\$2,700	\$450	\$0	\$450
Instructional Resource Fee	\$200	\$400	\$600	\$100	\$0	\$100
Books, course materials, supplies & equipment	\$100	\$200	\$300	\$50	\$100	\$225
Food	\$2,000	\$4,000	\$6,000	\$667	\$400	\$1,000
Housing	\$4,000	\$8,000	\$12,000	\$1,333	\$800	\$2,000
Transportation	\$800	\$800	\$1,200	\$133	\$80	\$200
Loan Fees	\$250	\$500	\$750	\$83	\$50	\$125
Personal / Miscellaneous	\$2,200	\$4,400	\$6,600	\$733	\$440	\$1,100
Total	\$18,462	\$36,924	\$55,386	\$7,755	\$3,790	\$9,406

Online Student (USA or US Territory)

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$8,124	\$16,248	\$24,373	n/a	n/a	\$3,240
Fees	\$800	\$1,600	\$2,400	n/a	n/a	\$400
Instructional Resource Fee	\$200	\$400	\$600	n/a	n/a	\$100
Books, course materials, supplies & equipment	\$100	\$200	\$300	n/a	n/a	\$50
Food	\$1,400	\$2,800	\$4,200	n/a	n/a	\$700

Housing	\$2,600	\$5,200	\$7,800	n/a	n/a	\$1,300
Transportation	\$250	\$500	\$750	n/a	n/a	\$125
Loan Fees	\$250	\$500	\$750	n/a	n/a	\$125
Personal / Miscellaneous	\$1,900	\$3,800	\$5,700	n/a	n/a	\$950
Total	\$15,624	\$31,248	\$46,872	n/a	n/a	\$6,990

Online Student (International)

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$3,720	\$7,440	\$11,160	n/a	n/a	\$1,860
Fees	\$230	\$460	\$690	n/a	n/a	\$115
Instructional Resource Fee	\$200	\$400	\$600	n/a	n/a	\$100
Books, course materials, supplies & equipment	\$100	\$200	\$300	n/a	n/a	\$50
Food	\$1,400	\$2,800	\$4,200	n/a	n/a	\$700
Housing	\$2,600	\$5,200	\$7,800	n/a	n/a	\$1,300
Transportation	\$250	\$500	\$750	n/a	n/a	\$125
Loan Fees	\$0	\$0	\$0	n/a	n/a	\$0
Personal / Miscellaneous	\$1,900	\$3,800	\$5,700	n/a	n/a	\$950
Total	\$10,400	\$20,800	\$31,200	n/a	n/a	\$5,200

Nursing Commuter Student (Dependent)

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$9,216	\$18,432	\$27,648	n/a	n/a	n/a
Fees	\$1,200	\$2,400	\$3,600	n/a	n/a	n/a
Instructional Resource Fee	\$200	\$400	\$600	n/a	n/a	n/a
Books, course materials, supplies & equipment	\$100	\$200	\$300	n/a	n/a	n/a
Food	\$1,400	\$2,800	\$4,200	n/a	n/a	n/a
Housing	\$1,500	\$3,000	\$4,500	n/a	n/a	n/a
Transportation	\$500	\$1,000	\$1,500	n/a	n/a	n/a
Loan Fees	\$250	\$500	\$750	n/a	n/a	n/a
Personal / Miscellaneous	\$2,200	\$4,400	\$6,600	n/a	n/a	n/a
Total	\$16,566	\$33,132	\$49,698	n/a	n/a	n/a

Nursing Commuter Student (Independent)

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$9,216	\$18,432	\$27,648	n/a	n/a	n/a
Fees	\$1,200	\$2,400	\$3,600	n/a	n/a	n/a
Instructional Resource Fee	\$200	\$400	\$600	n/a	n/a	n/a
Books, course materials, supplies and equipment	\$100	\$200	\$300	n/a	n/a	n/a
Food	\$1,400	\$2,800	\$4,200	n/a	n/a	n/a
Housing	\$2,600	\$5,200	\$7,800	n/a	n/a	n/a
Transportation	\$500	\$1,000	\$1,500	n/a	n/a	n/a
Loan Fees	\$250	\$500	\$750	n/a	n/a	n/a
Personal / Miscellaneous	\$2,200	\$4,400	\$6,600	n/a	n/a	n/a
Total	\$17,666	\$35,332	\$52,998	n/a	n/a	n/a

Nursing Dormitory Student

Cost	1 Semester	2 Semesters	3 Semesters	5-week Module	Early Start	7.5-week Module
Tuition (undergraduate)	\$9,216	\$18,432	\$27,648	n/a	n/a	n/a
Fees	\$1,200	\$2,400	\$3,600	n/a	n/a	n/a
Instructional Resource Fee	\$200	\$400	\$600	n/a	n/a	n/a
Books, course materials, supplies, and equipment	\$100	\$200	\$300	n/a	n/a	n/a
Food	\$2,000	\$4,000	\$6,000	n/a	n/a	n/a
Housing	\$4,000	\$8,000	\$12,000	n/a	n/a	n/a
Transportation	\$400	\$800	\$1,200	n/a	n/a	n/a
Loan Fees	\$250	\$500	\$750	n/a	n/a	n/a
Personal / Miscellaneous	\$2,200	\$4,400	\$6,600	n/a	n/a	n/a
Total	\$19,566	\$39,132	\$58,698	n/a	n/a	n/a

Notes:

- **Three Quarter-Time and Part-Time Budgets:** Tuition and fee budget components are adjusted based on a student's enrollment status.
- **Exceptional Expenses:** Adjustments to Cost of Attendance may be made on a student-by-student basis for exceptional, documented enrollment-related expenses.

Federal Financial Aid

Student Eligibility Requirements for Federal Financial Aid

- Must demonstrate financial need for need-based federal student aid programs
- Must be a U.S. citizen or an eligible noncitizen
- Must have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Must be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- Must maintain satisfactory academic progress in college or career school
- Must provide consent and approval to have your federal tax information transferred directly into your 2025–26 Free Application for Federal Student Aid (FAFSA®) form, if you're applying for aid for July 1, 2025, to June 30, 2026
- Must sign the certification statement on the FAFSA form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only use federal student aid for educational purposes.
- Must show you're qualified to obtain a college or career school education

Verification

The U.S. Department of Education may select a student for verification. Selected students will receive an email from the Student Financial Services Office requesting documentation of specific items reported on the student's FAFSA application. **Students are expected to respond to this request within two weeks of receiving the email. Failure to submit documentation in a timely manner may result in the loss of federal aid.** Failure to submit documentation within 120 days of the last day of the student's enrollment or the federal deadline of September 15, 2026, whichever is earlier, **will** result in the loss of federal aid.

Federal College Work-Study (FWS)

This need-based award enables students to work in order to earn funds to help pay for their cost of attendance expenses and is determined by the federal needs analysis from the information provided on the FAFSA. Employment placement and the amount students can earn depend on the availability of funds and job sites. Continued eligibility for FWS employment is contingent upon satisfactory academic progress, attendance, and job performance. Students begin the application process at the Office of Career Services (OCS).

Supplemental Educational Opportunity Grant (SEOG)

This need-based award is determined by the federal needs analysis from information provided on the FAFSA. Priority pools based on FAFSA filing dates for continuing students and application and Financial Aid completion dates for incoming/readmit students have been established for the awarding of SEOG funds. Students who receive Federal Pell Grants and have the most financial need may receive SEOG based on these priority pools. Award amounts may vary based on student enrollment status and availability of funds.

Federal Pell Grant Program

This need-based award is determined by the federal needs analysis from information provided on the FAFSA. Award amounts are determined by the Federal Department of Education needs analysis formulas and

allocations. For the 2024-2025 academic year, full-time student awards are scheduled to range from \$767 to \$7,395 per award year. A student is only eligible to receive the equivalent of 12 full-time semesters of Pell for his/her lifetime.

Federal Direct Loan Program

The Direct Federal Loan Program enables eligible applicants to obtain student loans to meet their cost of attendance expenses. Students must be matriculated, Title IV eligible and enrolled in a minimum of 6 credits. Interest rates, fees and repayment terms are determined by federal statute and may vary according to the year students obtain their initial loans.

First-time borrowers must complete a Master Promissory Note (MPN) and Entrance Counseling at Federal Student Aid (<https://studentaid.gov/>) to ensure that all borrower rights and responsibilities are understood. Loans cannot be disbursed until the entrance counseling and MPN have been completed.

Entrance Counseling

In accordance with federal regulations, first-time Direct Loan borrowers must complete entrance counseling sessions on the web at Federal Student Aid (<https://studentaid.gov/>). During this counseling session students will learn about the terms of their loan and their rights and responsibilities as loan borrowers. No loans will be credited to a student's account until entrance counseling is complete.

Federal Direct Subsidized Student Loan

The federal government pays the interest on behalf of student borrowers while students are enrolled at least half-time in college and during times of authorized deferment. Repayment of the loan begins six months after the student graduates or six months after the student's enrollment status changes to less than half-time and/or is no longer matriculated.

Loan terms are determined by federal statute and may vary according to the year students obtain their initial loans.

Students should go to Federal Student Aid (<https://studentaid.gov/>) for the current interest rates.

After students have used Direct Subsidized Loans for their maximum eligibility period, they are no longer eligible to receive additional Direct Subsidized Loans. Future loans will become **unsubsidized**.

Federal Direct Unsubsidized Student Loan

Unlike the subsidized loan program, interest on unsubsidized loans begins when the loan is disbursed and the interest is not paid by the federal government. Students have the option of paying these interest charges while attending school. If they choose not to pay the interest, it will accrue and be capitalized. Repayment of the loan and any accrued interest begins six months after the student graduates or six months after the student's enrollment status changes to less than half-time and/or is no longer matriculated. Loan terms are determined by federal statute and may vary according to the year students obtain their initial loans. Go to Federal Student Aid (<https://studentaid.gov/>) for the current interest rates.

Federal Loan Disbursements

Loan funds may be disbursed to student accounts 10 days before the start of the semester, contingent upon when the loan was originated. Students are notified via their Monroe email accounts when their loans have been disbursed to their Monroe billing account. They have 14 days from the receipt of the email to cancel their loans. After the add/drop

period, the institution determines which students have not started the semester, and their Title IV funds are returned to the appropriate program.

Federal Direct Parent Loan Program (PLUS)

The Parent PLUS Loan is available to parents of dependent students to help meet their children's cost of attendance expenses. PLUS loan borrowers are subject to a credit check. If approved, parents are required to complete a Master Promissory Note (MPN) and PLUS loan repayment begins within 60 days of disbursement of funds. If denied, parents have the option to appeal the denial and/or use a second person to endorse the loan. The endorser must pass the federal credit check. Parents who successfully appeal or use an endorser must complete PLUS loan counseling. If the parent cannot get an endorser and chooses not to appeal the denial, the dependent student is eligible for additional unsubsidized loan funds. Loan terms are determined by federal statute and may vary according to the year the students obtain their initial loans. Go to Federal Student Aid (<https://studentaid.gov/>) for the current interest rates.

Federal TEACH Grant Program

The Teacher Education Assistance for College and Higher Education (TEACH) Grant is a federal financial aid (Title IV) program designed for undergraduate students who are completing or who plan to complete coursework that is required to begin a career in teaching.

As a condition for receiving a TEACH Grant, you must sign a TEACH Grant Agreement to Serve in which you agree (among other requirements) to:

- teach in a high-need field
- at an elementary school, secondary school, or educational service agency that serves students from low-income families
- complete four academic years within eight years after finishing (or ceasing enrollment in) the course of study for which you received the grant.

The U.S. Department of Education's Annual Directory of Designated Low-Income Schools can be found here (<https://studentaid.gov/tcli/>).

IMPORTANT: If you do not complete your service obligation, all TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Loan. You must then repay this loan to the U.S. Department of Education, with interest charged from the date the TEACH Grant was disbursed. If the grant is converted to a loan, it cannot be converted back to a grant.

Federal Loan Exit Counseling

All recipients of a Federal Direct Loan who withdraw, drop below six (6) credits, lose Title IV eligibility or graduate must complete an Exit Counseling session online at Federal Student Aid (<https://studentaid.gov/>).

During this counseling, students will be able to view their loan history and learn about deferral and repayment options.

Federal Student Loan Repayment

The repayment of Federal Direct Loans begins six (6) months after a student graduates or drops below half-time matriculated status. The amount of the monthly repayment is calculated based upon the total amount that has been borrowed, as well as the repayment plan selected. Visit Federal Student Aid (<https://studentaid.gov/>) and click on the link "Repayment Plans and Calculators" to learn more.

Borrower Services and Financial Literacy

The Office of Loan Management (OLM) provides life-time, professional student loan management information and advocacy services to Monroe University students and their families, including:

- Information on repayment options that fit your individual needs and circumstances
- Find your loan(s) 24/7
- Budget management techniques and resources
- Financial Literacy Resources
- Loan consolidation advice
- Information on avoiding the pitfalls of delayed or non-repayment of student loans

Office of Loan Management locations and contact information:

Bronx Campus: King Hall (646) 393-8769

New Rochelle Campus: Milavec Hall (914) 740-6849

Hours: Monday through Saturday, day and evening hours

Email: Office of Loan Management (olm@monroeu.edu)

Non-Federal Loans

Students in need of funds beyond those available from college grants, outside grants, scholarships, work study and Federal Direct Subsidized and Unsubsidized Loans may seek non-federal loans. Students should carefully research these options as interest rates, fees, and loan terms vary widely among loan providers. Students will work with their lender to provide all necessary documentation for approval. Upon approval, the lender will send a certification form to be completed by the Student Financial Services Office and returned to the lender.

New York State Financial Aid

Student Eligibility Requirements for New York State Financial Aid

To be eligible for TAP, a student must:

- Be a United States citizen or eligible non-citizen of the United States.
- Be a resident of New York State for at least 12 months prior to the first semester of enrollment.
- Student must be full-time as an undergraduate (at least 12-credits per semester) at an approved post-secondary institution in New York State.
- Have graduated from high school in the United States or earned a high school equivalency diploma through an approved Test Assessing Secondary Completion (TASC) exam.
- Students with foreign high school diplomas must pass an approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department.
- Be matriculated in an approved program of study and be in good academic standing. Have at least a cumulative "C" (2.00) average at the end of the 4th semester payment.
- Be charged at least \$200 tuition per year.
- Not be in default on any state or federal student loans and not be in default on any repayment of New York State awards.
- Meet income requirements.

Tuition Assistance Program (TAP)

The Tuition Assistance Program (TAP), New York's largest grant program, helps eligible New York State residents, who are attending in-state post-secondary institutions pay for tuition. TAP grants are based on the applicant's and his or her family's New York State taxable income and/or pension received in the prior-year.

Effective for the 2024-25 academic year, beginning with any term after July 1, 2024, and thereafter, students who were first-time freshmen in 2006-07 or thereafter, attending a public, independent or proprietary college, and who are enrolled in at least 6 but fewer than 12 credits, are now eligible for Part-time TAP. Part-time TAP awards are based on reported credits (6-11) and students actual tuition liability.

1. Awards range from \$1000 to \$2832.50 per semester and are determined by New York State.
2. Awards may also vary based on when students received their first TAP awards.
3. To apply for TAP and access more detailed information students may go to hesc.ny.gov (<http://hesc.ny.gov>)
4. As of Fall 2018, Monroe University students will also be able to apply for the New York State Enhanced Tuition Award by going to hesc.ny.gov (<http://hesc.ny.gov>) This award requires students to sign a contract with New York State agreeing to live and work in New York State for at least four years after their graduation from a New York State post-secondary institution. Leaving New York State for work or residency before the four-year period expires turns the grant into a loan. For more information go to hesc.ny.gov (<http://hesc.ny.gov>)

TAP Waiver

The New York State Department of Education permits students to apply for a one-time waiver of New York State's TAP academic progress and pursuit level requirement

A waiver is not automatic and must be done in accordance with Monroe University criteria.

The University, at its discretion, may grant a waiver based on an evaluation of mitigating circumstances beyond the student's control. Documentation of circumstances is required and the student's ability to benefit from the waiver is a determining factor.

Requests for waivers must be initiated, by the student, at the appropriate Student Services office. The Office of Student Financial Services determines final approval.

A student may receive only one waiver.

Aid for Part-Time Study (APTS)

This award is available to currently enrolled part-time students. Recipients are selected from those who complete an APTS application and are otherwise eligible for TAP. The award is contingent on student need as well as the availability of funds. The maximum award for a semester is one-half of the student's TAP award up to a maximum of \$1,000 and is pro-rated based on the number of credits for which the student is registered. Students should contact the Student Financial Services Office for more information.

Enhanced Tuition Award (ETA) from New York State

The Enhanced Tuition Award program provides awards to students who are NYS residents attending a private college located in New York State. The total award is a combination of a student's TAP award, Enhanced

Tuition Award and a match from the college they are attending. The combined amount cannot exceed \$6,000. Students must complete 30 credits per academic year to continue to receive this award. Upon accepting the award, students sign a contract agreeing to live and work in New York State for the amount of years they received their award. If these requirements are not met, the award will convert to a loan. HESC (Higher Education Services Corporation) will contact each applicant via email. At that point the applicants must determine if they want to accept their award.

ETACM (Enhanced TAP award College Match)

This is the amount of funds, determined by New York State, that the University is required to match as part of the Enhanced Tuition Award.

Other New York State Financial Aid Programs Additional Scholarships Offered by New York State

Applications to establish eligibility are available at the hesc.ny.gov (<http://hesc.ny.gov>) website; students or families should contact HESC at 1-888-NYS-HESC (1-888-697-4372) or TDD at 1-800-445-5234 with questions. Students must file the Free Application for Federal Student Aid (FAFSA) each year and must meet TAP SAP requirements to continue to qualify for these scholarships.

Scholarships

Flight 3407 Memorial Scholarships

Flight 3407 Memorial Scholarships provide financial aid to children, spouses and financial dependents of individuals killed as a direct result of the crash of Continental Airlines Flight 3407 on February 12, 2009.

Flight 587 Memorial Scholarships

The Flight 587 Memorial Scholarships guarantee access to a college education for the families and financial dependents of victims of the crash of American Airlines Flight 587 on November 12, 2001.

Military Enhanced Recognition Incentive and Tribute (MERIT) Scholarship, also known as Military Service Recognition Scholarship (MSRS)

The Military Enhanced Recognition Incentive and Tribute (MERIT) Scholarships, also known as Military Service Recognition Scholarship (MSRS) provides financial aid to children, spouses and financial dependents of members of the armed forces of the United States or of a state organized militia who, at any time on or after Aug. 2, 1990, while a New York State resident, died or became severely and permanently disabled while engaged in hostilities or training for hostilities. For study in New York State.

NYS Math & Science Teaching Incentive Scholarship

The NYS Math & Science Teaching Incentive scholarship provides grants to eligible full-time undergraduate or graduate students in approved programs that lead to math or science teaching careers in secondary education.

NYS Memorial Scholarships for Families of Deceased Firefighters, Volunteer Firefighters, Police Officers, Peace Officers, Emergency Medical Service Workers

The NYS Memorial Scholarship provides financial aid to children, spouses and financial dependents of deceased firefighters, volunteer firefighters, police officers, peace officers, and emergency medical service workers who have died as the result of injuries sustained in the line of duty in service to the State of New York for study in New York State.

NYS Scholarships for Academic Excellence

Scholarships for Academic Excellence are awarded to outstanding graduates from registered New York State high schools. Awards are based on student grades in certain Regents exams. For up to five years of undergraduate study in New York State.

NYS World Trade Center Memorial Scholarship

The NYS World Trade Center Memorial Scholarship program guarantees access to a college education to the families and financial dependents of the victims who died or were severely and permanently disabled in the Sept. 11, 2001 terrorist attacks and the resulting rescue and recovery efforts.

Awards

NYS Aid to Native Americans

This program provides aid to enrolled members of tribes listed on the official roll of New York State tribes or to the child of an enrolled member of a New York State tribe. For study in New York State.

NYS Regents Awards for Children of Deceased and Disabled Veterans

The Regents Awards for Children of Deceased and Disabled Veterans is provided to students whose parent(s) have served in the U.S. Armed Forces during specified periods of war or national emergency.

Segal AmeriCorps Education Award

The AmeriCorps Education Award is provided to New York State residents interested in high quality opportunities in community service.

Veterans Tuition Awards

Under this program, Vietnam, Persian Gulf, Afghanistan, or other eligible combat veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocational training program in New York State are eligible for awards for full or part-time study.

Monroe Grants

Monroe University offers a variety of awards recognizing unique individualized financial needs for both new and continuing students.

Some awards continue until the completion of undergraduate studies; others are only awarded for the completion of the Associates Degree.

To retain eligibility, students are expected to maintain good academic standing and continuous enrollment.

Please refer to the Monroe University website for details.

Freshman Grants

Freshman grants are awarded when the student first enters the University. Students must maintain good academic standing and continuous enrollment.

New York Metro Grant (NYM)

May be awarded to incoming commuter students who are current-year high school graduates with an SAI up to 1000 based on the availability of funds. This grant continues until the completion of the Associates Degree or 60 credits if the student is directly admitted to a Bachelor's Program.

International Student Grant (ISG)

May be awarded to first-time incoming international F1 matriculated students based on availability of funds. This award continues until the completion of undergraduate studies.

Monroe Opportunity Grant (MOG/EMOG)

May be awarded to students recruited from out-of-state localities or approved NYS residents approved by the appropriate University administrator. Students must be living in Monroe housing. Continued eligibility is based on students maintaining good academic standing, continuous enrollment and residence in Monroe housing. It continues until the completion of undergraduate studies.

Enhanced Tuition Award Match (ETACM)

The University will match one half of the student's Enhanced Tuition Award determined by New York State. Students must have completed the Enhanced Tuition Award application and agreed to the terms of the award. Students must remain in good academic standing and earn HESC's required number of credits each academic year.

Law Enforcement Grant (CJG)

May be up to 50% of direct costs based on each semester's enrollment status to active, retired, or disabled members of a uniformed police department in addition to correction and court officers. Proof of current or former employment is required. It continues until completion of undergraduate studies.

Public Safety Officers' Law Enforcement Grant (PCJG)

May be up to 50% of direct costs based on each semester's enrollment status to active or retired School Public Safety Officers. Proof of current or former employment is required. It continues until completion of undergraduate studies.

Monroe Partnership Grant (MPG)

Up to 20% of tuition for students who are employed by an organization that has a partnership agreement with Monroe University. Students do not have to be matriculated. Freshmen should contact the appropriate Admissions Office; continuing students, the appropriate Student Financial Services Office. Proof of employment is required. It continues until completion of undergraduate studies.

Campus Grant (CGR)

Amounts vary and are awarded on a case-by-case basis. Specific CGR grants may be awarded to students by the appropriate University administrator based on unanticipated changes to a student's financial aid package or other financial circumstances.

Online Module Grant (OLMG)

This award is the difference between the cost per credit and the online cost per credit. Awarded to fully online students who must take a required 15-week online class because the class is not offered in a 7.5 module. The award will continue as long as there is no 7.5 module for a required course.

Legacy Grant (LEA)

Awarded to students whose biological or adopted parent graduated from Monroe University prior to the student's enrollment. The grant continues until the completion of undergraduate studies.

Caribbean Government Supplemental Award (CGSA)

Awarded to accepted international students from sponsoring governments that have entered into an articulation agreement with Monroe University. Eligibility is defined by the respective articulation agreement and the student's home country. Students are expected to maintain good academic standing and continuous enrollment. The grant continues until the completion of undergraduate studies.

Presidential Partnership Grant (PRPG)

Awarded to full or part-time newly matriculated students from select NY State high schools who are part of the Monroe University Presidential Partnership Program. Students must maintain good academic standing and continuous enrollment. The grant will continue through the completion of undergraduate studies.

Grants for Continuing Students

Campus Grant (CGR)

Amounts vary based on a case by case basis and may be awarded to continuing students. Specific CGR Grants may be awarded to students by the appropriate University administrator based on unanticipated changes to the student's financial aid package or other financial circumstances. These are usually one-time grants.

Monroe Alumni Grant (MALG)

May be awarded to students who are Alumni of Monroe University and are enrolling in one of Monroe's Bachelor's Degree programs. The grant continues until the completion of undergraduate studies.

Grants for Transfer Students

Transfer Student Grant (TRG)

May be awarded to transfer students who are to transfer at least 12 credits that apply to the program they are entering. Transfer credits that do not apply will not count toward the required 12 credits. Students may be part-time. The award ends upon the completion of undergraduate studies.

Monroe Scholarships

Monroe University offers a variety of awards recognizing prior academic, talent and athletic achievement for students. All scholarships continue until the completion of undergraduate studies. Students are expected to maintain the required cumulative GPA, full-time and continuous enrollment

Please refer to the Monroe University website (<https://www.monroeu.edu/>) for further details.

First-Year Student Scholarships

First-Year Student Scholarships are awarded by the First-Year Student Financial Aid Office when the student first enters the University.

Trustee Scholarship (TRUST) and Trustees EASE Scholarship (EASET)

May be awarded to students with a High School GPA of 80 or better for up to a total of \$2,500, which includes the value of the ETAMC match. Exceptions must be presented to the IA Committee.

The scholarship remains in effect until the completion of undergraduate studies. Students are expected to maintain a cumulative GPA of 3.0 and full-time status with continuous enrollment.

Trustees EASE Scholarship continued eligibility is based on students passing the EASE program and completing nine (9) credits with a cumulative GPA of 3.0 and then completing 12 credits in the following semester.

International Scholarships (INTS)

May be awarded to new-to-Monroe undergraduate international F1 matriculated students with an excellent record of academic performance from their high school or prior college; e.g. 3.0 or higher GPA. It may be awarded to US citizens or permanent residents who reside abroad and commence studies at Monroe University immediately upon entering the United States. The scholarship remains in effect through the

completion of undergraduate studies. Students are expected to maintain a cumulative GPA of 3.0, full-time status and continuous enrollment.

Specialized Scholarships

C-CAP Scholarship (CCAP) (for incoming freshmen)

Full and partial scholarships may be awarded to participating high school students who academically qualify, place in culinary competitions nationwide and have been recommended by the C-CAP Executive Board. The Monroe Dean of the School of Hospitality Management and CINY finalizes this award. Students are expected to maintain a cumulative GPA of 2.75, full-time status and continuous enrollment. The scholarship remains in effect until the completion of undergraduate studies.

Pro Start Culinary Scholarship (PROS) (for incoming first-year students)

Full and partial scholarships may be awarded by the Dean of the School of Hospitality Management and CINY to graduating high school students who have been exemplary in their high school culinary programs and who compete and pass the ProStart certification exam. Students are expected to maintain a cumulative GPA of 2.75, full-time status and continuous enrollment. The scholarship remains in effect until the completion of undergraduate studies.

America's Best High School Chef and Pastry Chef (HSCS) (for incoming freshmen)

Full and partial scholarships are offered to graduating high school students who are winners of the Monroe University sponsored competition for America's Best High School Chef. Students wishing to participate in the competition must contact the Dean of the School of Hospitality Management and CINY. The number of scholarships is limited. Students are expected to maintain a cumulative GPA of 2.75, full-time status and continuous enrollment. The scholarship remains in effect until the completion of undergraduate studies.

Craig Rutman Scholarship for CINY students (for continuing students)

Awarded in the fall semester to students who have been accepted to the Study Abroad Program for CINY students. Interested students must speak with the Dean of the School of Hospitality Management/CINY.

Marching Band Scholarship (MBS)

Awarded to students who meet the qualifications for membership in the Monroe Marching Band. Actual awards are based on the availability of funds, the determination of the Marching Band Director, as well as the student's eligibility for financial aid grants.

Skills USA Scholarship (SKILL)

Full and partial scholarships may be awarded by the Dean of the School of Hospitality Management/CINY to graduating high school students who have been exemplary in their high school culinary program and have completed the USA Skills Program. To retain eligibility, students must maintain a cumulative GPA of 2.75, full-time status and continuous enrollment.

Teaching Professions Scholarship (TPS)

May be awarded to students enrolled in the Bachelor of Science Degree in Early Childhood Education who have been accepted into the Teachers Opportunity Corps at Monroe University based on New York State's awarding guidelines. Students must be New York State residents. The scholarship remains in effect through the completion of undergraduate studies and ends upon graduation. For continued eligibility, students must maintain a cumulative GPA of 3.0, full-time status, continuous enrollment and New York State residency. Contact the Dean of the School of Education for more information.

Athletic Scholarships

- Men's Baseball (ASBA) Division I
- Men's Basketball (ASMB) Division I
- Men's Soccer (ASMS) Division I
- Men's Football (ASMFB) Division I
- Men's Cross Country/Indoor-Outdoor Track Division I
- Women's Cross Country/Indoor-Outdoor Track Division I
- Women's Volleyball (ASWV) Division I
- Women's Soccer(ASWS) Division I
- Women's Basketball (ASWB) Division I
- Women's Softball (ASWSB) Division I

Maximum awards for all athletic scholarships are determined by division. Scholarships for Division I teams may be used to pay tuition, fees, books, housing, meals and transportation costs.

Note: *Athletes on Division III teams are not eligible for athletic scholarships.*

Institutional Aid may be awarded to members of the Rugby Team and the E-Sports Athletic Team by the respective coaches and will replace any previously awarded institutional award with the exception of the Legacy Grant, which may be awarded in addition to the team award.

Special Notes Related to Scholarships and Grants

- Students cannot receive two scholarships/grants from the University with the exception of the Craig Rutman Scholarship, the Legacy Grant, Campus Grants, EMOG, or the ETACM award. Exceptions to these guidelines may be made on a case by case basis and must be approved by the appropriate University administrator.
- Scholarships are originally awarded based on full-time enrollment status and continued eligibility is based on completing a minimum of 12 credits the prior semester. Therefore, scholarship students, who go from full-time to part-time, will receive a pro-rated scholarship for the part-time semester, but will not be eligible for the scholarship the semester following their part-time status. Exceptions are made for international students in their third consecutive semester, who must return home, and *may also be made for students registered in the Spring on-campus module programs.*
- Scholarship Appeals: Students may appeal the loss of their scholarship by contacting the appropriate Student Services Office on their campus. Students who have lost their scholarship because of their cumulative GPA must contact the appropriate Student Services on their campus. Probation may be possible if their GPA is between 2.75 and 2.99. A signed agreement outlining the student's responsibilities in required if probation is granted.
- Scholarships do not continue after students complete their course of study.

Veterans' Benefits

Eligible veterans may receive benefits to pay tuition, fees, housing and textbook costs. GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at U.S. Department of Veterans Affairs (<https://benefits.va.gov/gibill/>).

For further information about veteran's education benefits, contact the Monroe University Veteran's Affairs Liaison, **Roxanna Virgo** rvirgo@monroeu.edu or **Stacey-Ann Henry-Adams** shenryadams@monroeu.edu in the Freshmen Financial Aid Office.

In accordance with Title 38 US Code 3679 subsection (e), Monroe University adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/ 11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent nor delay the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the institution, including but not limited to access to classes, libraries, or other institutional facilities.

However, to qualify for this provision, such students may be required to:

- Produce the Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

Standards of Academic Progress (SAP)

To remain eligible for federal and New York State aid, students must make satisfactory academic progress (SAP) towards completion of their degree. Monroe University monitors satisfactory academic progress at the end of each semester.

State Standards of Academic Progress

New York State Aid Tuition Assistance Program (TAP)

To remain eligible for New York State financial aid, students must make satisfactory academic progress towards completion of their degree. Satisfactory academic progress is measured by three factors; credits accrued, grade point average (GPA) and number of credit hours completed in the prior semester.

Satisfactory Academic Progress for TAP (Academic Year 2022-2023) Effective Fall 2011

When to Use:

- Students who received first TAP payment prior to Fall 2010, or
- Students enrolled in **at least** 6 semester hours of non-credit remedial coursework in the **first semester** of their **first TAP payment** in Fall 2010 or later

Associate Degrees & Certificate Programs

Before being certified for this payment:	1st	2nd	3rd	4th	5th	6th
A student must have accrued at least these many credit	0	3	9	18	30	45
With at least this grade point average	0	.75	1.25	1.5	2.0	2.0
Minimum number of credit hours that must be completed the prior semester	0	6	6	9	9	12

Baccalaureate Program

Before being certified for this payment:	1st	2nd	3rd	4th	5th	6th	7th	8th
A student must have accrued at least these many credit:	0	3	9	21	33	45	60	75
With at least this grade point average:	1	1.1	1.25	1.5	2.0	2.0	2.0	2.0
Minimum number of credit hours that must be completed the prior semester:	0	6	6	9	9	12	12	12

Effective Fall 2011

When to Use:

- Students who received first TAP payment In Fall 2010 or later

or

- Students enrolled in less than 6 semester hours of non-credit remedial coursework

Associate Degrees & Certificate Programs

Before being certified for this payment:	1st	2nd	3rd	4th	5th	6th
A student must have accrued at least these many credit	0	6	15	27	39	51
With at least this grade point average	0	1.3	1.5	1.8	2.0	2.0
Minimum number of credit hours that must be completed the prior semester	0	6	9	12	12	12

Baccalaureate Program

Before being certified for this payment:	1st	2nd	3rd	4th	5th	6th	7th	8th
A student must have accrued at least these many credit:	0	6	15	27	39	51	66	81
With at least this grade point average:	0	1.5	1.8	1.8	2.0	2.0	2.0	2.0
Minimum number of credit hours that must be	0	6	9	12	12	12	12	12

completed the prior semester.

Federal Standards of Academic Progress

Federal Title IV Aid

To remain eligible for federal Title IV aid, students must make satisfactory academic progress towards completion of their degree. Satisfactory academic progress is measured by a qualitative standard (students must maintain a minimum GPA) and a quantitative standard (students must earn a required percentage of credits attempted.) Monroe University monitors SAP (Standards of Academic Progress) at the end of each semester.

Loss of Title IV Eligibility

A student who falls into one of the following categories is subject to loss of Title IV eligibility:

1. Students who fail to achieve the qualitative (cumulative GPA) standards as indicated below.
2. Students who fail to achieve the quantitative standards following their Federal SAP Warning status.
3. Students who attempt the same remedial course three times without earning a passing grade or complete the same remedial course twice without earning a passing grade.
4. Students who attempt more than 150% of the credits required for the completion of their program

Maximum Number of Attempted Credits

Students receiving federal aid must complete their degrees within 150% of the normal time for completion. For example, students may not attempt more than 90-credits to earn the 60-credits needed for their Associate degree or 180-credits to earn the 120-credits needed for their Bachelor's degree.¹

Standards of Progress for Title IV Eligibility

Qualitative Standard

Semester	Required Cumulative
1	0.75
2	1.25
3	1.50
4	1.75
5-12	2.00

Quantitative Standard

Semester 1-3: Must complete 50% of courses attempted with passing grades.¹

Semester 4-12: Must complete 67% of courses attempted with passing grades.¹

¹ All classes, regardless of grade, that are applicable to a student's program of study are counted as attempted courses for quantitative purposes and for maximum number of attempted credits allowed.

For students whose first semester at Monroe University is less than full-time, the SAP policy is as follows:

Students who are less than full-time in their first semester at Monroe University have not reached the measurement threshold for a first-semester SAP determination. Such students continue to be eligible for Title IV. At the end of the second semester, students must meet first-

semester SAP requirements. For example, students with a semester count of 1.5 must meet semester 1 SAP requirements

Federal SAP Aid Warning

A student who fails to achieve required quantitative standards is placed in a Federal SAP Warning status and remains eligible for Title IV Federal aid. Such a student must achieve SAP standards after one payment period. Failure to do so will result in the loss of Title IV aid.

SAP Appeal Process

Students who fail to make Satisfactory Academic Progress (SAP) or will fail to complete their degree within the maximum time frame may appeal the loss of their Title IV eligibility. If the appeal is granted, the student is placed on probation or an academic plan. The student remains eligible for Title IV aid during the probationary period or as long as the academic plan is successfully followed.

Students can initiate appeals at the appropriate Student Services Office or Student Financial Services Office. SAP appeals are considered on a case-by-case basis when extenuating circumstances prevented the student from meeting SAP requirements. Documentation of the circumstances is required in addition to an explanation of how the student's current circumstances have changed to now enable him/her to meet SAP requirements after one probationary period or by following a customized academic plan.

Refund Policy

Cancellation Prior to Start of Classes

There is no financial liability for students who withdraw prior to the beginning of classes with the exception of:

1. Non-refundable Admissions Fee (charged to all first-time freshmen and re-admit students)
2. Non-refundable Housing fee.
3. Any incurred bookstore liability.

Withdrawal from University after Start of Classes

Official Withdrawal

The date of determination of a student's withdrawal is based on the date that the University is provided with "official" notice of withdrawal. Official notice occurs when the appropriate Student Services Office or a University official is notified of the student's intent to withdraw. Notification can be:

1. In person
2. By telephone
3. By letter
4. By email
5. By fax

The actual date of withdrawal for Return to Title IV (R2T4) purposes is based on the best available academic information. See section on Retention of Financial Aid as a Result of Withdrawal.

The University strongly recommends an in-person visit so that withdrawal can be expedited. One-on-one counseling is provided which results in students being well informed regarding all the ramifications of their specific withdrawal which may include a delay in graduation, potential financial liability and/or potential loss of future financial aid due to academic pursuit requirements.

Unofficial Withdrawal

An unofficial withdrawal takes place when a student does not provide the University with official notification. In such cases, the date of withdrawal is based on the best available academic record. Withdrawal dates for students who did not notify the University due to circumstances beyond their control are given special consideration for an earlier withdrawal date based on appropriate third-party documentation of their circumstances.

Financial Responsibilities for both Official and Unofficial Withdrawals

If a student withdraws or is dismissed after classes begin, he/she is responsible for the administrative fee, actual bookstore charges, and a percentage of tuition as shown on the following chart: (See additional charts for Housing and Meal Plan cost adjustments as a result of withdrawing from the University.)

Withdrawal Date	Amount of Tuition Liability
During the 1 st week	10%
During the 2 nd week	30%
During the 3 rd week	50%
During the 4 th week	60%
During the 5 th week	70%
During the 6 th week	75%
During the 7 th week	75%
During the 8 th week	80%
During the 9 th week and after	100%

Students who do not officially withdraw from the University by the twelfth week of the semester receive grades submitted by the faculty.

Students who withdraw or are administratively withdrawn from the University must satisfy all financial obligations with the Bursar.

If a student drops an individual course(s) after the add/drop period and remains enrolled in the University, he/she will be responsible for 100% of the cost for each course dropped.

If the student withdraws from the remaining courses at a later date, which results in complete withdrawal from the University, the University's refund/withdrawal policy will be applied to those courses.

Modules

Separate withdrawal and tuition liability charts for modules are prepared by the Bursar's Office at the beginning of each semester, based on the unique dates associated with each module.

Housing and Meal Plan Refund Policy

Refunds are processed only after the withdrawal and move-out procedures have been completed. Students who are administratively terminated from housing for violating University and Residence Life policies are not eligible for a refund.

If a student withdraws from the University or decides to move out of the dorm during the semester, the student's liability is as follows:

Housing

Withdrawal/Move-Out	Amount of Tuition Liability
During the 1 st week	15%
During the 2 nd week	15%
During the 3 rd week	50%
During the 4 th week	50%
During the 5 th week or after	100%

Meal Plan

The meal plan refund policy for students who withdraw from the University during the semester is the same as the housing refund policy. The refund policy for students who decide to drop their meal plan during the semester is the same as the tuition refund schedule for students who withdraw during the term. However, the student is liable for the higher of the actual amount used or the refund policy amount. Unused funds related to the meal plan during the semester are not refundable if the student has not withdrawn from the University.

Retention of Federal and NYS Financial Aid

Federal Financial Aid

The U.S. Department of Education regulates the treatment of all federal grants and loans. For those students who withdraw during a semester, the University is required to exercise the Return to Title IV (R2T4) calculation.

The R2T4 is based on the number of days attended (up to the last date of attendance in an academic activity) divided by the number of days in the semester. This provides the percentage of Title IV aid a student has "earned."

For example, if the semester is 100 days, and a student's last date of attendance in an academic activity falls on the 43rd day of the semester, the formula used would be $43/100$ or 43 percent. This percentage would then be applied to the Title IV aid disbursed, or potentially disbursed, in order to determine how much and which proceeds need to be returned. Any "earned" percentage greater than 60 yields the student 100% retention of all eligible Title IV aid.

The order in which funds are returned is determined by the U.S. Department of Education. The Attribution Table requires funds to be returned as follows:

- First: Direct Unsubsidized Loan
- Second: Direct Subsidized Loan
- Third: Direct Parent Loan
- Fourth: Pell Grant
- Fifth: SEOG
- Sixth: Other Title IV Programs

Note: Federal Work-Study (FWS) is not included in the R2T4 calculation. Funds earned prior to withdrawal may be kept by the student or retained, with student authorization, by the school for a balance owed. Students may not continue working in the FWS program after their withdrawal date.

New York State Tuition Assistance Program (TAP)

New York State requires the University to report tuition liability to the N.Y.S. Higher Education Services Corporation. As TAP is driven by the cost of tuition, the TAP reduction is relative to withdrawal date and liability incurred.

Monroe Grants and Scholarships

Withdrawn students will have their awards prorated based on their percentage of tuition liability. Students whose withdrawal date takes place during or after the ninth week of the semester will retain 100% of their awards.

Balance Due and Over Awards

Students are responsible for open balances resulting from their withdrawal. Students are also responsible for any aid proceeds received in the form of a refund for which they are no longer eligible. Monroe University encourages all students who need to withdraw, to take advantage of one-on-one counseling available during an official on-site withdrawal.

Books, Equipment, and Supplies

Most course materials and e-books are included in the course as part of tuition and fees. Students are fully responsible for the purchase of their books (outside of e-books), equipment and supplies as these are not institutional charges.

Code of Ethics for Financial Aid Administrators

Financial Aid Code of Conduct

The following Code of Conduct was last updated by the National Association of Student Financial Aid Administrators (NASFAA) Board of Directors in November 2020, and published in January 2021. Subject to enforcement procedures that go into effect January 1, 2015, institutional members of NASFAA will ensure that:

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - a. Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
 - b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publicly disclosed. Borrowers will not be auto-assigned to any particular lender.
 - c. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
 - d. No amount of cash, gift, or benefit in excess of a *de minimis* amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
3. Institutional financial aid offers and/or other institutionally provided materials shall include the following:
 - Breakdown of estimated individual Cost of Attendance components, including which are direct (billed by the institution) costs vs. indirect (not billed by the institution) costs.
 - Clear identification and proper grouping of each type of aid offered indicating whether the aid is a grant, scholarship, loan, or work program.
 - Estimated net price

- Standard terminology and definitions, using NASFAA's glossary of terms.
 - Renewal requirements for each aid type being offered as well as next steps and financial aid office contact information.
1. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
 2. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

Net Price Calculator

Students and families seeking to compare college costs may utilize Monroe's Net Price Calculator (<https://monroecollege.studentaidcalculator.com/survey.aspx>).