FINANCIAL AID GENERAL POLICIES

APPLICATION POLICIES

Need-Based Financial Aid

All federal financial aid administered by Barnard College is based on demonstrated need as determined by the Federal Methodology formula. However, need for institutional aid is determined using a Barnard Need Analysis formula which takes into consideration all sources of income and all assets. Barnard gives no merit scholarships. The College believes that the primary responsibility for financing educational costs rests with each student's family, and all College aid is supplementary to family resources. Once need has been established, Barnard meets the full-need of all eligible students with a combination of grant, loan, and job opportunities. A student who is admitted to Barnard with a Barnard College Grant may expect grants in future years, provided that they continue to meet economic and academic eligibility and reapplies each year. Awards are for the academic year only. A student can receive Barnard aid for a maximum of eight semesters. Each semester a student is enrolled is counted towards the eight semesters of eligibility whether or not aid was received.

Incoming first-year students are not eligible to apply for institutional need-based aid after an admission decision has been made. If you think you will need financial aid to attend Barnard, you must apply at the same time you apply for admission.

Academic Requirements

All Barnard students are required to be enrolled full time. Full-time enrollment status is defined as a minimum of 12 credits per semester and a minimum of 24 credits over the course of the academic year. Except in very specific circumstances, outlined in the Reduced Courseload Policy, Barnard students are not permitted to enroll part time. Per the Reduced Courseload Policy, *graduating seniors* who need fewer than twelve credits to complete their degree – and who have already completed at least four full-time semesters in academic residence – may be approved to take a minimum of nine credit hours. Because Barnard students are charged a flat rate of tuition per semester, reducing one's course load to nine credits will not change the tuition owed in the last semester. *International students* must consult with International Student Services in advance to determine eligibility. If any student who is not an eligible senior needs to register for fewer than 12 credits for disability-related reasons, they should reach out to CARDS to discuss a reduced course load at cards@barnard.edu.

All students who receive financial aid, whether from federal, state, or Barnard College funds, must be enrolled degree candidates in good standing. They must also be making satisfactory academic progress toward the degree. Students will be considered to be making satisfactory progress if they have maintained a 2.0 cumulative GPA and have completed a sufficient number of courses to proceed to the next academic level (sophomore, junior, senior). A student cannot receive aid for more than two semesters at any given level. The minimum standards for satisfactory progress are as follows:

Academic Level:	Points Completed:
First-Year	Fewer than 24
Sophomore	24-51
Junior	52-85
Senior	86 or more

New York State Tuition Assistance Program (TAP) & NYS Scholarship for Excellence (NYSE)

The Tuition Assistance Program (TAP) helps eligible New York residents attending in-state post-secondary institutions pay for tuition. Depending on the academic year in which the student began study, annual TAP awards can be as much as $5,165. TAP is a grant and does not need to be repaid.
The New York State Scholarship for Excellence (NYSE) provides scholarship assistance to outstanding New York State high school graduates. Awards are based on student grades in certain Regents exams. Each year these scholarships are awarded by New York State to the top graduating scholar for each registered high school in New York State.

Most students receive up to eight semesters of TAP and/or NYSE as long as they are maintaining satisfactory academic progress. Undergraduate HEOP students may receive up to 10 semesters of TAP and/or NYSE.

Eligibility Requirements for TAP and NYSE

- Student must be a United States citizen or eligible non-citizen.
- Parent/student must be a legal resident of New York State for at least one year prior to the start of the term.
- Student must enroll in a minimum of 12 points which are ALL applicable to the degree pursued.*
- Student must have proof of (i) graduation from a US high school (New York State high school diploma for NYSE); (ii) a GED; or (iii) having passed a federally approved exam demonstrating that the student can benefit from the education offered.
- Student must be matriculated**in an approved program of study.
- Student must be in good academic standing.***
- A student who has earned 52-85 points must declare a major no later than 30 days from the end of the add/drop period of the junior year in an approved four-year program.
- Student must have at least a cumulative "C" average (2.0 GPA) after receipt of two annual payments.
- Student must be charged at least $200 tuition per year.
- Student must not be in default on a student loan guaranteed by HESC and not be in default on any repayment of state or federal awards.
- Student must meet income limitations.

***If you take an unneeded elective course as part of the 12 credits required to be full time, you are not eligible for NYS TAP and/or NYSE.**
****Matriculation at Barnard is defined as:**

- First year (fewer than 24 points)
- Sophomore (24-51 points)
- (Note: A student who enters as a first-year remains a first-year for the full academic year, regardless of points earned)
- Junior (52-85 points and a declared major)
- Senior (86 or more points)
- Unclassified (transfer students who have not yet been assigned credit)

*****Good Academic Standing for NYS TAP and NYSE purposes consists of two elements:**

1. Pursuit of Program requires that a student complete the following course load in pursuit of their approved program of study:

- 6 points each for semesters 1 and 2;
- 9 points each for semesters 3 and 4; and
- 12 points each for semester 5 or more; and

2. Satisfactory Academic Progress requires that students earn 12 points and receive a 2.0 GPA.

The New York State certification procedures and definitions are outlined on the HESC website.

Satisfactory Academic Progress

Students must meet Satisfactory Academic Progress (SAP) standards in order to maintain eligibility for federal and institutional financial aid. The SAP evaluation process involves a review of three specific components: quantitative, qualitative, and maximum time frame. It is ultimately the student's responsibility to know and understand the specific criteria for financial aid eligibility.

Quantitative Standards

To meet the minimum requirement for the quantitative SAP component, a student must complete at least 67% of the credit hours in which they have enrolled. This percentage is calculated by dividing the number of cumulative credit hours earned by the number of cumulative credit hours attempted. Standard rounding rules will apply. Attempted hours include those for completed courses, incomplete courses, withdrawn courses, pass/fail, and failed courses. All transfer hours accepted by Barnard College will be counted in the calculations for both earned and attempted hours. Courses that are dropped within the regular add/drop period will not be counted in hours attempted. If transferred in, remedial coursework is excluded from the quantitative calculation. In the event that a student repeats a course, only the attempted and earned hours associated with the highest earned grade for the repeated course will count in the quantitative calculation.

Qualitative Standards

To meet the minimum requirement for the qualitative SAP component, students must earn a minimum cumulative GPA of 2.0. Withdrawn credits, incomplete credits, and grades earned from transfer coursework will be excluded from the GPA calculation for SAP. The highest grade for a repeated course will be used in the GPA calculation for SAP.

Maximum Time Frame

The maximum time frame component limits the length of time that a student can receive financial aid. A student will not be permitted to receive aid after exceeding 150% of the length of her degree program (measured in credit hours attempted). In the event that a student changes her academic program, the time frame calculation may be reset, in which case, only the hours required for her new academic program will count toward the maximum time frame calculation. This reset can only happen once per student, and it must be requested by the student via Barnard College's official appeal process (i.e. this reset does not occur automatically).

Review of SAP

The academic records of all students will be reviewed for SAP at the end of each academic term and all students will be notified of their SAP status via institutional email once the calculations have been completed. Students who initially move into an unsatisfactory SAP status will be given one additional semester to meet SAP criteria. During this time, the student will be placed on a financial aid warning status. If a student fails to meet all SAP criteria by the end of the financial aid warning period, that student will then be placed on a financial aid suspension status, and become ineligible for all federal and institutional aid until all SAP criteria have been met. Exception: students who fail the Maximum Time Frame component will immediately move to an ineligible SAP status and will not be granted a financial aid warning period.

Grade Changes

Grade changes made have the SAP review process may be considered when the Financial Aid Office is notified. If the grade change happens during the term immediately following the SAP evaluation and the student becomes eligible for Financial Aid based on the grade change, Federal Pell and Institutional Aid disbursements may be made. However, Federal Direct Loan Disbursements may only be made if the grade change happened in the same academic year.

SAP Suspension and Appeals

Students in financial aid suspension status with unusual circumstances (e.g. death in the family, illness, or other circumstances beyond their control) may request the reinstatement of their financial aid by submitting an appeal form and supporting documentation to the Financial Aid Office. If a student's appeal is granted, they will be placed on either a probationary status for one semester or, at the discretion of the financial aid office, an academic plan. If the appeal is denied, the student will become ineligible for all forms of financial aid until they have met all SAP requirements.

In the event that a student is placed on probationary status, the student will be able to receive her financial aid for one additional semester. If at the end of the probationary period, the student has met all SAP requirements, the student will be placed back into an eligible status for financial aid and will continue receiving aid for as long as they continue to maintain her SAP requirements. If, on the other hand, a student has not met all SAP requirements by the end of the probationary period, the student will become ineligible for financial aid until such time that all SAP requirements have been met.

If a student's appeal is approved and it is determined that they require more than one semester to meet SAP standards, the student may be placed on an academic plan for a determined period of time while they work to meet SAP components. In the event that a student is placed on an academic plan, that student will be required to meet a series of pre-defined academic goals in order to maintain her financial aid eligibility. Students who are placed on an academic plan and who fail to meet all of their pre-defined requirements will lose their eligibility for financial aid until such time as they are meeting all of their SAP components. The academic plan will persist until such time as (1) the student has met all SAP components and no longer needs to be placed on an academic plan, or (2) the student fails to meet the pre-defined requirements expressly listed in their academic plans. Only one appeal may be submitted per unusual circumstance occurrence.

All appeal decisions are final and may not be re-appealed. All claims made in the appeal must be substantiated with supporting documentation. If a student is unable to provide documentation that substantiates her reason for requesting an appeal, her appeal will not be approved. If a student or parent has a question about what type of supporting documentation should be submitted with the appeal, the student or parent should contact the Financial Aid Office via finaid@Barnard.edu; the office will be glad to provide guidance.

All appeals will be carefully reviewed by the financial aid committee, and students will be notified via their Barnard email account as to the outcome of the appeal decision.

Frequently Asked Questions

Will grades impact financial aid?

All financial aid awarded at Barnard is based on financial need; therefore a student will not receive additional financial aid based on academic performance. However, all students receiving financial aid are expected to maintain satisfactory academic progress as determined by our SAP policies.

How often does the Office of Financial Aid check on academic status?

Barnard College SAP policies ensure that all federal aid recipients are meeting satisfactory academic progress each semester following both the fall and spring semesters.

How does placement on SAP warning status affect my financial aid?

If a student is placed on SAP Warning, they risk losing federal financial aid during the following academic year. Students placed on SAP Warning receive a warning notification from the Office of Financial Aid. For specific details about the effects on financial aid, review the SAP Policy.

If a student is allowed to return after suspension, will they be eligible for financial aid?

If the appeal committee will review and determine if financial aid may be reinstated. Barnard cannot award federal financial aid to a student who is not making satisfactory academic progress. An academic plan must be in place.

ELIGIBILITY POLICIES

Resident v. Commuter Status

All students who live on campus have their financial aid calculated based on a full resident budget. This budget includes the standard room and the standard meal plan for first-year students and the standard room and quad meal plan for upperclass students.

Students who decide to live off-campus or commute from home are not charged for room or board and so their budget is adjusted to reflect the costs of a commuter and their Barnard grant is reduced by approximately $16,000. The parent contribution remains the same. It is the student's responsibility to notify Financial Aid when she decides not to reside on campus. A student who chooses to reside in a studio apartment must cover the difference between the cost of a studio apartment and a standard room from her own resources.

Financial Aid for International Students

Students who are not U.S. citizens or U.S. permanent residents are considered international students. Barnard College is able to award a small number of need-based scholarships for international students in each first-year entering class. Barnard is unable to assist international transfer students with need-based scholarships. Applicants who wish to be considered for aid must complete the College Scholarship Service (CSS) Profile. International students who did not apply for financial aid at the time of admission will not be eligible for financial assistance in future years at Barnard. Barnard will continue to aid renewal students who demonstrate need and were admitted as financial aid applicants. Refer to the application instructions for international students.

Readmitted Students

An aid recipient whose withdrawal from the College is approved in writing before they leave may be considered for financial aid as a renewal student if they apply for financial aid by May 1st (for Fall readmission) or October 1st (for Spring readmission). Students must be re-admitted by the Dean of Studies Office before their financial aid decision will be released. If while on a leave of absence, a student matriculates and receives aid for courses at another institution, the number of semesters of Barnard grant aid will be reduced accordingly. A readmitted student will not be eligible for financial aid if they are in default on a Federal Perkins Loan or a Federal Direct Loan or if they owe a repayment on a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant.

Aid for Transfer Students

Barnard meets the demonstrated need for any admitted student. While Barnard is very proud of our policy to be need-blind for first-year students who are US citizens or permanent residents, due to our limited resources we are need-aware in our transfer admissions decision. For students applying for the spring semester, we do not offer institutional aid. Students are welcome, however, to apply for any federal aid. We do offer institutional aid for students applying for the fall semester and if we admit a transfer student with need we will meet that demonstrated need. A student who received Barnard aid upon transfer to the College may only apply for aid for the difference between eight semesters and the number of semesters for which she has received transfer credit.

Independent & Married Students

A student may be eligible for federal aid as an independent student if she is:

- 24 years old by December 31;
- a veteran of the Armed Forces of the United States;
- an orphan or ward of the court;
- a graduate/professional student;
- a married student;
- a student with legal dependents other than a spouse.

For those students who meet these criteria and are applying for Barnard College Grants, financial information from parents is still required. The requirement relates to Barnard's view that education is the primary responsibility of both parents and students. A student who marries while in College is still considered as dependent of her parents for Barnard financial aid purposes and parents must continue to supply their financial information. However, a student who is married at the time of admission may be eligible for Barnard financial aid based on the joint resources of the student and the student's spouse.

Eligibility for Federal Student Loans

To be eligible for a federal student loan, you must satisfy and continue to meet the following requirements:

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- 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);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;

- maintain satisfactory academic progress in college or career school;
- sign the certification statement on the *Free Application for Federal Student Aid* (FAFSA®) stating that
    - you are not in default on a federal student loan and do not owe money on a federal student grant and
    - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by
    - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
    - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
    - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives described below.

To maintain eligibility, you must continue to meet the basic criteria above. *If you are incarcerated, have a conviction for a drug offense, or are subject to an involuntary civil commitment after completing a period of incarceration for a sexual offense, your eligibility for federal student aid may be limited.* Learn more *about how criminal convictions can impact federal student aid eligibility.*

For more information on federal student aid and loan eligibility, please visit the Federal Student Aid website.

Federal FAFSA Guidelines for Reporting Special and/or Unusual Circumstances

The Free Application for Federal Student Aid (FAFSA) has been simplified due to federal legislation and now provides more flexibility for the consideration of Special and/or Unusual circumstances affecting the applicant's eligibility for federal financial aid.

Barnard College will consider requests for adjustments to the Student Aid Index (SAI) based on a case-by-case basis. Applicants will be required to submit adequate documentation that substantiates their request for reconsideration of Special and/or Unusual circumstances.

Special Circumstances refer to financial situations that justify an aid administrator adjusting data in the Cost of Attendance and/or SAI calculation (i.e loss of a job, medical expenses not covered by insurance, separation/divorce, loss of benefits, etc.)

Unusual Circumstances refer to conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (i.e parental abandonment, incarceration, documented abuse, etc.)

The new FAFSA also provides applicants the option of filing their application with a Provisional Independent Status. Applicants with a provisional independent status will be required to submit documentation supporting their status to the Office of Financial Aid. The Office of Financial Aid will make a final determination no longer than 60 days after the applicant enrolls at Barnard College.

AWARDING POLICIES

Students Whose Parents are Divorced, Separated, or Never Married

Barnard's policy for determining the financial need of students from divorced or separated families is based on the general principle that parents are responsible for the post-secondary education of their children to the extent that they are financially able. Divorce or separation of the natural parents does not absolve either parent from this obligation. If a parent is remarried, the financial circumstances of the entire new family unit are considered pertinent to the natural parent's ability to contribute to the cost of a Barnard education. The student's custodial parent must file the Free Application for Federal Student Aid (FAFSA) and the CSS Profile Form. The custodial parent is the parent with whom the student lived with most in the last 12 months.

The noncustodial parent must complete a CSS Profile (online) and submit a copy of his or her federal income tax return with W-2 forms. If your noncustodial parent owns a business and files a tax return for that business, include a copy of the partnership/corporate return. More information can be found on our Non-Custodial Parent Policy page. For students whose parents are living together, but were never married, we require financial information from both parents in order for the student to be considered for institutional grant aid.

Outside Scholarships

Many students receive scholarships from outside organizations and agencies, such as merit-based scholarships, community scholarships, high school scholarships, employer tuition benefits, and veterans benefits. All outside scholarships are used to reduce your Stafford loan, followed by your student contribution. Scholarships in excess of the combination of those two
amounts will reduce the Barnard Grant by the excess amount. Outside scholarships do not
reduce the parent contribution.

Outside Scholarships and the Financial Aid Package

If the outside scholarship exceeds the amount of loan and student contribution funds awarded, the Barnard grant is then reduced by the remaining balance. For example, if a first-year student receives an outside scholarship of $7,000, this scholarship would replace the entire loan and student contribution components of the package (which equals $6,000) and the Barnard Grant would be reduced by the remaining $1000. Please note that no outside scholarship can directly reduce the parental contribution or the job award.

Required Outside Scholarship Documentation & Scholarship Check Submission

Each financial aid recipient must notify the Office of Financial Aid of all outside scholarships that they receive. Notification should include a copy of the award certificate or letter from the scholarship donor indicating the amount and the terms of the award.

All scholarship checks should be sent directly to the Bursar's Aid Office. Scholarship checks made payable to the student should be endorsed by the student and sent to the Bursar's Office for processing. Any scholarship checks cashed by the student will need to be repaid through a replacement check to the college.

Sources of Outside Scholarships

Private grants and scholarships may be based on academic achievement, ethnicity, religious affiliation, organizational members, hobbies, or special talents. Applying for private grants and scholarships requires aggressive pursuit and time. Remember to meet the application deadlines, as the funding may be limited. Below are some suggested sources to contact regarding outside scholarships and private grants:

- Employers and professional associations
- Churches/religious groups
- Local foundations
- Civic groups
- Community organizations
- High school guidance counselors

Veterans Benefits

The Department of Veterans Affairs (VA) administers a wide variety of education benefit programs for veterans and their dependents. Covered programs include:

Chapter 33 Post 9/11 G.I. Bill®

Individuals who have served for a minimum of 90 days on active duty after September 10, 2001, are generally eligible. Students eligible for this benefit receive a percentage for tuition, fees, monthly housing allowance, and book stipend based on their aggregate active duty.

Chapter 35 Survivors' and Dependents' Educational Assistance Program

A child or spouse of a veteran may qualify for assistance if the veteran died on active duty, has become permanently and totally disabled due to a service-related condition, has died of a service-related disability, or is listed as a prisoner of war or missing in action. Please be advised that this entitlement does not pay for tuition.

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 Web site at www.benefits.va.gov/gibill.

Students believed to be entitled to educational assistance under Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33 Post-9/11 GI Bill® benefits are instructed to first apply to the US Department of Veterans Affairs for a determination of eligibility.

Yellow Ribbon:

Barnard is also a proud participant in the Yellow Ribbon Program. Contact the Financial Aid Office for the most up-to-date information on this program and Barnard's participation.

Important Note:

- Veterans Benefits and Transition Act of 2018
  - This Congressional act prevents Barnard from taking the following actions as a result of the school waiting for a delayed payment from the Department of Veterans Affairs:
    - canceling or delaying a student's enrollment;
    - assessing a late penalty fee to the student;
    - requiring the student to secure alternative or additional funding; or
    - denying the student access to campus resources, including but not limited to access to classes, libraries, or other institutional facilities.

Additional Information can be found on our Veterans Benefits webpage.

Student and Family Resources

All income that the applicant and her family expect to receive must be reported to the Financial Aid Office on the Free Application for Federal Student Aid and the CSS Profile Form. The College reserves the right to adjust any financial aid award on the basis of additional resources and information.

Resident Assistant in the Residence Halls Receiving Institutional Financial Aid

RA's receiving Barnard College Institutional financial aid will have their packaged direct Stafford loan and standard student contribution, which is normally a part of their financial aid package, canceled. They also receive a $4,300 stipend for the year that is divided between both semesters. The first half of the stipend – $2,150 – will be disbursed at the beginning of the Fall 2024 semester and the remaining amount shall be paid at the conclusion of the semester, provided the RA remains employed in that capacity at the time of payment.

BILLING, REFUND & WITHDRAWAL POLICIES

Billing & Disbursement

The payment for fall term tuition, fees, room and board is due August 1 and the payment for the spring term is due December 1. Financial aid grants and loans are divided in half and applied to each bill to determine the balance due. Students use job earnings to cover personal expenses. If a student's grant and loan aid exceeds College charges, they could be entitled to a refund and must file a refund request form in the Bursar's Office after fall and spring registration. For questions regarding your bill, please contact the Bursar at 212-854-2026 or bursar@barnard.edu.

Leave of Absence & Financial Aid

A student who withdraws during the semester may be eligible for a refund from the College if she has been enrolled for less than 60% of the term. If a student has been enrolled for more than 60% of the term, she is not eligible for a refund of tuition. The refund formula measures the actual amount of time enrolled during the semester, and is determined by the number of days enrolled divided by the total number of calendar days in the semester. For example, if there are 105 days in the fall term and a student withdraws on the 50th day of the semester, her charges and financial aid will be prorated to reflect the fact that she has been enrolled for 47.6% of the semester. (This is the result of dividing 50 by 105.)

If a student withdraws prior to the start of the academic year and incurs no charges for tuition, fees, room and board, the tuition deposit is forfeited. If a student has incurred charges, the tuition deposit will be applied toward those charges.

If a student is a recipient of Federal Title IV financial aid, refunds to Title IV programs must be the first priority and must be returned in the following order: Direct Unsubsidized Stafford Loan, Direct Subsidized Stafford Loan, Perkins Loan, PLUS Loan, Pell Grant, and SEOG.

A student is not eligible for a refund until all Title IV funds and other scholarships, as required, are reimbursed, and any outstanding balances with the College are cleared.

A prorated award is considered a full semester's award thereby reducing by one the eight semesters of eligibility for Barnard aid.

Unofficial Withdrawal Policy

An unofficial withdrawal occurs when a student ceases to attend classes and does not make official notification of the withdrawal. These students never went through a formal process to withdraw, but did not complete the period of attendance on which their federal aid eligibility was based.

Barnard College is required by federal law to identify and report any student who has unofficially withdrawn from the College and is a recipient of federal student aid. As a result of this requirement, it is the policy of Barnard College, that all faculty must identify students who have never attended class.

If a student is identified as not attending classes, she is immediately sent an email from the Dean of Studies Office asking for an update and with information regarding the College's official withdrawal policy. If we are unable to contact the student after attempts from members of our Dean's Evaluation committee, the student is considered an unofficial withdrawal.

The student's last date of attendance is based on documented academically related activity, or if in such a case of circumstances beyond the student's control, the date that Barnard College determines is related to that circumstance.

Federal Student Loan Exit Couseling Requirement

Students who have borrowed federal student loans are required to complete Exit Counseling if they:

- drop below half-time enrollment
- graduate
- withdraw from the college

Exit Counseling provides the student with important information on loan repayment. The counseling process is completed online on the Federal Student Aid website.

Students who do not complete the required exit counseling session will have a hold placed on their Barnard account until the session has been completed.

Notice of Non-Discrimination