

Financial Aid Type	Specific Programs	Description	Typical Range of Awards Per Academic Year			How to Apply	Priority Deadlines
Federal Grants	Federal Pell Grants	These are need-based federal grants, which do not need to be repaid.	\$400 to \$4,050 (Undergraduates Only)			File the Free Application for Federal Financial Aid (FAFSA), at www.fafsa.gov . Submit all required supporting documents to the Financial Aid Office.	File your FASFA by March 15 th . Submit supporting documents by April 9 th .
	Federal Supplemental Educational Opportunity Grants (FSEOG)		\$300 to \$400 (Undergraduates Only)				
Federal Loans	Federal Perkins Loans	This is a low interest (fixed 5% rate) need-based loan.	\$1,000 to \$2,500 (Undergraduates) \$1,000 to \$4,000 (Graduates)			First-time borrowers at City College must complete "Entrance Counseling" by going to: www.studentloans.gov . After entrance counseling has been completed, you must submit a City College Direct Loan application to the Financial Aid Office.	Submit FASFA by March 15 th . Submit Ford Direct Loan Application by May 1 st .
	William D. Ford Federal Direct Loans	Interest rates for 2012-13: Subsidized – 6.8% Unsubsidized – 6.8% (If your parents are denied a parent PLUS loan, then you may be able to receive loan funds up to the maximum amount allowed for an independent student after your eligibility is reviewed by a financial aid officer.)	Year	Maximum Dependent Student	Maximum Independent Student		
			First Year (0-27 credits)	\$5,500	\$9,500		
			Second Year (28-59 credits)	\$6,500	\$10,500		
			Third Year (60-93 credits)	\$7,500	\$12,500		
			Fourth Year (94+ credits)	\$7,500	\$12,500		
	Graduate Students	N/A	\$20,500 (Unsubsidized)				
Federal Direct Parent PLUS Loans and Grad PLUS Loans	Parents of dependent undergraduate students who are US citizens or Permanent Residents can apply for PLUS loans. Grad PLUS are available for graduate level students. Interest rate – 7.9%	Varies depending on the total cost of attendance (tuition, housing, fees, etc.) and other aid awarded. Requires parental credit check.			Parents must submit a PLUS Loan Application. (It is suggested that you also file a Direct Student Loan application to see if you qualify for a Subsidized loan.) Graduate students should apply for an Unsubsidized loan first.	Submit Ford Direct Loan Application by May 1 st . Submit PLUS Loan Application by May 1 st .	
Scholarships	City College Scholarships	These scholarships are administered by the Admission office.	Varies depending on donor activity.			Click on "Scholarships" in the "Quick Links" section at www.cuny.cuny.edu . (top right)	Varies by program.
	Private Scholarships	These scholarships are awarded privately by various agencies and organizations.	Varies depending on donor activity.			Varies by program.	Varies by program.
Other Loans	Alternative Loans	Alternative loans are funded by banks and private lending institutions. Students are responsible for finding a lender.	Varies depending on student's credit rating. Requires credit check, and may require a co-signer.			All alternative student loan applications must be reviewed and certified by the CCNY Financial Aid Office.	Varies by program.