FINANCIAL AID

Visit the financial aid website (https://finaid.cornell.edu/) for additional information on student financial aid.

Cost of Attendance

The basic Cost of Attendance (COA) components included for all students are tuition and required fees; books, course materials, supplies and equipment; transportation; miscellaneous personal expenses; and food and housing. The COA represents the estimated cost of attending Cornell University for a nine-month academic year and includes both direct costs that appear on the student bill such as tuition, fees, on-campus housing, and food; and indirect costs that are not billed by Cornell, such as books, course materials, supplies and equipment, transportation, an allowance for personal expenses, and off-campus housing and food.

A detailed breakdown of the undergraduate COA is available on the Cost to Attend page (http://finaid.cornell.edu/cost-attend/). A detailed breakdown of the graduate COA is available on the Graduate Students page (https://finaid.cornell.edu/apply-aid/graduate-students/). Information on the COA for the professional schools can be found on their websites: Samuel Curtis Johnson Graduate School of Management (https://www.johnson.cornell.edu/), Cornell Law School (https://www.lawschool.cornell.edu/) and the College of Veterinary Medicine (https://www.vet.cornell.edu/).

Applying for Aid

Undergraduate students apply for financial aid at Cornell by completing financial aid application requirements. During the financial aid application process, information is gathered from students and families to assess their ability to pay for college. We calculate a family contribution by looking at a range of financial and household factors. This family contribution can include contributions from both the parent(s) and student.

Application requirements vary by student type, but most students are required to complete the Free Application for Federal Student Aid (https://studentaid.gov/h/apply-for-aid/fafsa/) (FAFSA) to be considered for federal financial aid and the CSS (College Scholarship Service) (https://cssprofile.collegeboard.org/) Profile to be considered for institutional financial aid. Additionally, the New York State Tuition Assistance Program (TAP) awards funds based on need to New York State residents. The application can be completed from the confirmation page of the FAFSA, or the New York State Higher Education Services Corporation (HESC) (https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html) website.

Students are considered for all available types of financial aid they may qualify for based on a review of financial aid applications and submitted documentation. We encourage families to utilize the financial aid calculator to receive estimated eligibility of need-based financial aid from Cornell. More detailed information and instructions on the financial aid application process can be found by visiting the Apply for Aid (https://finaid.cornell.edu/apply-for-aid/) section of the Cornell financial aid website.

Graduate students are considered for scholarships as part of the admission process and are typically notified of these awards at the time of admission. U.S. citizens, permanent residents, and eligible non-citizens should submit the FAFSA to determine their eligibility for Federal Direct Unsubsidized Loans and Graduate PLUS Loans.

Students applying for admission to the Samuel Curtis Johnson Graduate School of Management (https://www.johnson.cornell.edu/), Cornell Law School (https://www.lawschool.cornell.edu/) or the College of Veterinary Medicine (https://www.vet.cornell.edu/) may have additional financial aid application requirements.

Types of Assistance Available from Federal, State, and Institutional Programs

Cornell participates in a wide variety of aid programs. Financial aid is available through a combination of Federal Student Aid, Cornell University Grants, New York State Aid, and other scholarships and funding sources. For students who qualify for financial aid, financial aid offers may include a combination of elements from these various programs.

Federal Student Aid Programs

By completing the Free Application for Federal Student Aid (FAFSA) (https://studentaid.gov/h/apply-for-aid/fafsa/), students will be considered for Federal Student Aid Programs. Cornell University's FAFSA code is 002711.

Federal Grants are sources of funding to help pay for college that generally do not have to be repaid. For more information on federal grants including Pell, FSEOG (Federal Supplemental Education Opportunity Grant), and others visit the Federal Student Aid Grants (https://studentaid.gov/understand-aid/types/grants/) page.

Federal Loans are available through the William D. Ford Federal Direct Loan Program. Federal loans are borrowed money that must be paid back with interest. For more information visit the Federal Student Aid Loans (https://studentaid.gov/understand-aid/types/loans/) page.

Federal Work-Study jobs help students earn money to pay for college. For more information visit the Federal Student Aid Work-Study (https://studentaid.gov/understand-aid/types/work-study/) page.

Cornell University Aid Programs

Cornell Grants are gift aid provided by Cornell to undergraduate students with financial need. Cornell takes great pride in the generous amount of Cornell grant aid that is awarded to students each year. This aid is made available through university endowments and funds as well as the generous contributions of donors.

Cornell also offers loans through the Gardner or Shoemaker Loan program for undergraduate students who have demonstrated financial need.

New York State Aid Programs

The New York State Tuition Assistance Program (TAP) awards need based funds to New York State residents. The application can be completed from the confirmation page of your FAFSA, or the New York State Higher Education Services Corporation (HESC) (https://www.hesc.ny.gov/find-aid/nys-grants-scholarships/tuition-assistance-program-tap/) website. New York also offers various other scholarships and awards, which can be viewed on the HESC Grants, Scholarships, and Loan Programs (https://www.hesc.ny.gov/find-aid/nys-grants-scholarships/) page.

Cornell utilizes a variety of school codes; students must use the correct school code when applying.

- **Endowed Colleges** (Use School Code: 0175)
  - College of Architecture, Art and Planning
  - College of Arts and Sciences
  - College of Engineering
  - Cornell Jeb E. Brooks School of Public Policy
  - Cornell SC Johnson College of Business - Peter and Stephanie Nolan School of Hotel Administration
- **State Contract Colleges** (Use School Code: 0174)
  - College of Agriculture and Life Sciences
  - College of Human Ecology
  - Cornell Jeb E. Brooks School of Public Policy - Bachelor of Science Degree Candidates
  - Cornell SC Johnson College of Business - Charles H. Dyson School of Applied Economics and Management
  - School of Industrial and Labor Relations
- **Graduate Colleges** (Use School Code Below)
  - Graduate School (Use School Code: 5030)
  - Cornell SC Johnson College of Business - Samuel Curtis Johnson Graduate School of Management (Use School Code: 5035)
  - Law School (Use School Code: 5033)
  - Veterinary Medicine (Use School Code: 5665)
  - Weill Medical College (Use School Code: 5510)

Outside Scholarships

There are many outside private and non-profit organizations that award scholarship aid based on specific criteria. We encourage students to seek these opportunities by searching local and national scholarships (https://studentaid.gov/understand-aid/types/scholarships/) that may be available to them.

How We Communicate With Students About Applications and Offers

After submitting financial aid applications, students can check the status of their application by monitoring their Financial Aid To-Do List (https://finaid.cornell.edu/check-application-status/).

If there are any new or outstanding items on the To-Do List with the status of "initiated" or "notified," students will need to take action to complete the item(s). As required documents are submitted and processed, the items will be removed from the To-Do list.

The Office of Financial Aid and Student Employment will send all communications including deadlines, Federal Student Aid and University Aid requirements, and financial aid offers to student email addresses.

For more information on Financial Aid Programs at Cornell, please visit the Financial Aid website (https://finaid.cornell.edu/).

Federal Satisfactory Academic Progress

Federal regulations (CFR 668.34) require that Cornell University review the academic progress of students who apply for and/or receive financial assistance. Satisfactory Academic Progress (SAP) is comprised of three areas as required by federal regulations. A student must complete their degree within a specified maximum timeframe, demonstrate they are progressing through their program at a pace that will ensure graduation within the maximum timeframe, and achieve a GPA that is consistent with meeting graduation requirements. The purpose of measuring and enforcing these standards is to ensure financial aid recipients make progress toward graduation. This policy on SAP applies to all degree seeking students who apply for and/or receive federal financial aid and/or Cornell University undergraduate scholarships and grants, whether a previous aid recipient or not.

All financial aid recipients are required to meet SAP standards toward completion of degree requirements to be eligible for Title IV aid, and when applicable, institutional financial aid programs. The Title IV Federal Student Aid Programs impacted by SAP are: Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, Federal Direct Loan, and Federal PLUS Loan.

Please note that these standards do not replace or supersede individual colleges' or schools' regulations and procedures affecting academic standing, which are stated in the Courses of Study or individual handbooks. Failure to meet the published requirements of the Graduate School or a graduate field may also result in students being deemed ineligible for funding in the form of fellowships, assistantships, or grants. Students will be notified directly by the Graduate School or their graduate field if they are not in good academic standing.

Students can access the SAP Policy by visiting the SAP page on the financial aid website (https://finaid.cornell.edu/policies/federal-satisfactory-academic-progress/).

Evaluation Period

For programs lasting less than two years, financial aid Satisfactory Academic Progress (SAP) evaluations will be completed at the end of each semester and will determine Title IV eligibility for the following semester.

For programs two years or longer, annual financial aid Satisfactory Academic Progress (SAP) evaluations will be completed at the end of each spring term and cannot take place until final grades have been posted. This review will determine aid eligibility for the upcoming summer, fall, winter, and/or spring terms. Every student who applies for financial aid must be making SAP, regardless of whether they are a first-time applicant or have received financial aid in the past. Any financial assistance offered for the year ahead is subject to cancellation if the minimum standards of SAP were not met in the year prior.

Incoming students will be considered for financial aid for one term or academic year prior to the evaluation of SAP, depending on the length of the program. At the end of the first term or academic year of attendance at Cornell University, students will be evaluated for SAP. Students will then be reviewed regularly until graduation.

When a student returns from a period of non-attendance from Cornell, all prior academic activity will be included in future SAP evaluations.

Maximum Time Frame for Degree Completion

Federal regulations specify that a student must complete his/her degree within 150 percent of the published length of the program. For most degree programs, the maximum timeframe at Cornell is measured in credits. For example, if a degree program requires 120 credits to graduate, the maximum timeframe for degree completion is 180 attempted credits (120 x 150% = 180). The number of credits required for degree completion, and therefore the maximum timeframe for degree completion, may vary by college and academic program. Students who enroll in course work beyond 150% of the program length, will be considered ineligible for federal student aid.

Credits included in the maximum timeframe are all attempted credits, even when not a financial aid recipient, and regardless of whether attending full-time or part-time. Attempted credits include:

- Earned credits – Passed (A through D-), Satisfactory (S, SX), Multi-Term Course (R)
- Repeated courses – both attempts
- Withdrawal (W)
- Failures – Failed (F), Unsatisfactory (U, UX)
- Incomplete
- All accepted transfer credits (including AP, consortium agreements, and Study Abroad courses) toward the degree program
- No Grade Recorded (NGR)

Doctoral Students
Except for those enrolled in the Employee Degree Program, a student in a Ph.D. program is to complete all degree requirements in no more than 14 registered semesters from the first registration in that particular degree program. Summer is not considered a registered semester for SAP purposes. For M.A/Ph.D. or M.S./Ph.D. students, time to degree commences with the start of the Ph.D. program.

By approval of the dean, up to four additional semesters of registration may be permitted when there are extenuating circumstances. Students and their advisors are expected to develop a detailed plan for completion when petitioning for an extension of the maximum time for degree completion. A minimum of six semesters of registration is required to earn a Ph.D.

Research Master's Degree Students
Students who are matriculated full-time in a master's degree program must complete all degree requirements within eight semesters. Summer is not considered a registered semester for SAP purposes. Students enrolled in the Employee Degree Program are exempt from this requirement. Students who are matriculated part-time are to complete degree requirements no later than twelve semesters from the date of first registration in a program.

By approval of the dean, up to two additional semesters of registration may be permitted when there are extenuating circumstances. Students and their advisors are expected to develop a detailed plan for completion when petitioning for an extension of the maximum time for degree completion. A minimum of two semesters of registration is required to earn a research master's degree.

Required Completion Rate

Federal regulations require that a student must progress through their program at a pace that will ensure graduation within the maximum timeframe. Progress is measured for students cumulatively and is calculated using standard rounding rules. To graduate within the maximum timeframe, a student must earn at least 67 percent of their attempted credits. Earned credit hours include:

- Grades of A through D- or S/SX (with credit), Multi-Term Course (R)
- Transferred credits and accepted AP credits (provided they meet degree requirements)
- Credits earned from a Consortium Agreement or Study Abroad Program

Required Grade Point Averages

Federal regulations require that a student meet minimum cumulative GPA standards to retain eligibility for aid. Earned letter grades of A, B, C,

D, and F (including repeated courses) are counted toward the GPA. INC (incomplete), W (withdrawal), S/SX/U/UX (Satisfactory/Unsatisfactory), R (multi-term course not yet completed and graded), (V) Audited courses, and GPA from transfer credits are not counted toward the GPA.

- Minimum Undergraduate, Law School and Veterinary Medicine Cumulative GPA is 2.0
- Minimum Doctoral Cumulative GPA is 2.25
- Minimum Research Master's Cumulative GPA is 2.25
- Minimum Professional Master's Cumulative GPA is 2.5
- Minimum Master of Fine Arts Image Text and Creative Visual Arts Cumulative GPA is 2.5
- Minimum Master's of Architecture Cumulative GPA is 2.3
- Minimum MPS in Management Cumulative GPA is 2.7
- Minimum GPA requirements for Graduate School of Management students are outlined in more detail on the Samuel Curtis Johnson Graduate School of Management (https://www.johnson.cornell.edu/programs/full-time-mba/admissions/financial-planning/federal-satisfactory-academic-progress/) website.

To meet SAP standards, a graduate student enrolled in credit-based courses, *except for Research Courses where there is no grade associated (NG)*, must maintain the cumulative GPA specified, unless a higher GPA is required by the program.

Treatment of Multiple Degrees and Special Academic Situations

Double Majors: A student completing more than one major at the same time will not be given an increased maximum timeframe. The student may need to submit an SAP appeal that will be reviewed by the College and Office of Financial Aid and Student Employment. Students pursuing double majors must meet the same GPA and pace of completion criteria as any other student. If it is determined that an undergraduate student has earned enough credits to complete a degree, they will no longer qualify for Federal Pell Grant, Federal SEOG, or Cornell Grant and endowed funding.

Major Changes (including internal transfers): All attempted coursework is included in the SAP calculation, regardless of a student changing majors. Coursework is only excluded if a student changes academic careers (Undergraduate to Graduate or Graduate to Law for example).

Second Bachelor's Degree: Similar to double majors and major changes, students pursuing a second Bachelor's degree will not be given an increased maximum timeframe and will need to meet the same pace of progression and GPA standards as any other undergraduate student.

Audited Coursework: Excluded from SAP evaluations and not eligible for Federal Aid.

Academic Amnesty: Title IV regulations do not allow for academic amnesty or expulsion of grades. All courses applicable to a student's major (whenever taken), are included when evaluating a student's satisfactory academic progress.

Remedial Coursework: Title IV regulations require that remedial coursework be included in the qualitative assessment of satisfactory academic progress. Remedial coursework does not occur at the graduate or professional level at Cornell and as a result, has no impact on SAP.

English as a Second Language (ESL): ESL courses that are required as part of the student's degree program will be considered in the SAP evaluation.

Additional Graduate School Student Requirements

PE Coursework: Excluded from SAP evaluations and not eligible for Federal Aid.

Doctoral Student Milestones
The special committee, under the leadership of the committee chair, has primary responsibility for developing the student's independence in scholarship. Special committees and students are urged to meet at least twice a year.

To remain in good standing, students must complete the following milestones:

- Complete the responsible conduct of research (RCR) training prior to the end of the second semester.
- Form a special committee prior to the end of the third semester.
- Complete the examination for admission to candidacy ("A exam") prior to the start of the seventh semester.
- Complete the dissertation defense prior to the end of the fourteenth semester.
- In the second year and beyond, complete the Student Progress Review (SPR) form annually and receive a rating of "satisfactory" or "excellent."

Research Master's Degree Student Milestones
To remain in good standing, students must complete the following milestones:

- Complete the responsible conduct of research (RCR) training prior to the end of the second semester.
- Form a special committee prior to the end of the second semester.
- Complete the thesis defense prior to the end of the eighth semester.
- In the second year and beyond, complete the Student Progress Review (SPR) form annually and receive a rating of "satisfactory" or "excellent."

Professional Master's Degree Students Milestones
To remain in good standing, students must meet the published requirements of their degree program.

Failing to Meet Satisfactory Academic Progress

Students failing to meet SAP standards will lose their financial aid eligibility. They will be notified in writing of their status by the Office of Financial Aid and Student Employment.

Students terminated from receiving financial aid can reestablish eligibility by successfully earning the cumulative credits and GPA required for SAP. Neither paying for one's classes nor sitting out a semester is sufficient to reestablish the financial aid eligibility of a student who has failed to meet SAP. If a special or unusual circumstance contributed to a student's lack of satisfactory academic progress, the student may appeal the denial of financial aid.

Appeal Process

The notification from the Office of Financial Aid and Student Employment will describe the appeal process and include a link to the appeal form (https://finaid.cornell.edu/pdf/satisfactory-academic-progress-appeal/). This form provides the opportunity to appeal for reinstatement of

aid eligibility. The form should only be completed if the student had extenuating circumstances that prevented them from meeting financial aid satisfactory academic progress. Valid reasons for an SAP appeal include death of a relative, an injury or illness or other extenuating circumstances. **Lack of awareness of withdrawal policies or requirements for financial aid satisfactory academic progress are not acceptable reasons to appeal.**

The appeal must explain why the student failed to make SAP and what has changed in the situation that will allow the student to make SAP at the next evaluation. The Office of Financial Aid and Student Employment may request additional documentation at any point while evaluating an appeal.

The following steps outline student requirements for the SAP Appeal:

1. **Student Section.** Answer all questions listed in Section 2. Please attach a separate sheet if necessary. Initial the items under Student Certification and sign the form.
2. **Supporting Documentation.** Attach date-specific documentation from a third party familiar with your extenuating circumstances. A third party can include a therapist, healthcare provider, community intervention agency, social worker, law enforcement officer, clergy member or other adult non-relative. If your third party chooses to submit a letter on your behalf, the statement should be signed or on letterhead. Do not submit supportive documentation from a friend, peer, relative, campus retention coordinator, or aid representative.
3. **College Section:** Meet with your College Registrar or Advisor to review your academic progress and discuss the remaining credits, GPA requirements or other conditions needed to ensure progress toward Satisfactory Academic Progress and degree completion. If you require more than one semester to meet cumulative SAP standards, you should work with your college to develop an academic plan specifically for you.
4. **Return the completed appeal form** and any required documentation and academic plan to the Office of Financial Aid via Secure Online Document Submission (https://finaid.cornell.edu/submit-documents/).

Appeals must be submitted promptly to provide adequate time for review and processing. While there is no official appeal deadline, all information must be submitted prior to or during the term the student is seeking aid, and not after. If an appeal is received after a payment period has ended, the student will not be eligible for any Title IV aid in the payment period that has ended.

Appeals are reviewed by the Office of Financial Aid and Student Employment and students are notified of the outcome within approximately two weeks. If the appeal is approved, the student will be reconsidered for aid sources and will have one semester of financial aid probation.

All students on financial aid probation for a semester will have their SAP reevaluated before the following semester. To remain eligible for financial aid during a subsequent semester, the student must be meeting cumulative SAP standards or standards specified in their academic plan. The Office of Financial Aid and Student Employment will monitor whether a student met the requirements of their academic plan and will work in conjunction with the academic unit for clarification as necessary.

Students who fail to make SAP by the end of the semester on probation will have their future financial aid eligibility terminated and will be notified in writing by the Office of Financial Aid and Student Employment. As

stated previously, students terminated from receiving financial aid can reestablish eligibility by successfully earning the cumulative credits and GPA required for SAP.

If the appeal is denied by the Office of Financial Aid and Student Employment, the student will be notified by email of the decision. This notification will also make the student aware of their opportunity to respond and provide more information and documentation regarding their extenuating circumstances, if applicable. When an appeal is denied, students can restore eligibility by enrolling for one or more semesters at their own expense until they achieve the minimum financial aid SAP standards.

Federal regulations prevent a student from submitting the same appeal two semesters in a row. However, there is no limit to the number of appeals a student can submit if they can document there are new circumstances preventing the student from meeting SAP standards. Similarly, there is no limit to the number of semesters a student can be on financial aid probation when an approved appeal or academic plan is in place and the student continues to make progress toward their degree.

Policy for Professional Students

SAP standards for professional students are determined and monitored by the professional schools. More detailed information is available:

- College of Veterinary Medicine policies (https://www.vet.cornell.edu/education/doctor-veterinary-medicine/financing-your-veterinary-education/policies-funding-sources/)
- Cornell Law School policies (https://www.lawschool.cornell.edu/admissions/tuition/academic_progress.cfm)
- Samuel Curtis Johnson Graduate School of Management policies (https://www.johnson.cornell.edu/programs/full-time-mba/admissions/financial-planning/federal-satisfactory-academic-progress/)

Student Aid Recipients Rights & Responsibilities

As a student you have the right to:

- Know what financial assistance is available to you, including all federal, state, and institutional financial aid programs.
- Know the deadlines for submitting applications for applicable financial aid programs and the process required.
- Know how your financial need is determined, including how cost of attendance budgets are developed.
- Know what resources are considered in the calculation of your financial need, and how much of your need as determined by Cornell University has been met.
- An explanation of the types of aid contained in your financial aid award as well as how to retain eligibility for those funds (if applicable).
- Request a review of your current financial situation if you meet certain criteria based on changes since filing the current aid year FAFSA application.
- Know what portion of your aid package is grant or gift aid, and what portion must be repaid. In addition, you have the right to know interest rates, total amount to be repaid, procedures for repayment, when repayment begins, and how long you have to repay the loan.

- Know the criteria for continued financial aid eligibility, including guidelines for the determination of Satisfactory Academic Progress as defined by the Department of Education.
- Know the method and frequency of financial aid disbursements.

Additional Information (on Financial Aid and related websites)

- Satisfactory Academic Progress (https://finaid.cornell.edu/policies/federal-satisfactory-academic-progress/)
- Understanding Your Financial Aid Award (https://finaid.cornell.edu/types-aid/)
- Direct Loan Terms & Conditions (https://studentaid.gov/understand-aid/types/loans/)
- Direct Loan Exit Counseling (https://studentaid.gov/exit-counseling/)
- Loan Repayment Information (https://studentaid.gov/h/manage-loans/)
- Student Employment Information (https://finaid.cornell.edu/types-aid/work/)

As a student you have the responsibility to:

- Be aware of your ability to pay institutional charges based on your available financial aid and personal resources.
- Review and understand the terms and conditions of your financial aid award.
- Complete all requirements accurately, in a timely manner, and by the appropriate deadlines.
- Inform the Office of Financial Aid and Student Employment if you intend to enroll less than full time for any given term so that your aid can be properly adjusted and disbursed.
- Inform the Office of Financial Aid and Student Employment of any outside scholarships, assistantships, or additional resources that you receive.
- Fill out the FAFSA application completely and accurately. If selected for verification you will provide all requested documents in a timely manner and ensure that all submitted materials are complete and accurate. Falsification of information on application forms for federal financial assistance is considered a criminal offense, and you may be subject to penalties under the U.S. Criminal Code.
- Read and understand all forms that you are asked to submit or sign, realizing that you are legally responsible for all agreements that you sign.
- Know and comply with all policies and procedures of Cornell University.
- Manage your financial aid experience.