

Summer Financial Aid Policy

To Be Considered for Summer Financial Aid:

- The student must be pursuing a degree or certificate at HCCC *prior* to the summer semester
- The student must be in good academic standing at the end of the spring 2010 semester
- The student must have a completely processed 2009-2010 FAFSA in the Financial Aid Office by June 30th.

Summer Programs

Pell Grant

Students who were full time during both the fall and spring semesters, received pell during the fall and spring semesters, and are taking at least 6 summer credit hours, may qualify for a summer pell grant.

OR

Students who were part time or attended only one of the academic semesters (fall or spring), received pell, and are enrolled for at least 3 summer credit hours may qualify for a summer pell grant.

Direct Student Loans

A first year dependent student (one who has earned less than 30 credit hours) is eligible for a maximum of \$5500 for the 2009-2010 academic year. A second year dependent student (one who has earned 30 or more credit hours) is eligible for a maximum of \$6500 for the 2009-2010 academic year. Students who have not exhausted their loan eligibility and are enrolled for at least 6 summer credit hours, may borrow a loan to pay for their summer session.

**An academic year includes the Fall, Spring and Summer semesters.

TAP (State Aid)

New York State Higher Education Services Corp. (HESC) offers the TAP program for eligible students attending at least 6 credit hours. They must have earned a total of 24 credit hours in the 2 previous semesters at HCCC (Fall 2009 and Spring 2010), assuming they meet the HESC income guidelines. **Students must file the 2010-2011 FAFSA and TAP application** to be considered for a summer 2010 TAP award.

Important Note: Each full time semester of Tap eligibility earns 6 TAP points. Students may accumulate 36 points (equivalent of 6 full time semesters) at a 2 year college, but are only allowed a total of 48 points in their undergraduate career. Using Tap during the summer session for less than 12 credit hours (but must be at least 6) will earn 3 TAP points. This could potentially exhaust TAP eligibility for future terms once the maximum points are reached.

Refunds and Attendance

Students may be due a refund if their financial aid exceeds their summer charges. A student will be eligible for their refund after attendance in all classes has been verified and he/she has completed the minimum credit hours required for their awards. (e.g. To be eligible for a loan a student must be taking at least 6 credit hours. If Mini I class runs from 5/24-6/10 and Mini III class runs from 7/12-7/29, the student will not receive a refund until his/her attendance was verified in the Mini III class).