

WESTCHESTER GRADUATE CAMPUS



Financial Aid and Scholarships Frequently Asked Questions

How do I apply for financial aid?

The Free Application for Federal Student Aid (FAFSA) or the Renewal Free Application for Federal Student Aid (Renewal FAFSA) is the only application required to apply for most of the federal and state financial aid programs. Students fill out the FAFSA application on-line at www.fafsa.ed.gov. About two weeks after applying, students will receive a Student Aid Report (SAR) in the mail. If an e-mail address was provided, in about five days, students will receive an e-mail containing a link to his or her SAR to review. Students must read the data on the SAR, check the information for accuracy and follow all the instructions. Individuals eligible for any of the many scholarships offered at the Westchester Graduate Campus must fill out an online FAFSA application.

What types of loans are available to graduate students?

There are two types of Ford (Stafford) Federal Direct Loans available to graduate students. If a student demonstrates sufficient financial need, he or she can qualify for a Subsidized Federal Direct Loan. The federal government pays the interest on this subsidized loan while the student is attending school. If financial need cannot be established, a student may still qualify for an Unsubsidized Federal Direct Loan. If borrowing through an unsubsidized loan, a student must pay all interest while he or she is attending school or may choose to capitalize the interest and repay it, along with the principal, after leaving school.

Details on both these awards can be found in the WGC flyer "Financial Aid Facts." This flyer is available at our Admissions Office or can be downloaded from the financial aid page of our Web site: www.liu.edu/westchester.

What is the Westchester Graduate Campus (WGC) School Code that I need to use for my FAFSA application?

All students attending WGC programs need to use the School Code (002751.)

How often must I apply for financial aid?

Students must complete a FAFSA or Renewal FAFSA every year. If students need to decline a loan, adjust the amount of a loan or plan to attend Summer Session, a "Request to Decline or Adjust a Loan" form must be submitted. This form is available at the admissions office.

Is there a date that I need to submit my FAFSA application by?

Yes, these deadlines are posted on the FAFSA Web site: www.fafsa.ed.gov.

When is the financial aid application process complete?

The financial aid application process is complete when the results of a FAFSA or Renewal FAFSA are electronically sent to LIU. If a student has been randomly selected for FAFSA verification, he or she is required to submit additional information and documentation to the Office of Student Financial Services. The request for additional information is indicated in the comment section of the Student Aid Report (SAR.) All documentation and information must be received by the Office of Student Financial Services in order for the financial application process to be considered complete or for a Westchester Graduate Campus scholarship to be offered.

Students enrolled in all graduate programs at WGC, except Library and Information Science, should mail all verification information and documentation directly to the Office of Student Financial Services, Brooklyn Campus, Long Island University, 1 University Plaza, Brooklyn, NY 11201-8423. WGC students enrolled in the Library and

Information Science program should mail all verification information and documentation directly to the Office of Student Financial Services, C.W. Post Campus, 720 Northern Boulevard, Brookville, NY 11548-1300.

How many credits must I take to be eligible for financial aid?

A student must be accepted as a matriculant and must register for six or more credits to be eligible for a Federal Direct Loan. Some financial aid programs, such as TAP, require students enroll for twelve credits per term. If registration falls below this standard, an award may be canceled.

Can I receive a Federal Direct Loan if I am a Non-Degree or Advanced Certificate Student?

Students in Advanced Certificate programs are eligible. Students who are Non-Degree are not eligible.

When do I begin repaying my loan?

A six month “grace period” is granted after students graduate, leave school, or drop below half-time enrollment. After this grace period, students need to begin repaying their loans. Students who borrowed Direct Subsidized Loans, won't be charged interest during the grace period. Students who borrowed Direct Unsubsidized Loans will be responsible for paying the interest charged during the grace period. The “repayment period” begins the day after the grace period ends. Students are required to make the first payment within 60 days after the repayment period begins. Students may prepay all or part of the unpaid balance on any Federal Direct Loan at any time without penalty.

What is the interest rate on Direct Student Loans?

The interest rate for both Subsidized and Unsubsidized Federal Direct Loans is variable and is adjusted each year on July 1. The interest rate during the in-school, grace, and deferment periods is equal to the 91-day Treasury bill rate plus 3.1 percentage points. By law, the interest rate can never exceed 8.25 percent.

When will I be billed for the courses I've enrolled in?

Students will receive an invoice from the bursar's office of either the Brooklyn Campus or C.W. Post Campus (Library and Information Science students) approximately two weeks after registering for courses. Information printed on the back of the invoice instructs students on how to apply scholarship money to the dollar amount billed and ways to address any special payment needs. Although the Westchester Graduate Campus will be glad to help with your financial aid questions, specific questions about the dollar amount of your invoice and special payment arrangements are handled more directly by contacting the Brooklyn Campus bursar's office at (718) 488-1038 or the C.W. Post bursar's office at (516) 299-2323.

Are there any scholarships available to WGC students?

The WGC offers graduate students many scholarships. Below is a synopsis of scholarships currently available. To be eligible for a scholarship, students must fill out a FAFSA application online at www.fafsa.ed.gov. If a student only wants to be eligible for a scholarship, and would like to decline the loan amount awarded, she or he must complete a *Request to Adjust or Decline a Loan* form. Forms are available at the Campus reception desk. Only one University-funded grant or scholarship can be issued per person. Scholarships are only applicable to courses offered at the Westchester Graduate Campus.

Westchester Graduate Campus Scholarships:

Three Types of Credit Bank Scholarships

Our three Credit Bank Scholarship awards are based on previous undergraduate academic performance, rather than financial need. When a student applies, his/her application will be reviewed automatically to determine eligibility for any of our Credit Bank Scholarships and the student will be notified by mail of any award that is being made.

• Merit Scholarship

If awarded a Merit Scholarship, tuition charges are waived for a total of six graduate credits. A 3.5 cumulative index of all undergraduate studies is required. The waiver is applied at the rate of one credit for each three credit course taken. A maximum of two scholarship credits can be applied each semester.

- **Incentive Scholarship**

If awarded an Incentive Scholarship, tuition charges will be waived for a total of four graduate credits. A 3.3 cumulative index of all undergraduate studies is required. Previous graduate work may not be considered. The waiver is applied at the rate of one credit for each three credit course taken. A maximum of two scholarship credits can be applied each semester.

- **Graduate Scholarship**

If awarded a Graduate Scholarship, tuition charges will be waived for a total of two graduate credits. A 3.2 cumulative index of all undergraduate studies is required. The waiver is applied at the rate of one credit for each three credit course taken.

Dominican Alumni & Concordia Alumni Scholarship

A Dominican or Concordia graduate with a cumulative grade point average of 3.0 or higher may be eligible for The Dominican Alumni Scholarship or The Concordia Alumni Scholarship. The student must meet admissions criteria and be accepted into a degree program. This scholarship offers a one-third reduction in tuition for the full length of the student's program.

Purchase Community Scholarship

This scholarship provides a twenty-five per cent reduction in tuition for graduates who have received their undergraduate degrees from colleges located in Purchase, N.Y., including but not limited to Purchase College/State University of New York. Students must meet admissions criteria. This is a twenty-five per cent reduction in tuition for the full length of the student's program.

Recommend-A-Friend (RAF)

A current student who is matriculated in a Westchester Graduate Campus degree program may be eligible to receive a RAF scholarship if he or she refers a new student to the Westchester Graduate Campus. The referred student is required to enroll as a matriculated student in a Westchester Graduate Campus degree program and complete his or her first six graduate credits with a grade of B or better. One RAF scholarship consists of three graduate tuition credits to be taken at the Westchester Graduate Campus. There is no limit to the number of nominees a current student can recommend or the number of RAF scholarships a student may be eligible to receive.

Westchester County Employee Scholarship

This scholarship provides for a one-third tuition scholarship for all graduate programs at the Westchester Graduate Campus. To be eligible a student must be a Westchester County employee, meet regular admissions requirements, and provide proof of employment by Westchester County every semester. Entry awards are also available for spouses and dependent children of County employees. The entry award provides a one-third tuition scholarship for the first six credits only.

City of Yonkers Employee Scholarship

This scholarship provides for a twenty-five percent tuition reduction for all master's degree programs at the Westchester Graduate Campus. To be eligible a student must be a City of Yonkers, NY employee, meet regular admissions requirements, and provide proof of employment by the City of Yonkers, NY for each semester during which he or she is receiving the scholarship benefit.

Bilingual Extension Certificate Tuition Scholarships

If you are a teacher in a Bilingual or Dual Language Program in a NYS public school and do not currently hold a Bilingual Extension Certificate; you may be eligible for the Intensive Teacher Institute (ITI) stipend, sponsored by the NYS Education Department. The Westchester Graduate Campus of Long Island University has an agreement through ITI, to cover tuition for eligible candidates for a 12-credit Bilingual Extension. Candidates for the ITI subsidy must apply along with their school district and agree to continue teaching in the Bilingual Program for at least one year after earning the certificate. Consult the scholarship page of our Web site for details or contact Dr. Helaine Marshall at helaine.marshall@liu.edu.

Advanced Certification Scholarship for Westchester Public School Teachers

A full-time, certified classroom teacher from a Westchester County public school who holds a master's degree and wishes to acquire a new area of certification will receive a 25% tuition reduction for every credit earned toward that certificate at the Westchester Graduate Campus. A candidate for this tuition reduction must be recommended by either his/her building principal or district superintendent, must begin the program by September, 2007 and complete it by September, 2009. This tuition reduction is available only for one Advanced Certificate in teaching.

Career Ladder Scholarship for Teacher Education

This scholarship is designed to support the efforts of those paraprofessionals and teaching assistants in the New Rochelle, Yonkers and White Plains, New York School Districts who already hold bachelor's degrees and want to become certified teachers. The Westchester Graduate Campus of Long Island University offers a 25% tuition discount for qualified paraprofessionals and teaching assistants who are matriculated into master's degree programs at the Westchester Campus that lead to teacher certification. Individuals receiving this scholarship must remain in the employ of one of the three named districts in order to retain the scholarship. To be eligible for this opportunity, the paraprofessionals or teaching assistant must be recommended by either a building principal/head, must begin the program by September, 2007 and complete it by September, 2010.

Independent School Teacher Scholarship

This scholarship provides a 25% tuition reduction for a nine credit block of teacher education graduate credits in literacy, special education, early childhood or ESL. Teachers, paraprofessionals and teaching assistants employed in independent (private or religious) schools in Fairfield, CT., Westchester and Bronx, NY counties who wish to pursue graduate study are eligible. To be eligible for this opportunity, the teacher, paraprofessional or teaching assistant must be recommended by either a building principal/head, must begin the program by September 2007 and complete it by August, 2009.

The M.B.A. Cohort Scholarship

The M.B.A. Cohort Corporate Scholarship adjusts tuition costs by a percentage - based on the number of company employees who begin enrollment together in our M.B.A. program. For two to four employees from a single company, the Westchester Graduate Campus of Long Island University offers a 10% tuition scholarship for each student. If five to seven employees enroll the WGC offer a 20% tuition scholarship. If eight or more employees enroll the WGC offers a 25% tuition scholarship. These scholarships are valid for the entire course of study and each employee must meet the Westchester Graduate Campus' regular admissions criteria and maintain his/her employee status.

Who can I contact if I need more information about financial aid or scholarships?

Students can e-mail the Admissions Office of the Westchester Graduate Campus at westchester@liu.edu or phone the office at (914) 831-2700 and speak with Ms. Ellen Brief, Ms. Lisa Delgado or Ms. Roseann Isaac.