2010-11 College Catalog Addendum
Tuition, Fees and Cost of Attendance
(Effective January 2011)

Day College
Effective Winter 2011 tuition and fees are as follows:
$710 per semester credit hour will be charged for all programs.
$100 per course for Computer and General Services Fee for all programs.
$450 per semester textbook charges for all programs.
$650 PC Kit Fee for students taking PC Technology (A+) course NET111.
$100 Medical Lab Fee for any course held in Medical Labs.
$100 Clinical Kit Fee for students taking Clinical Procedures course MSC103.
$24 Medical Scrubs Fee for students taking Medical Terminology course MED103.

Housing....................................................................................................$12,106
Books ............................................................................................................... $950
Tuition .......................................................................................................$19,170
Miscellaneous and Personal ..........................................................$6,330

TOTAL ESTIMATED COST .........................................$42,166

Evening/Saturday College

Effective Spring 2011 tuition and fees are as follows:
$710 per semester credit hour will be charged for all programs.
$100 per course for Computer and General Services Fee for all programs.
$650 PC Kit Fee for students taking PC Technology (A+) course NET111.
$100 Medical Lab Fee for any course held in Medical Labs.
$100 Clinical Kit Fee for students taking Clinical Procedures course MSC103.
$24 Medical Scrubs Fee for students taking Medical Terminology course MED103.

Housing......................................................................................................$1,281
General Student Services Fees ........................................................ $800
Books ...............................................................................................................$844
Tuition ......................................................................................................$17,040
Miscellaneous and Personal.............................................................$6,330

TOTAL ESTIMATED COST .........................................$29,005

Evening/Saturday College Student Expense Budget A
(24 credits/4 terms)
One Academic Year for a dependent student, without dependents living with parents
Other budgets may apply.

Tuition........................................................................................................$17,040
Books .........................................................................................................$844
General Student Services Fees ........................................................ $800
Housing.......................................................................................................$1,281
Transportation .........................................................................................$2,710
Miscellaneous and Personal ..............................................................$6,330

TOTAL ESTIMATED COST .........................................$39,830

Evening/Saturday College Student Expense Budget B
(24 credits/4 terms)
One Academic Year, for all other students
Other budgets may apply.

Tuition........................................................................................................$17,040
Books .........................................................................................................$844
General Student Services Fees ........................................................ $800
Housing.......................................................................................................$1,210
Transportation .........................................................................................$2,710
Miscellaneous and Personal ..............................................................$6,330

TOTAL ESTIMATED COST .........................................$39,830

Note: Loan Fees and Other Expenses are built into the Cost of Attendance on an individual basis.

The following additional fees may apply for all cost of attendance:

$650 PC Kit Fee for students taking PC Technology (A+) course NET111.
$100 Medical Lab Fee for any course held in Medical Labs.
$100 Clinical Kit Fee for students taking Clinical Procedures course MSC103.
$24 Medical Scrubs Fee for students taking Medical Terminology course MED103.

The College of Westchester reserves the right to make any changes in the schedule of class hours or in the course of study that it deems appropriate. The College reserves the right, at its discretion, to change the schedule of tuition and other fees or charges.
Affiliations

College and Professional Affiliations

- ACT/Compass – Testing Network
- American Accounting Association
- American Association of Collegiate Registrars and Admissions Officers (AACRAO)
- American College Counseling Association
- American Council on Education (ACE)
- American Counseling Association
- American Library Association (ALA)
- American Institute of Certified Public Accountants (AICPA)
- American Management Association (AMA)
- American Medical Technologists (AMT)
- American Red Cross
- Assessment Network of New York (ANNY)
- Association of Proprietary Colleges (APC)
- Association for Computing Machinery (ACM)
- Association for Institutional Research (AIR)
- Association for Supervision and Curriculum Development
- Accreditation Council for Business Schools and Programs (ACSBP)
- Association of Governing Boards of Universities and Colleges
- Association Private Sector Colleges and Universities (APSCU)
- Better Business Bureau
- Business Council of Westchester
- Business Teachers Association of New York State
- Certiport – Global Testing Network
- CISCO Network Academy
- Commission on Higher Education of the Middle States Association of Colleges and Schools
- Computing Technology Industry Association (CompTIA)
- Council for Higher Education
- Eastern Association of Colleges and Employees (EACE)
- EDUCAUSE – A National Organization "Transforming Education Through Information Technologies"
- Emergency Care and Safety Institute (ECSI)
- Institute of Management Accountants
- Institution of Electrical and Electronic Engineers (IEEE)
- Jed Foundation (ULifeline.com)
- MarylandOnline Quality Matters
- Metropolitan New York Library Council (METRO)
- National Academic Advising Association (NACADA)
- National Association of College & University Business Officers (NACUBO)
- National Association of Colleges and Employers
- National Association of Enrolled Agents
- National Association of Social Workers
- National Association of Student Financial Aid Administrators (NASFAA)
- National Business Education Association
- National College Testing Association (NCTA)
- National Council of Teachers of English (NCTE)
- National Healthcare Association (NHA)
- National Society of Accountants
- New York Metropolitan Reference and Research Library Agency
- New York State Financial Aid Administrators Association (NYSFAA)
- New York State Higher Education Services Corporation (NYSHESC)
- New York State Society of Certified Public Accountants (NYSSCPA)
- New York State Society for Clinical Social Workers
- Pearson VUE – Global Testing Network
- Phi Theta Kappa, Beta Pi Gamma Chapter
- Project Management Institute (PMI)
- Rockland Business Association
- Sigma Beta Delta
- Sloan Consortium
- Society for Human Resource Management
- Student & Exchange Visitor Information System (SEVIS)
- U.S. Department of Education (USDOE)
- U.S. Immigration and Customs Enforcement, Student and Exchange Visitor Program (SEVP)
- United States Distance Learning Association
- Westchester Academic Libraries Director’s Organization (WALDO)
- Westchester Business Council
- Westchester County Association
- Westchester Library Association
- Westchester Putnam Rockland Counseling Association (WPRCA)
- White Plains Chamber of Commerce

Admissions

Page 10, paragraph 2
The college no longer admits students on the ability to benefit basis.
Student Financial Services

Pages 13-33

Tuition and Fees

A $40 non-refundable application fee must accompany the application for admission; it is not deductible from tuition and fees nor can it be paid by federal or state funding.

Tuition and all applicable fees are payable in full by the first day of class.

Day College:

Tuition per credit: (includes institutional credit units)....$710.00
Computer and General Services Fee:.... $100.00 per course
Books:.................................................. $450.00 per semester
Graduation Fee: ...........................................$100.00

Other Fee charges, if applicable, may include the following:
Medical Class Fee* .................................. $100.00 per course
1 set of Scrubs (non-refundable)**..................$24.00
1 Lab Coat/Blood Pressure Kit (non-refundable)**..$82.00
1 CPR Mask (non-refundable)**.................$18.00
PC Kit (non-refundable)***..............................$650.00
Transcript Fee (non-refundable):..........................$10.00
Nonsufficient Funds Fee (non-refundable): .................$30.00

Evening/Saturday College:

Tuition per credit: (includes institutional credit units)....$710.00
Computer and General Services Fee:.... $100.00 per course
Books:.................................................. purchased separately
Graduation Fee: ...........................................$100.00

Other Fee charges, if applicable, may include the following:
Medical Class Fee* .................................. $100.00 per course
1 set of Scrubs (non-refundable)**..................$24.00
1 Lab Coat/Blood Pressure Kit (non-refundable)**..$82.00
1 CPR Mask (non-refundable)**.................$18.00
PC Kit (non-refundable)***..............................$650.00
Transcript Fee (non-refundable):..........................$10.00
Nonsufficient Funds Fee (non-refundable): .................$30.00

*Medical Class Fee will apply to the following courses:
MSC101; MSC103; MSC105; MSC109; MSC201; MSC203; MSC205
**Scrubs Fee will apply to the following class: MSC101
***Lab Coat/Blood Pressure Kit Fee will apply to the following class: MSC103
****CPR Mask Fee will apply to the following class: MSC301
*****PC Kit Fee will apply to the following class: NET111

A $200 tuition deposit must be paid within two weeks of receipt of the Letter of Acceptance. This deposit is applied in full toward tuition and is refunded only when The College receives written notification of cancellation from the student at least 60 days prior to the start of the semester or term for which the student has been accepted. Textbooks are paid at the start of each semester for the Day College. The materials become the property of the student and no refund is made for these items. Evening/Saturday students purchase textbooks separately. The computer and general services fee covers student services, student activities, class scheduling, orientation programs, computer usage, registration, tutoring, accident insurance and locker usage. A graduation fee of $100 is charged to all students in their final semester and/or term. Students who are not in good standing regarding tuition, fees and book payments may be suspended or dismissed from the college. Reinstatement to the College may occur only after financial obligations are met. Students are subject to subsequent increases in tuition, books and fees.

The College reserves the right to withhold transcripts if a student has defaulted on a loan or is not in good financial standing with The College. The College of Westchester reserves the right to make any changes in the schedule of class hours or in the course of study that it deems appropriate. The College reserves the right, at its discretion, to change the schedule of tuition and other fees or charges.

For more student consumer information, contact Student Financial Services at (914) 831-0473 for an appointment.

Payment Methods

Credit Card: Payment may be made by using MasterCard, Visa, Discover or American Express.

Check, Money Order or Certified Check: Students may also pay by check, money order or certified check. Please note that any refunds due to student will not be issued until student’s check has cleared the bank. Students should allow 30 days after bank clearance for receipt of disbursement check.

Checks returned to The College unpaid by the account of the payee will result in an automatic $30 handling fee. The student is expected to present payment in full for the amount of the check plus the $30 fee. Payment must be made at the Student Accounting Office by cash, credit card or money order.
Withdrawal Policies
In the event a student finds it necessary to withdraw during his/her attendance at The College, a tuition refund will be calculated based upon the semester or term institutional charges. Institutional charges consist of tuition and fees.

Refund Policy for Day College:

<table>
<thead>
<tr>
<th>Withdrawal Period</th>
<th>Percent Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>New student withdraws during add/drop period</td>
<td>100%</td>
</tr>
<tr>
<td>Continuing student withdraws on or before the first day of the semester</td>
<td>100%</td>
</tr>
<tr>
<td>Continuing student withdraws 1st week of the semester excluding 1st day</td>
<td>80%</td>
</tr>
<tr>
<td>Student withdraws 2nd week of the semester</td>
<td>75%</td>
</tr>
<tr>
<td>Student withdraws 3rd week of the semester</td>
<td>50%</td>
</tr>
<tr>
<td>Student withdraws 4th week of the semester</td>
<td>25%</td>
</tr>
<tr>
<td>Student withdraws after the 4th week of the semester</td>
<td>0%</td>
</tr>
</tbody>
</table>

Refund Policy for Evening College
(18 class sessions or 9 weeks*):

<table>
<thead>
<tr>
<th>Withdrawal Period</th>
<th>Percent Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>New student withdraws during add/drop period</td>
<td>100%</td>
</tr>
<tr>
<td>Continuing student withdraws on or before the first day of the term</td>
<td>100%</td>
</tr>
<tr>
<td>Continuing student withdraws after attending 2nd evening of classes or 2nd week of the term*</td>
<td>75%</td>
</tr>
<tr>
<td>Student withdraws after attending 3rd evening of classes or 3rd week of the term*</td>
<td>50%</td>
</tr>
<tr>
<td>Student withdraws after attending 4th evening of classes or 4th week of the term*</td>
<td>25%</td>
</tr>
<tr>
<td>Student withdraws after the 5th evening of classes or 3rd week of the term*</td>
<td>0%</td>
</tr>
</tbody>
</table>

Refund Policy for Saturday College
(9 class sessions or 9 weeks*):

<table>
<thead>
<tr>
<th>Withdrawal Period</th>
<th>Percent Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>New student withdraws during add/drop period</td>
<td>100%</td>
</tr>
<tr>
<td>Continuing student withdraws on or before the first day of the term</td>
<td>100%</td>
</tr>
<tr>
<td>Continuing student withdraws after attending 2nd Saturday of classes or 2nd week of the term*</td>
<td>70%</td>
</tr>
<tr>
<td>Student withdraws after attending 3rd Saturday of classes or 3rd week of the term*</td>
<td>30%</td>
</tr>
<tr>
<td>Student withdraws after attending 4th Saturday of classes or 4th week of the term*</td>
<td>0%</td>
</tr>
</tbody>
</table>

The College strongly recommends an in-person appointment in the event of withdrawing from the college. This will allow for a thorough review of the withdrawal process including potential financial liability and/or potential loss of financial assistance with respect to satisfactory academic progress. Students are urged to contact the Student Financial Services Office to determine the financial aid consequences of withdrawing from the College.

Federal Title IV Refund Policy for Financial Assistance Programs:
The Federal Department of Education regulates the administration of all federal grants and loans. For those students who receive Federal Title IV aid and withdraw during a semester or term, the college is required to apply Return to Title IV calculation (R2T4). When a student withdraws from school during a term or semester before completing it, the Higher Education Act requires the institution to determine whether Federal Title IV funds must be returned by or on behalf of the student. The amount of Federal Title IV funds that were earned by the student is directly proportional to the length of time he or she remained enrolled within the payment period, as indicated by the student’s withdrawal date. Federal regulations specify that for institutions that take attendance, the withdrawal date is determined from the institution’s attendance records, whether the student withdrew officially or unofficially; this includes administrative withdrawals for non-attendance. Academic attendance and attendance at an academically-related activity includes, but is not limited to:

- Physically attending a class where there is an opportunity for direct interaction between the instructor and students
- Submitting an academic assignment
- Taking an exam, an interactive tutorial, or computer-assisted instruction;
- Participating in campus or online activities indicated in the course syllabus or assigned by the instructor, such as small group assignments, online discussion forums, or other collaborative activities

*Hybrid or Online Course
A pro rata schedule is used to determine the amount of federal student aid funds the student will have earned at the time of withdrawal. The amount of Federal Title IV aid that a student must repay is determined via the Federal Formula for Return of Title IV funds as specified in Section 484B of the Higher Education Act. The Return to Title IV calculation is based on the number of days in the semester or term divided into the number of days attended which equals percentage completed. If the calculated percentage completed exceeds 60%, then the student has earned all Federal Title IV aid for the enrollment period. The Federal Refund Policy (R2T4) is very encompassing. For additional information on Federal Title IV Refunds (R2T4) federal policies and procedures you may reference Federal Student Aid Handbook, Volume 5, or you may access a copy in the Student Financial Services Office at The College of Westchester.

In the event a student finds it necessary to withdraw or is dismissed from The College, the order in which funds are returned will be as follows:

1. Unsubsidized William D. Ford Federal Direct Loan
2. Subsidized William D. Ford Federal Direct Loan
3. PLUS William D. Ford Federal Direct Loan
4. Federal Pell Grant
5. Federal Academic Competitiveness Grant
6. Federal Supplemental Educational Opportunity Grant
7. Other Federal Title IV Programs
8. Other Federal, State, Private or Institutional financial assistance
9. Student

Please note that Federal Work Study (FWS) must be earned and is not included in the R2T4 calculation. Funds earned prior to withdrawal may be kept by the student or retained with student authorization, by the school for a balance owed. Students may not continue working in the FWS program after their withdrawal date.

Should a student with a subsidized or unsubsidized Federal Direct Loan separate from The College and an overpayment exists, The College will repay those funds to the Federal Department of Education on behalf of the student’s account. Also, if a student withdraws before the end of the term or semester he/she will forfeit any CW grant or scholarship. Administrative credit or institutional grants/scholarships posted to a student’s account cannot be converted to cash. Refunds or repayments cannot be made against these credits. Any institutional funds awarded cannot exceed the cost of tuition, fees and books, and if such credit balance exists as the result of institutional funds, the excess will be refunded to The College. For further explanation of this policy, please contact the Director of Student Financial Services.
# 2011-2012 Average Student Cost of Attendance Budget

The Cost of Attendance is an estimate of expenses to attend school for one academic year.

## Day College Student Expense Budget A
(27 credits/2 semesters)

One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$19,170</td>
</tr>
<tr>
<td>Books</td>
<td>$950</td>
</tr>
<tr>
<td>General Student Services Fees</td>
<td>$900</td>
</tr>
<tr>
<td>Housing</td>
<td>$1,315</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,782</td>
</tr>
<tr>
<td>Miscellaneous and Personal</td>
<td>$6,498</td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED COST</strong></td>
<td><strong>$31,615</strong></td>
</tr>
</tbody>
</table>

## Day College Student Expense Budget B
(27 credits/2 semesters)

One Academic Year, for all other students, other budgets may apply:

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$19,170</td>
</tr>
<tr>
<td>Books</td>
<td>$950</td>
</tr>
<tr>
<td>General Student Services Fees</td>
<td>$900</td>
</tr>
<tr>
<td>Housing</td>
<td>$1,315</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,782</td>
</tr>
<tr>
<td>Miscellaneous and Personal</td>
<td>$6,498</td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED COST</strong></td>
<td><strong>$42,727</strong></td>
</tr>
</tbody>
</table>

## Evening/Saturday College Student Expense Budget A
(24 credits/4 terms)

One Academic Year for a dependent student, without dependents living with parents, other budgets may apply:

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$17,040</td>
</tr>
<tr>
<td>Books</td>
<td>$866</td>
</tr>
<tr>
<td>General Student Services Fees</td>
<td>$800</td>
</tr>
<tr>
<td>Housing</td>
<td>$1,315</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,782</td>
</tr>
<tr>
<td>Miscellaneous and Personal</td>
<td>$6,498</td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED COST</strong></td>
<td><strong>$29,301</strong></td>
</tr>
</tbody>
</table>

## Evening/Saturday College Student Expense Budget B
(24 credits/4 terms)

One Academic Year, for all other students, other budgets may apply:

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$17,040</td>
</tr>
<tr>
<td>Books</td>
<td>$866</td>
</tr>
<tr>
<td>General Student Services Fees</td>
<td>$800</td>
</tr>
<tr>
<td>Housing</td>
<td>$1,427</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,782</td>
</tr>
<tr>
<td>Miscellaneous and Personal</td>
<td>$6,498</td>
</tr>
<tr>
<td><strong>TOTAL ESTIMATED COST</strong></td>
<td><strong>$40,413</strong></td>
</tr>
</tbody>
</table>

**Note:** Loan Fees and Other Expenses are built into the Cost of Attendance on an individual basis.

The following additional fees may apply for all Cost of Attendance:

- **$650** PC Kit Fee for students taking PC Technology (A+) course NET111.
- **$100** Medical Class Fee for any course held in Medical Classroom.
- **$82** Blood Pressure Kit/Lab Coat Fee for course MSC103.
- **$24** Medical Scrubs Fee for students taking Medical Terminology course MED103.
- **$18** CPR Mask Fee for course MSC301.

**Part-Time Budgets**

Budgets for students enrolled less than full time are reduced proportionally based upon enrollment status.
Financing Your Education

Available Financial Assistance Programs

All students who are seeking the outstanding career education offered at The College of Westchester are encouraged to apply for financial assistance. Students may meet with a Financial Assistance Counselor who will conduct a confidential analysis detailing the funds available to finance their education. In addition to federal and state funded programs, The College offers a variety of institutional scholarships, grants and payment plans each year.

<table>
<thead>
<tr>
<th>Award Program</th>
<th>Source of Funding</th>
<th>Range of Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>Federal Government</td>
<td>$555 - $5550 per award year</td>
</tr>
<tr>
<td>Federal Supplemental Educational</td>
<td>Federal Government</td>
<td>varies</td>
</tr>
<tr>
<td>Opportunity Grant (FSEOG)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Work Study (FWS)</td>
<td>Federal Government</td>
<td>varies</td>
</tr>
<tr>
<td>Tuition Assistance Program (TAP)</td>
<td>New York State</td>
<td>$500 - $5000 per award year</td>
</tr>
<tr>
<td>Aid for Part Time Study (APTS)</td>
<td>New York State</td>
<td>varies/dependent upon State funding</td>
</tr>
<tr>
<td>Federal Direct Subsidized Student Loan</td>
<td>Federal Government</td>
<td>$3,500 1st academic year</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$4,500 2nd academic year</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$5,500 3rd &amp; 4th academic year</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Student Loan</td>
<td>Federal Government</td>
<td>$2,000 - $6,000 1st &amp; 2nd academic year</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$2,000 - $7,000 3rd &amp; 4th academic year</td>
</tr>
<tr>
<td>Federal Direct PLUS Loan for</td>
<td>Federal Government</td>
<td>Cost of attendance less other financial aid</td>
</tr>
<tr>
<td>Dependent Undergraduate Students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Achievement Award</td>
<td>The College of Westchester</td>
<td>up to $4,000 (varies based on credits)</td>
</tr>
<tr>
<td>Institutional Grant</td>
<td>The College of Westchester</td>
<td>up to $3,000 (varies based on credits)</td>
</tr>
<tr>
<td>Joseph and Julia Sutkowski Memorial Scholarship</td>
<td>The College of Westchester</td>
<td>up to $5,000 (varies based on credits)</td>
</tr>
<tr>
<td>Matching Scholarship</td>
<td>The College of Westchester</td>
<td>up to $2,000 in second academic year</td>
</tr>
<tr>
<td>President's Scholarship</td>
<td>The College of Westchester</td>
<td>up to $18,000 per Associate's Degree program</td>
</tr>
<tr>
<td>Bachelor’s Achievement Scholarship</td>
<td>The College of Westchester</td>
<td>up to $15,000 for junior and senior years</td>
</tr>
<tr>
<td>CW School of Business Scholarship</td>
<td>The College of Westchester</td>
<td>up to $33,000 per Bachelor’s Degree program</td>
</tr>
<tr>
<td>Other College of Westchester Grants/Scholarships</td>
<td>The College of Westchester</td>
<td>varies depending on eligibility</td>
</tr>
<tr>
<td>TFC Payment Plans</td>
<td>TFC Credit Corporation</td>
<td>up to the cost of attendance</td>
</tr>
<tr>
<td>Alternative Funding</td>
<td>Various Lenders</td>
<td>up to the cost of attendance</td>
</tr>
</tbody>
</table>

Students are strongly encouraged to apply for all federal and state financial assistance for all academic years in attendance. The above funding is not available for all students. It is contingent upon the students’ financial need as well as academic standing. In this section, you will find full descriptions on the above programs.
Federal Title IV Financial Aid Programs

Federal Pell Grant Program
The Federal Pell Grant Program is a need-based grant to undergraduate students. Financial need is determined by the U.S. Department of Education, using a federal formula, to evaluate the financial information reported on the Free Application for Federal Student Aid (FAFSA) and to determine the Expected Family Contribution (EFC). Students may apply for a Federal Pell Grant by filing a Free Application for Federal Student Aid (FAFSA). The application may be completed online at www.fafsa.ed.gov. An Institutional Student Information Record (ISIR) will be electronically transmitted to the Financial Assistance Office. Federal Pell Grant funds cannot be disbursed unless a valid ISIR is in the possession of The College. The amount of the applicant’s award is calculated by the Financial Assistance Office, and upon enrollment, funds are credited to the student’s account following the appropriate processing. Students who have received a Bachelor’s degree are not eligible for a Federal Pell Grant. In addition, the student must be matriculated in an approved program as an undergraduate and must show financial need to continue to be a recipient. The student must maintain satisfactory academic progress for continued awards. The Higher Education Opportunity Act disqualifies from receiving Federal Pell grants students who are subject to an involuntary civil commitment following incarceration for a sexual offense (as determined under the FBI’s Uniform Crime Reporting Program).

Federal Supplemental Educational Opportunity Grant Program (FSEOG)
The Federal Supplemental Educational Opportunity Grant (FSEOG) is a campus-based program funded by the federal government to assist college students who have high financial need. Students interested in applying for this program must complete and submit the Free Application for Federal Student Aid (FAFSA). FSEOG awards are awarded to Federal Pell recipients. Award amounts may vary based on student enrollment status and availability of funds. In addition, the student must be matriculated in an approved program as an undergraduate and must show financial need to continue to be a recipient. The student must maintain satisfactory academic progress for continued awards.

Federal Work Study Program (FWS)
The Federal Work-Study Program (FWS) is a campus-based program funded by the federal government to assist college students who have financial need. FWS provides part-time jobs for undergraduate students with financial need, allowing them to earn money to help pay educational expenses. Students are paid by the hour. Wages for the program must equal at least the current federal minimum wage but may be higher, depending on the type of work performed and the skills required. Wages are paid directly to the student for the hours actually worked, in the form of a paycheck on at least a monthly basis. Federal work study jobs can be both on campus and off campus. Students interested in applying for this program must complete and submit the Free Application for Federal Student Aid (FAFSA). FWS funds cannot be earned unless the Financial Assistance Office is in receipt of a valid student Institutional Student Information Report (ISIR).

The FWS program is a federal grant program whereby the applicant must be matriculated in an approved program as an undergraduate student and must show financial need. The student must maintain satisfactory academic progress for continued eligibility.

Payment of Federal Work Study (FWS) Funds
Once the student earns the funds by working, he/she will be paid at least once a month as long as the timesheets are submitted by the established deadlines.

Federal William D. Ford Direct Loan Program (DL)
Student loans, unlike grants, are borrowed money that must be repaid, with interest. Loans are legal obligations. You must be enrolled at least half-time to be eligible for a Federal Direct Student Loan. There are two types of Federal Direct Student Loans: Subsidized and Unsubsidized. Eligibility for Subsidized loans is need-based. The federal government pays (subsidizes) the interest during in-school, grace and deferment periods. For Unsubsidized loans, the interest accrues during in-school, grace and deferment periods but may be paid by the student while in school or capitalized. Students interested in applying for this program must complete and submit the Free Application for Federal
Student Aid (FAFSA). To be eligible for a Federal Direct Loan, the student must: (1) be a United States citizen or permanent resident alien; (2) be enrolled in or admitted as a matriculated student in an approved program at The College; (3) show financial need, (4) not be in default on a prior student loan or owe a refund on any Federal Title IV Grant, and (5) complete all verification requirements. In addition, students must complete a Master Promissory Note (MPN) and an Entrance Interview, which a student may complete online at http://studentloans.gov, to ensure that all borrower rights and responsibilities are understood. Loans cannot be credited to a student’s account until Entrance Counseling is complete. Student Loan funds are disbursed in two payments, one-half for each semester in the academic year (day students) or four payments, one-fourth for each term in the academic year (Evening/Saturday students).

**First Time Student Loan Borrowers**
Federal Loan Disbursements of student loan funds will not be disbursed earlier than 30 days from the beginning of the semester or term. All subsequent disbursements after the initial 1st disbursement will follow the regular disbursement schedule.

**Federal Direct Subsidized Loan**
The federal government pays the interest on behalf of the student borrower while the student is matriculated and enrolled at least half-time in college, during the six month grace period, and during times of authorized deferment and forbearance. Repayment of the loan begins six months after the student graduates or the student’s enrollment status changes to less than half-time.

**Federal Direct Unsubsidized Loan**
Unlike the subsidized loan program, interest on unsubsidized loans begins and is paid by the borrower, not the federal government, when the loan is disbursed. Students have the option of paying these interest charges while attending school. If they choose not to pay the interest, it will accrue and be capitalized. Repayment of the loan begins six months after the student graduates or the student’s enrollment status changes to less than half-time.

### Annual Federal Direct Loan Limits

#### All Dependent Undergraduates

<table>
<thead>
<tr>
<th></th>
<th>Maximum Subsidized Eligibility</th>
<th>Unsubsidized Eligibility</th>
<th>Total Stafford Eligibility</th>
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</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
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<td>$5,500</td>
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<tr>
<td>Sophomore</td>
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</tr>
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<td>$7,500</td>
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#### All Independent Students

<table>
<thead>
<tr>
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<th>Unsubsidized Eligibility</th>
<th>Total Stafford Eligibility</th>
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<td>Sophomore</td>
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<tr>
<td>Senior</td>
<td>$5,500</td>
<td>$7,000</td>
<td>$12,500</td>
</tr>
</tbody>
</table>

### Lifetime Aggregate Federal Direct Loan Limits

#### Dependent Student
- Maximum Subsidized Loan Limit: $23,000
- Maximum Unsubsidized Loan Limit: $8,000

#### Independent Student
- Maximum Subsidized Loan Limit: $23,000
- Maximum Unsubsidized Loan Limit: $34,500

### The interest rates for subsidized Federal Direct Loans for undergraduate students are:
- For loans first disbursed July 1, 2006-June 30, 2008, the interest rate is fixed at 6.8%.
- For loans first disbursed July 1, 2008-June 30, 2009, the interest rate is fixed at 6%.
- For loans first disbursed July 1, 2009-June 30, 2010, the interest rate is fixed at 5.6%.
- For loans first disbursed July 1, 2010-June 30, 2011, the interest rate is fixed at 4.5%.
- For loans first disbursed July 1, 2011-June 30, 2012, the interest rate is fixed at 3.4%.
- For loans first disbursed on or after July 1, 2012, the interest rate is fixed at 6.8%.

### The interest rate for unsubsidized Federal Direct Loans for undergraduate students is fixed at 6.8%.
Federal Direct Subsidized and Unsubsidized Loan Origination Fees
Consistent with federal regulations, Federal Direct Student Loans have a fee of 1% less a rebate amount of .5%, for a net fee of .5% that is deducted from the amount borrowed.

Federal Direct Parent Loan Program (PLUS)
The Federal Direct Plus Loan provides a borrowing option for parents of dependent undergraduate students. Based on the borrower’s credit worthiness, a parent may borrow up to the student’s cost of attendance minus all other aid from this federally guaranteed loan program. If approved, parents are required to complete a Master Promissory Note (MPN). If a PLUS Loan denial is received, a student is eligible for an additional $4,000 in unsubsidized loan funds. PLUS loan repayment begins within 60 days of disbursement of funds. Parents can chose to defer payments on a PLUS loan until after 6 months after the date the student ceases to be enrolled at least half time. The interest that accrues on the loan while it’s in deferment can either be paid by the parent borrower monthly or quarterly, or can be capitalized quarterly. To request a deferment, call the Federal Direct Loan Servicing Center at 1.800.848.0979. Deferments will not be approved until after the first loan disbursement has been made.

Current Plus Loan Interest Rate: 7.9%
Interest rates, fees, and repayment terms are determined by federal statute and may vary year by year:

Federal Direct PLUS Loan Origination Fees
The origination fee is 4%, which is deducted from the amount borrowed, with a 1.5% rebate if the first 12 monthly payments are made on time.

Please note: CW would like to inform potential students, students, or parent(s) of a student regarding Federal Title IV, Higher Education Act (HEA) loans that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. NSLDS only tracks federal student loans; you will need to track any private education loans you may have using your own records.

Federal Direct Student Loan Borrowers Rights and Responsibilities

Entrance Loan Counseling
First time student loan borrowers are required by federal regulations to complete an Entrance Interview before proceeds of the Federal Direct Loan(s) can be credited to your student account. You may the Entrance Interview online at http://studentloans.gov/myDirectLoan/index.action. Here you will learn about the terms of the loan and your rights and responsibilities as a student loan borrower.

Exit Loan Counseling
Before you graduate, withdraw or drop below half-time status, regardless if you plan to transfer to another school, regulations require that you complete an Exit Interview for your Federal Direct Subsidized and Unsubsidized Loans. You may complete the Exit Interview online at https://www.dl.ed.gov/borrower/BorrowerLogin.jsp. Here you will be able to view your student loan history and learn about repayment and deferral options.

Federal Direct Student Loan Repayment
After a student graduates, leaves school, or drops below half-time enrollment, a student has six months before repayment of student loans must begin. This is called a grace period. The amount of the monthly payment is calculated based upon the total amount that has been borrowed as well as the repayment plan selected. Your repayment period varies from 10 to 25 years, depending on which repayment plan you choose. If you don't choose a repayment plan when you first begin repayment, you'll be placed under the Standard Repayment Plan. You can change plans to suit your financial circumstances. For Federal Direct Loans, you will make repayment to the Federal Direct Loan Servicing Center. Federal Direct Loan Borrowers can view and pay their student loan bills online using your PIN at www.studentloans.gov. For more information, visit www.studentaid.ed.gov/repaying.
Postponing Loan Payment
Deferments and Forbearance
Under certain circumstances, students can receive a deferment or forbearance on their loans. During a deferment, no payments are required. If a student has a subsidized loan, the federal government will pay the interest that accrues during the deferment. If a loan is unsubsidized, a student will be responsible for the interest on the loan during the deferment. During forbearance, payments are postponed or reduced. A student cannot receive a deferment or forbearance if a loan is in default. A student may be considered for a deferment in the following circumstances:
- At least half-time study at a postsecondary school
- Study in an approved graduate fellowship supported program or in an approved rehabilitation training program for the disabled
- Unable to find full-time employment
- Economic hardship
- Service in the U.S. Armed Forces
- Service as a Peace Corps or Vista volunteer
- Temporary disability
- Parental leave for mothers with school age children returning to work
- Bankruptcy
A student must contact Federal Direct Lending to obtain a deferment or forbearance on his/her student loan. In addition, deferments are not automatic and students will have to provide documentation to support such a request. Deferments and forbearances have minimum and maximum time limits.

Consolidation
Consolidation is designed to help student borrowers consolidate all their federal student loan debt into one loan. A student will make only one payment per month and this one time service is available from participating lenders. Please contact the lender for additional information.

Default
Former students or students who have graduated and are in default on their student loans and are attempting to avoid repayment of any sponsored loan, may be subject to withholding of tax refunds, garnishing of pay, or seizure of personal property by the Internal Revenue Service and possible civil prosecution. In addition, college transcripts will be withheld and other college services denied. Through continued counseling an attempt is made to assist former students and graduates to avoid default; however, primary responsibility remains with the student-borrower.

Requirements of Federal Title IV Financial Aid Recipients as defined by the United States Department of Education (USDOE)
Except for some loan programs, students must have financial need. In addition, other requirements apply:
- Have a high school diploma or a General Educational Development (GED) certificate.
- Complete a high school education in a home-school setting approved under state law.
- Enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Meeting satisfactory academic progress (SAP) standards set by the college the student is or will be attending.
- Must be a United States citizen or eligible noncitizen.
- Must have a valid social security number (SSN) unless the student is from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau.
- The student must sign a statement that certifies use of federal student aid for educational purposes only. The student must also certify that he/she is not in default on a federal student loan and does not owe a refund on a federal student grant (which could happen if a student withdraws from college, for example).
If the student is a male aged 18 through 25, the student must comply with Selective Service registration. If the student has not registered he can, at the same time he completes the FAFSA, by giving the Selective Service System permission to register him by means of the FAFSA. The student can also register online at www.sss.gov or call 1.847.688.6888. TTY users can call 1.847.688.2567.

If a student has been convicted for the possession or sale of illegal drugs for an offense that occurred while receiving federal student aid, the student will be ineligible for a period of time based on the type and number of convictions. For further assistance with this topic, please call 1-800-4-FED-AID (1-800-433-3243).

Verification with certain federal agencies; Social Security Administration for verification of SSN and U.S. citizenship status and Department of Homeland Security to verify Alien Registration Numbers. If the information does not match, the discrepancy must be resolved before a student can receive federal student aid.

Verification against the National Student Loan Data System (NSLDS) to verify that a student has not defaulted on a federal student loan, haven’t received an overpayment on a federal grant or a Federal Perkins Loan and haven’t borrowed more than the total federal loan limit allowed.

Information against Veteran’s Affairs is also checked if the student answered that he/she is a veteran.

Selective Service is also checked to verify that if the student is a male between the ages of 18 through 25, that the student has registered with Selective Service in order to be eligible for federal student aid.

Alternative Lending (Loans)
These loans are designed to provide an opportunity for students who experience a shortfall between the cost of school attendance and available financial aid. Additional alternative loans should be viewed as a last resort for students who do not have any other options for the financial assistance needed to continue their pursuit of their academic goals. These loans are based upon your credit-worthiness, or the credit-worthiness of a co-signer.

The College of Westchester Student Loan Code of Conduct
CW participates in the Federal Direct Lending Program, however we also offer Alternative Loans through banks and lending institutions for those students and parents who may have additional need for a loan outside of the Federal Direct Loan Program. The following Code of Conduct applies to all CW officers, employees, and agents who have responsibilities with respect to education loans.

In keeping with the Higher Education Opportunity Act (HEOA) of 2008 we abide by the following Student Loan Code of Conduct:

1. Revenue Sharing
The College of Westchester and its employees will not enter into any type of revenue-sharing arrangement with any lender, guarantor or servicer. The term “revenue-sharing arrangement” means an arrangement between an institution and a lender which – (i) a lender provides or issues a loan that is made, insured, or guaranteed to students under the Higher Education Act attending the institution or to the families of such students; and (ii) the institution recommends the lender or the loan products of the lender and in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the institution, an officer or employee of the institution. The College of Westchester does not provide students a preferred lender list from which to select a lender for a private student loan. All loans are processed without regard to lender or mode of transmission (i.e., electronic or paper). The College of Westchester will neither recommend a private loan lender nor accept material benefits including revenue or profit sharing to the institution, an officer, or an employee of the institution or an agent.

2. Gifts
Employees of the Office of Student Financial Services are prohibited from soliciting or accepting any gift from a lender, guarantor, or servicer of education loans.
a. Gifts include any gratuity, favor, discount, entertainment, hospitality, loan or other item. This includes a gift of services, transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has incurred.
b. Gifts to family members of The College of Westchester employee are considered to be a gift to the employee if the gift is given with the knowledge and consent of the employee and there is reason to believe the gift was given because of the official position of that employee.

3. Contracting Arrangements
Employees of the Office of Student Financial Assistance shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including opportunity to purchase stock) as compensation for any consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

4. Preferred Lender Status
The College of Westchester participates in the William D. Ford Federal Direct Loan Program which provides student and parent loans through the U.S. Department of Education. Lenders in the private student loan industry will not be given a preferred status. The College of Westchester will not produce a preferred lender list that gives any lender an advantage in securing business from CW students.

5. Private Loan Certification
The College of Westchester will not assign a borrower's private student loan to a particular lender; all decisions will be made by the borrower in his/her independent review of borrower benefits and lender services. The College of Westchester will not refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

6. Opportunity Pool Loan
The College of Westchester will not request or accept from any lender any offer of funds to be used for private education loans (defined in section 140 of the Truth in Lending Act) including funds for an opportunity pool loan in exchange for The College of Westchester providing concessions or promises regarding providing the lender with a specified number of loans made, insured or guaranteed; a specified loan volume of such loans; or a preferred lender arrangement for such loans.

7. Staffing Assistance
The College of Westchester will not request or accept from any lender, guarantor, or servicer of student loans any assistance with call center staffing or financial aid office staffing.

8. Advisory Board Compensation
Employees of the Office of Student Financial Assistance who serve on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, are prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.

Standards of Academic Progress for Federal Title IV Eligibility – Effective 07/01/2011
Federal law and regulation require institutions of higher education to establish, publish and enforce minimum academic standards for the continued receipt of Federal Title IV Financial Aid. Satisfactory Academic Progress is measured by a qualitative standard, whereby students must maintain a minimum Grade Point Average (GPA), and a pace standard, whereby students must earn a percentage of credits attempted. Failure to maintain academic performance in compliance with these standards will result in academic action, including warning, probation and/or suspension/dismissal from the college. Students receiving federal aid must complete their degrees/certificates within 150% of the normal time for completion. For example, a student may not attempt more than 180 credits to earn the 120 credits needed for the Bachelor’s Degree, nor attempt no more than 99 credits to earn the 66 credits for the Associate’s Degree. Please see the chart below for Standards of Academic Progress to maintain Federal Title IV Eligibility:
Day College

<table>
<thead>
<tr>
<th>Credits Attempted</th>
<th>Minimum cumulative GPA required</th>
<th>Minimum Pace (quantitative component)</th>
<th>Credits Attempted</th>
<th>Minimum cumulative GPA required</th>
<th>Minimum Pace (quantitative component)</th>
<th>Credits Attempted</th>
<th>Minimum cumulative GPA required</th>
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Evening/Saturday College

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Impact of Grades on SAP Eligibility for Federal Title IV Aid
A, A-, B+, B, B-; C+, C, C-; D, IC, P, PASS and S grades are considered as attempted and earned credit hours. Grades F, UF, FR, and FAIL, are considered as attempted, but not earned and will negatively count toward the student’s grade point average. A grade of WD does not impact the GPA; however, it does negatively impact completion. A grade of U does not impact the GPA; however, it does negatively impact completion. Incomplete courses (grade of I or INC) are considered as attempted until a final grade is posted. A grade of I and INC is calculated as an equivalent to an F grade until a final grade is posted. Students are required to request a re-evaluation of SAP after successful completion of an incomplete course. Developmental courses in Basics of Math and Basics of Communications counted as part of the SAP requirement in terms of attempted and earned for Federal Title IV purposes.

Grades and Impact on SAP Chart

<table>
<thead>
<tr>
<th>Grade</th>
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<th>Impact on Pace (Completion Rate)</th>
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<tr>
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<tr>
<td>*TR</td>
<td>No impact on GPA</td>
<td>See asterisk below</td>
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</tbody>
</table>

*All transfer credits will count as credits attempted and credits earned, but will not count in the GPA calculation.

Evaluation of Academic Progress for Federal Title IV recipients
Students will be evaluated at the end of each payment period; for Day College, at the end of each 15 week semester, for Evening/Saturday College, at the end of each 9 week term.

Satisfactory Academic Progress Federal Title IV Eligibility/Financial Aid Warning
A student who fails to achieve the academic standards outlined previously will be placed on Financial Aid Warning. Students on financial aid warning will continue to receive Federal Title IV assistance for one payment period, no appeal or other action is required. Students must achieve the minimum standards by the end of the financial aid warning period (one semester or term) in order not to jeopardize future Federal Title IV funding.

Satisfactory Academic Progress Federal Title IV Eligibility/Financial Aid Probation
A student who subsequently does not achieve the minimum academic standards after the Financial Aid Warning period will be placed on Financial Aid Probation. Financial Aid Probation requires an approved written appeal from the student to the Director of Student Financial Services. An approved appeal must indicate the special circumstance, i.e., death of a relative, student injury or illness, other special circumstance that has caused why the student failed to meet SAP, and what has changed that will allow the student to demonstrate SAP progress at the end of the next evaluation period. The student may continue to receive Federal Title IV assistance for one payment period. Only one SAP appeal per student is permitted.

Loss of Federal Title IV Eligibility
Students who are dismissed or suspended from The College of Westchester for any reason are ineligible from receiving financial aid. Students who do not meet the Satisfactory Academic Progress (SAP) Standards for Financial Aid eligibility as of the end of the SAP Warning period will be ineligible for financial aid until they are again in full compliance with the SAP policy for Federal Title IV Aid.

Appeal/Reinstatement of Federal Title IV Eligibility/Financial Aid
Students have the right to appeal a loss of financial aid eligibility when they have mitigating circumstances beyond their control that resulted in deficiencies that
could not be made up while on SAP Probation. Such circumstances include the student’s injury or illness, death of a relative, or other special circumstances. In cases where the student and/or student’s family lives in an area that has been officially declared a National Disaster Area, an appeal may be filed. Proof of such special circumstances will be required. Appeals for reinstatement of financial aid are the responsibility of the student and must be in writing and submitted to the Director of Student Financial Services at The College of Westchester no later than the end of the add/drop period. The appeal must specifically reflect the unique circumstances that pertained to the student; state why the student failed to make SAP and what has changed that will allow the student to make SAP at the next evaluation. In addition, the appeal must also include supporting documentation. Appeals are granted only once. All appeals must be approved before financial aid can be reinstated. If an appeal is NOT approved, the student is ineligible to receive financial aid, but may pursue participating in The College of Westchester’s payment plan through the Student Accounts Office. Students should be prepared with other resources to pay all educational expenses. If during this time the student is on a payment arrangement and regains SAP, financial aid may be reinstated upon final review by the Director of Student Financial Services. It is the student’s responsibility to request a review of SAP to regain financial aid eligibility.

Readmit/Restart Policy for Financial Aid
A student who has been successfully readmitted to the College and is a Federal Student Financial Aid Federal Title IV recipient must have a cumulative GPA of a 2.0 and be at the appropriate pace of completion toward the desired degree for financial aid consideration. If the student does not meet the minimum standards, the student will be placed on Financial Aid Warning. While on Financial Aid Warning, the student will continue to receive Federal Title IV assistance for one payment period; no appeal or other action is required. Students must achieve the minimum standards by the end of the Financial Aid Warning period (one semester or term) to maintain Federal Title IV funding.

A student who is not meeting minimum standards and has lost Federal Title IV Funding has the right to appeal. An approved appeal must indicate the special circumstance, i.e., death of a relative, student injury or illness, other special circumstance that has caused the student to fail to meet Satisfactory Academic Progress (SAP), and what has changed that will allow the student to demonstrate SAP progress at the end of the next evaluation period. Supporting documentation is required. The appeal should be sent to the Director of Student Financial Services. If the appeal is approved, the student will be notified in writing within 5 business days of receipt of the appeal and the student will be placed on Financial Aid Probation. The student may continue to receive Federal Title IV assistance for one payment period. Consequently, if the appeal is denied, the student will be notified in writing within 5 business days of receipt of the appeal. Only one SAP appeal per student is permitted. For further information, please contact the Director of Student Financial Services.

Students applying for readmission/restoring to The College of Westchester are eligible for financial aid if: (1) they meet the SAP standards in effect at the time of readmission/restoring; or (2) their appeal is approved based on mitigating circumstances.

New York State Tuition Assistance Program (TAP)

Application Procedure
Student must be a U.S. citizen or eligible non-citizen; student must have established legal residence in New York State 12 months prior to the beginning of the semester; student must be enrolled and matriculated in a program for at least 12 credits and must satisfy Academic Pursuit and Progress (see chart below in Satisfactory Academic Progress and Pursuit Responsibilities of TAP Recipients).

New York State TAP eligibility is a need based grant and is determined by student/spouse or student/parent information provided on the Free Application for Federal Student Aid (you must complete the FAFSA) and New York State tax information. Awards range from $500 to $5000 and are determined by New York State. The student will receive an award certificate from NYSHESC. CW must be listed on the certificate. Please use the following TAP codes for the appropriate division when applying for TAP:

7124  Day College Associate’s Program
7121  Evening/Saturday College Associate’s Program
6124  Day College Bachelor’s Program
6121  Evening/Saturday College Bachelor’s Program
Satisfactory Academic Progress & Pursuit Responsibilities of TAP Recipients

TAP payments will be suspended for any student who fails to maintain good academic standing.

Associate’s Degree and Certificate Programs/Semester Calendar (2006 Standards) –
applies to student’s first receiving aid in 2007-08 through and including 2009-10:

<table>
<thead>
<tr>
<th>Before being certified for this payment</th>
<th>First</th>
<th>Second</th>
<th>Third</th>
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<th>Fifth</th>
<th>Sixth</th>
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<tr>
<td>A student must accrue at least this many credits</td>
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Bachelor’s Degree/Semester Calendar (2006 Standards) -
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Associate’s Degree and Certificate Programs/Semester Calendar (New Standards) –
applies to student’s first receiving aid in 2010-11 and thereafter:

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Bachelor’s Degree/Semester Calendar (New Standards) –
applies to student’s first receiving aid in 2010-11 and thereafter:

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Accelerated TAP

Education Law permits an additional “accelerated” TAP payment in an award year, over and above regular annual award, in certain circumstances. To be eligible for and accelerated TAP payment, students must be enrolled full time and must also earn 24 semester hour credits in the prior two semesters at the same institution and applicable to the student’s program of study. Transfer credits cannot be used to meet this requirement. The student must meet the prior study requirement each time an accelerated award is sought.

TAP Payment Points

The New York State Higher Education Services Corporation (NYSHESC) maintains records of student TAP awards by assigning points for each payment. A full semester TAP award equals six (6) payment points. As provided in Education Law, an undergraduate student has a total of four years, or a total of 48 points of award eligibility. For TAP purposes only, Fall I/Fall II equal 1 semester and Spring I/Spring II equal 1 semester.
Foreign Credentials for establishing New York State TAP Eligibility

According to amended section 661(4) of Education Law, an applicant for a State award must have a certificate of graduation from a high school in the United States or recognized equivalent i.e., GED. High school credentials from foreign countries are not acceptable. Students who completed their secondary education in another country must successfully pass a federally approved ability-to-benefit test to be eligible.

TAP Waiver

In the context of State student financial assistance programs, there are two types of waivers:

1. **Good Academic Standing Waiver** – The Regulations of the Commissioner of Education permit a waiver of good academic standing requirements in certain circumstances. This waiver provision is for students who failed to make satisfactory academic progress or pursue the program of study, or both in the same term. Section 145-2.2 stipulates that the good academic standing requirements "may be waived once for an undergraduate student if an institution certifies, and maintains documentation, that such waiver is in the best interests of the student. A waiver is not automatic and must be approved by The College of Westchester’s criteria. Documentation from the student for the waiver will be required and must at a minimum support the mitigating circumstances that prohibited the student from making satisfactory academic progress and pursuit requirements.

2. **C Average Waiver** – Section 661 (4)(b) of the Education Law requires that students achieve a cumulative C average or the equivalent after receiving four semester TAP award payments. The Law also provides that the President of NY State Higher Education Services Corporation may waive the requirement that a student have a cumulative C average or its equivalent for undue hardship based on: (i) the death of a relative of the student; (ii) the personal injury or illness of a student; (iii) other extenuating circumstances. Unlike the Good Academic Standing Waiver, it is possible, should circumstances warrant it, for a student to receive more than one C Average Waiver. Documentation from the student for the waiver will be required and must at a minimum support the mitigating circumstances that prohibited the student from making satisfactory academic progress and pursuit requirements.

All TAP Waiver requests must be initiated by the student to the Director of Student Financial Services, where the approval or denial will be determined.

Aid for Part-time Study (APTS)

This program is for part-time undergraduate study at participating degree-granting institutions in New York State. For the purpose of this program, part-time study is defined as at least 6 but less than 12 semester hours. The financial aid office at the College selects recipients from among eligible students and determines the actual amount of the award based upon a student’s TAP eligibility and the amount of money available. The award cannot be more than the cost of tuition. Students must successfully complete the semester in order to continue to be eligible for the award. For more information please contact the student financial services office.

The College of Westchester Scholarships and Grants

Matching Scholarships
**(Freshman and Sophomore only)**

Students who have received recognition from an approved outside scholarship program are eligible to have their awards matched by The College of Westchester. Each matching scholarship may not exceed $2,000 per year.

Eligibility Requirements

A. Candidates must be full-time students attending Day College and must maintain a cumulative GPA of 3.0.
B. Students’ awards are limited to actual tuition charges at The College of Westchester after all other financial assistance has been awarded.
C. Students must complete applications for state and federal assistance programs.
D. If the approved outside scholarship is awarded each year, the matching scholarship will be credited to the student's account in the same year. If the approved outside scholarship is awarded in the first year only, the matching scholarship will be matched in the student's second year. This payment should be made directly to The College to ensure the matching award.

Joseph and Julia Sutkowski Memorial Scholarships (Freshman and Sophomore only)
Students who have graduated from high school with an 80% or better cumulative average or who have completed a minimum of at least 24 credits at a prior college with a 3.0 or better GPA evidenced by an official transcript will be awarded up to $5,000 will vary based on credit load. This scholarship is limited to the balance of the student's tuition account after credit for all other scholarships/assistance has been applied. There is no additional application process as awards are based on official transcripts. Student must maintain a cumulative grade point average of 3.0 or better at the end of each academic term in order to receive subsequent awards. This scholarship is disbursed per credit at the completion of each academic term of enrollment and is used toward tuition only and does not cover fees or textbooks.

Institutional Grants
The College makes available a number of institutional grants for new and continuing students. Grants are awarded based on financial need. Special consideration is given to students in critical need of assistance to continue studies. Up to $3,000 will vary based on credit load and is disbursed toward tuition only at the completion of each academic term.

For complete information on applying for this grant, please contact the office of Student Financial Assistance. Students must re-apply each year. Student must maintain a cumulative grade point average of 2.0 or better at the end of each academic term in order to receive subsequent awards.

President's Scholarships (Freshman and Sophomore only)
The College of Westchester will award scholarships ranging up to $18,000 for an Associate’s Degree program. Scholarships are awarded to high school seniors who are accepted to begin studies at The College of Westchester in the fall immediately following high school graduation. Scholarship awards are based on a competitive examination. High school academic average and financial need may also be considered. Students may not use this scholarship with any other College of Westchester scholarship. President’s Scholarships are distributed equally over each academic semester of enrollment and are used toward tuition only and do not cover fees or textbooks. Student must maintain a 3.0 or better cumulative grade point average at the end of each academic term in order to receive subsequent awards.

Achievement Award (Freshman and Sophomore only)
This grant is awarded at the discretion of the Achievement Award Committee which carefully considers a student's academic promise and their financial need. Award amounts range up to $4,000 will vary based on credit load and is disbursed towards tuition only at the completion of each academic term. Students must maintain a cumulative grade point average of 2.5 or better in order to receive subsequent awards.

Bachelor’s Achievement Scholarship (Junior and Senior only)
The College of Westchester will award scholarships ranging up to $15,000. Scholarship awards may be based on prior academic performance, future potential and financial need. Scholarships will be awarded on a per credit basis and will be credited toward tuition only at the completion of the semester and or term. Student must maintain a 2.5 or better cumulative grade point average at the end of each academic term in order to receive subsequent awards.
CW School of Business Scholarship  
**Freshman through Senior years**
The College of Westchester will award scholarships ranging up to $33,000 for a Bachelor’s Degree program. Scholarships are awarded to high school seniors who are accepted to begin studies at The College of Westchester in the fall immediately following high school graduation. Scholarship awards are based on a competitive examination. High school academic average and financial need may also be considered. Students may not use this scholarship with any other College of Westchester scholarship. CW School of Business Scholarships are distributed equally per credit each academic semester of enrollment and used toward tuition only not fees or textbooks. Students must maintain a 3.0 or better cumulative grade point average at the end of each academic term in order to receive subsequent awards.

The College of Westchester Charitable Foundation Scholarship  
Awarded annually to students who demonstrate academic promise. Applicants must submit an essay.

Additional College of Westchester Scholarship/Grant Information  
All College of Westchester scholarships and grants are applied toward tuition only and not toward books and fees. In the event a student receives any increase in TAP, Federal PELL, FSEOG, FWS or outside scholarship, institutional grants may be reduced. If students leave before completion of the academic term, they may lose their scholarship/grant/award.

Other Scholarship Programs  
Periodically the Student Financial Services Staff posts notices announcing corporate and community-based scholarship programs throughout the campus. Application information can be obtained at the Office of Student Financial Services. Students should contact the Director of Student Financial Services for further information.

Part-time and Cooperative Opportunities  
The College’s Career Services administers part-time and cooperative employment opportunities which help students earn money to meet college expenses. Students with advanced skills/knowledge are offered an opportunity to work afternoons at a variety of firms ranging from entrepreneurs to Fortune 500 companies. Advanced students’ class schedules are arranged to afford an opportunity to earn money and gain job-related experience relative to career preparation. Additionally, the student has an opportunity to develop important contacts for possible future employment. To determine how you may qualify, contact the Admissions Office if prospective student or Career Services Office if a continuing student.

Company Tuition Reimbursement  
Many students who attend college receive tuition reimbursement from their employers. Company plans vary, granting up to 100% tuition reimbursement. Contact your supervisor or the personnel department at your place of employment to determine if your company has such a plan. The Student Accounts Office will help you complete any required forms.

Veterans Benefits  

State Programs  
The following programs are registered by the New York State Education Department. Enrollment in other than registered programs may jeopardize a student’s eligibility for certain aid awards. Where any question of eligibility exists, a student or pending student should see a College Financial Assistance Counselor.

**COMPUTER NETWORK**

**ADMINISTRATION**..............................HEGIS CODE 5199
**DIGITAL MEDIA**..............................HEGIS CODE 5199
**BUSINESS ADMINISTRATION**
**MANAGEMENT/MARKETING**..............HEGIS CODE 5004
**BUSINESS OFFICE SYSTEMS**
**ADMINISTRATION**..............................HEGIS CODE 5005
**ACCOUNTING**...............................HEGIS CODE 5002
The Montgomery GI Bill – Active Duty – Chapter 30 (MGIB)
The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty.

You may be an eligible veteran if you have an Honorable Discharge, AND you have a High School Diploma or GED or in some cases 12 hours of college credit, AND you meet the requirements of one of the categories below:

Category I
- Entered active duty for the first time after June 30, 1985
- Had military pay reduced by $100 a month for first 12 months
- Continuously served for 3 years, OR 2 years if that is what you first enlisted for, OR 2 years if you entered the Selected Reserve within a year of leaving active duty and served 4 years (*2 by 4* Program)

Category II
- Entered active duty before January 1, 1977
- Served at least 1 day between 10/19/84 and 6/30/85, and stayed on active duty through 6/30/88, (or 6/30/87 if you entered the Selected Reserve within 1 year of leaving active duty and served 4 years)
- On 12/31/89, you had entitlement left from Vietnam-Era GI Bill

Category III
- Not eligible for MGIB under Category I or II
- On active duty on 9/30/90 AND separated involuntarily after 2/2/91,
- OR involuntarily separated on or after 11/30/93,
- OR voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program
- Before separation, you had military pay reduced by $1200

Category IV
- On active duty on 10/9/96 AND you had money remaining in a VEAP account on that date AND you elected MGIB by 10/9/97
- OR entered full-time National Guard duty under title 32, USC, between 7/1/85, and 11/28/89 AND you elected MGIB during the period 10/9/96, through 7/8/97
- Had military pay reduced by $100 a month for 12 months or made a $1200 lump-sum contribution

The monthly benefit paid to you is based on the type of training you take, length of your service, your category, and if Department of Defense (DOD) put extra money in your MGIB Fund (called “kickers”). You usually have 10 years to use your MGIB benefits, but the time limit can be less, in some cases, and longer under certain circumstances.

The current maximum monthly benefit is... $1,426.00
Three Quarters.............................................................. $1,069.50
Half Time......................................................................... $713.00

You may apply by filling out VA Form 22-1990, Application for Education Benefits or visiting the Veterans Certifying Official at the College located in the Student Financial Services Office.

The Post-911 GI Bill
The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.
- Tuition & fees directly to the school not to exceed $17,500 per academic year. A monthly housing allowance is provided based on rate of pursuit and the Basic Allowance for Housing for an E-5 with dependents at the location of the school.
• An annual books & supplies stipend of $1,000 paid proportionately based on enrollment
• A one-time rural benefit payment for eligible individuals
• This benefit is payable only for training at an Institution of Higher Learning (IHL). If you are enrolled exclusively in online training you will not receive the housing allowance. If you are on active duty you will not receive the housing allowance or books & supplies stipend. This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following your release from active duty.
• Some service members may be eligible to transfer their benefit to their dependents.
  Applications and more information can be obtained on the Veteran Affairs Website at www.va.gov.

The Montgomery GI BILL – Selected Reserve – Chapter 1606 (MGIB-SR)
The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. It is the first program that does not require a person to serve on active duty in the regular Armed Forces to qualify.
You may be considered an eligible reservist or National Guard member if:
• After June 30, 1985, you signed a six year obligation to serve in the Selected Reserve, AND
• You completed your Initial Active Duty Training (IADT), AND
• You received your High School Diploma or GED before you completed your IADT, AND
• You are in good standing in a drilling Selected Reserve Unit.
  If you stay in the Selected Reserves, benefits generally end 10 years from the date you become eligible for the program if you became eligible before October 1, 1992. Benefits generally end 14 years from the date you became eligible on or after October 1, 1992. Your period of eligibility may be extended, if you were unable to train because of a service-related disability. Typically, your eligibility ends when you leave the Selected Reserves.
The monthly benefit paid to you is based on the type of training. If you are attending school, your payment is based on your training time (i.e. full time, half time, etc).
The current full-time rate for college training is $337 per month.

New York State Veterans Tuition Awards (VTA) are awards for full-time study and part-time study for eligible veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocational training program in New York State.

Eligible Veterans
Eligible students are those who are New York State residents discharged under honorable conditions from the U.S. Armed forces and who are:
• Vietnam Veterans who served in Indochina between February 28, 1961 and May 7, 1975.
• Persian Gulf Veterans who served in the Persian Gulf on or after August 2, 1990.
• Afghanistan Veterans who served in Afghanistan during hostilities on or after September 11, 2001.
• Veterans of the armed forces of the United States who served in hostilities that occurred after February 28, 1961 as evidenced by receipt of an Armed Forces Expeditionary Medal, Navy Expeditionary Medal or a Marine Corps Expeditionary Medal.
  These students must also:
• Establish eligibility by applying to New York State Higher Education Services Corporation (NYSHESC) at www.hesc.com.
• Be New York State residents.
• Be US Citizens or eligible non-citizens.
• Be matriculated full or part-time at an undergraduate or graduate degree-granting institution in New York State or in an approved vocational training program in New York State.
• Have applied for the Tuition Assistance Program for full-time undergraduate or graduate study.
Award Amounts

- For full-time study, a recipient shall receive an award of up to the full cost of undergraduate tuition for New York state residents at the State University of New York, or actual tuition charged, whichever is less. Full-time study is defined as twelve or more credits per semester (or the equivalent) at a degree-granting institution, or twenty-four or more hours per week in a vocational training program.
- For part-time study, awards will be prorated by credit hour. Part-time study is defined as at least three but fewer than twelve credits per semester (or the equivalent) at a degree-granting institution, or six to twenty-three hours per week in a vocational training program.

2011 – 2012 Awards

For the 2011-12 academic year, awards will be set at 98% of tuition or $4,895.10, whichever is less. If a Tuition Assistance Program (TAP) award is also received, the combined academic year award cannot exceed tuition. Thus, the TAP award may be reduced accordingly.

Duration

Full-time Study

- Undergraduate Degree – Granting Programs – Awards are available for up to eight semesters (four years) of undergraduate study. Awards can be made available for up to ten semesters of undergraduate study for enrollment in an approved five-year program or for enrollment in an approved program of remedial study.
- Graduate Degree – Granting Programs – Awards are available for up to six semesters (three years) of graduate study.
- Vocational Training Programs – Awards are available for up to a maximum of four semesters (two years) of study in an approved vocational training program.

Part-time Study

- Undergraduate Degree – Granting Programs – Awards are available for up to the equivalent of eight semesters (four years) of full-time undergraduate study in a four-year program. Awards can be made available for up to the equivalent of ten semesters (five years) of full-time study for enrollment in an approved five-year undergraduate program which normally requires five academic years of full-time study.
- Graduate Degree – Granting Programs – Awards are available for up to the equivalent of six semesters (three years) of full-time graduate study.
- Vocational Training Programs – Awards are available for up to a maximum of eight semesters (four years) of part-time study in an approved vocational training program.

Approved programs are defined as undergraduate degree, graduate degree, diploma, and certificate programs at degree-granting institutions, or noncredit vocational training programs of at least 320 clock hours specifically approved by the New York State Division of Veteran’s Affairs’ Bureau of Veterans Education.

Questions regarding eligible service or how to document service should be directed to the Certifying Veterans Official at the College or the HESC Scholarship Unit at 1-888-697-4372.

Undergraduate and Graduate Full-time & Part-time Study

Apply for payment by doing the following:

- Apply online by completing the Free Application for Federal Student Aid (FAFSA) – the form used by most colleges, universities and vocational schools for awarding federal student aid and most state and college aid – and then linking to the TAP on the Web application, or
- For veterans who do not anticipate filing a FAFSA, complete a Scholarship Grant Application. For a copy of the application visit your Veterans Certifying Official located in the Student Financial Services Office. All applications must be completed by May 1 of the academic year for which an award is sought.

Survivors’ and Dependents’ Educational Assistance Program – Chapter 35

Survivors’ & Dependents’ Educational Assistance is an educational benefit for eligible spouses and children of certain veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits. To be eligible for Survivors’ & Dependents’ Education Assistance you must be the son, daughter or spouse of:

- A veteran who died, or is permanently and totally disabled, as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
A veteran who died from any cause while such service-connected disability was in existence.

A service member missing in action or captured in the line of duty by a hostile force.

A service member forcibly detained or interned in the line of duty by a foreign government or power.

A service member hospitalized or receiving outpatient care for a VA determined service-connected permanent and total disability may be eligible for DEA benefits. (effective Dec. 23, 2006)

Spouses and surviving spouses have 10 years from the date that the VA establishes eligibility to use the benefit. Surviving spouses of veterans that died while on active duty have 20 years from the date of the veteran’s death to use the benefit. (benefits can’t be paid before December 10, 2004 for anyone whose 10 year period ended prior to that date. Children may use the benefit while they are between the ages of 18 and 26.

The amount that VA pays is based on the type of training program and training time (i.e. full-time, half-time, etc). Benefits are paid monthly and in arrears. The VA pays $936 a month for full-time training or a full month at a college or university. If attendance is less than a month or less than full-time, payments are reduced proportionately.

**Vocational Rehabilitation and Employment Program – Chapter 31 (VR&E)**

The Vocational Rehabilitation and Employment (VR&E) Program is authorized by Congress under Title 38, Code of Federal Regulations, Chapter 31. It is sometimes referred to as the Chapter 31 program.

To receive an evaluation for VR&E services, a veteran must:

- have received, or will receive, a discharge that is other than dishonorable
- have a service-connected disability rating of at least 10%
- submit a completed application for VR&E services

The basic period of eligibility in which VR&E services may be used is 12 years from the latter of the following:

- Date of separation from active military service, or
- Date the veteran was first notified by VA of a service-connected disability rating.

A veteran who is eligible for an evaluation under Chapter 31 must complete an application and meet with a Vocational Rehabilitation Counselor (VRC). If the VRC determines that an employment handicap exists as a result of a service-connected disability, the veteran is found entitled to services. The VRC and the veteran will then continue counseling to select a track of services and jointly develop a plan to address the rehabilitation and employment needs of the veteran.

**Reserve Educational Assistance Program (REAP)**

**Chapter 1607 (REAP)**

REAP provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve, and National Guard, who are called or ordered to active service in response to a war or national emergency as declared by the President or Congress.

Eligibility will be determined by the Department of Defense or the Department of Homeland Security as appropriate. Generally, a member of a reserve component who serves on active duty on or after September 11, 2001 under Title 10, US code, for at least 90 consecutive days under a contingency operation is eligible for REAP. There is no specific time frame to use REAP, however, your eligibility generally ends when you leave the Selected Reserves.

National Guard members are eligible if their active service extends for 90 consecutive days or more and their service is authorized by the President or Secretary of Defense as a national emergency and supported by federal funds.

The educational assistance allowance payable under REAP is a percentage of the Montgomery GI Bill – Active Duty (MGIB) rate based on the number of consecutive days served on active duty.

For more information on what you specifically qualify for based on length of service please see the VA website at www.va.gov.
### Academic Standards, Regulations and Policies

**Page 48, Academic Calendar, paragraph 2**
Students ordinarily complete their Associate degree in five semesters and their Baccalaureate degree in four semesters. (has been removed)

**Page 50, Grading System, Class Standing.**

**Grading System**
Academic achievement at The College of Westchester is based on the following system:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Value</th>
<th>Numerical Credit Hour</th>
<th>Grade Point Value Per</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Excellent</td>
<td>93-100</td>
<td>4.00</td>
</tr>
<tr>
<td>A-</td>
<td>90-92</td>
<td>3.75</td>
<td></td>
</tr>
<tr>
<td>B+</td>
<td>87-89</td>
<td>3.30</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Good</td>
<td>83-86</td>
<td>3.00</td>
</tr>
<tr>
<td>B-</td>
<td>80-82</td>
<td>2.75</td>
<td></td>
</tr>
<tr>
<td>C+</td>
<td>77-79</td>
<td>2.30</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Average</td>
<td>73-76</td>
<td>2.00</td>
</tr>
<tr>
<td>C-</td>
<td>70-72</td>
<td>1.75</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>Minimum Passing Grade</td>
<td>65-69</td>
<td>1.00</td>
</tr>
<tr>
<td>F</td>
<td>Failure</td>
<td>Below 65</td>
<td>0.00</td>
</tr>
<tr>
<td>Fail</td>
<td>Failure to Pass/Fail Courses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UF</td>
<td>Unauthorized Failure***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FR</td>
<td>Failed Course/Retook</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P</td>
<td>Pass</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pass</td>
<td>Pass for Pass/Fail Courses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WD</td>
<td>Withdrawal, No Credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DP</td>
<td>Dropped Course, No Credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Incomplete</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INC</td>
<td>Incomplete for Pass/Fail Courses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IC</td>
<td>Internal Transfer Credits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TO</td>
<td>Test Out*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TR</td>
<td>Transfer Credit Accepted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AUD</td>
<td>Audit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EX</td>
<td>Exempt*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>S</td>
<td>Satisfactory</td>
<td></td>
<td></td>
</tr>
<tr>
<td>U</td>
<td>Unsatisfactory**</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Requires additional elective
**Students who receive a grade of “U” must repeat the course.
Grade reports are distributed upon the conclusion of each session.
***UF (Unauthorized Failure) is assigned when, in the opinion of the instructor, completed assignments or course activities or both were insufficient to make normal evaluation of academic performance possible.

**Class Standing**
Class standing is determined by the number of semester credits which a student has satisfactorily completed.
- 0 – 24 Freshman
- 25 – 60 Sophomore
- 61 – 90 Junior
- 91 + Senior

**Page 50, Full Time and Part Time Status**
*(new, no current page number)*

**Full Time Status**
In the Day College a minimum of twelve academic credits each semester is required for fulltime status. In the Evening/Saturday College a minimum of six credits each term is required for fulltime status.

**Part Time Students**

<table>
<thead>
<tr>
<th>Day College: (per semester)</th>
<th>Evening/Saturday College: (per term)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/4 time</td>
<td>9 credits</td>
</tr>
<tr>
<td>1/2 time</td>
<td>3 credits</td>
</tr>
<tr>
<td>1/2 time</td>
<td>6 credits</td>
</tr>
<tr>
<td>&lt;1/2 time</td>
<td>Less than 6 credits</td>
</tr>
</tbody>
</table>

---

24 CW College Catalog Addendum 2010-2011
Normal Time of Program Completion
Program length includes all scheduled breaks. Students may complete programs within a shorter amount of time depending on placement into developmental courses.

<table>
<thead>
<tr>
<th>Program</th>
<th>CIP Code*</th>
<th>Program Length DAY</th>
<th>Program Length EVENING/SATURDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>School of Business</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounting (B.B.A.)</td>
<td>52.0301</td>
<td>36 months</td>
<td>49 months</td>
</tr>
<tr>
<td>Accounting (A.A.S.)</td>
<td>52.0302</td>
<td>20 months</td>
<td>28 months</td>
</tr>
<tr>
<td>Intensive Accounting/Computer Applications Certificate</td>
<td>52.0302</td>
<td>12 months</td>
<td>17 months</td>
</tr>
<tr>
<td>Business Administration (B.B.A.)</td>
<td>52.0201</td>
<td>36 months</td>
<td>49 months</td>
</tr>
<tr>
<td>Business Administration – Management/Marketing (A.A.S.)</td>
<td>52.0201</td>
<td>20 months</td>
<td>28 months</td>
</tr>
<tr>
<td>Business Office Systems Administration (A.O.S.)</td>
<td>52.0401</td>
<td>20 months</td>
<td>28 months</td>
</tr>
<tr>
<td>Business Office Specialist Certificate</td>
<td>52.0401</td>
<td>12 months</td>
<td>17 months</td>
</tr>
<tr>
<td><strong>School of Allied Health</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Assistant Management (A.A.S.)</td>
<td>51.0801</td>
<td>20 months</td>
<td>28 months</td>
</tr>
<tr>
<td>Medical Office Systems Management (A.O.S.)</td>
<td>51.0714</td>
<td>20 months</td>
<td>28 months</td>
</tr>
<tr>
<td>Medical Assistant Specialist Certificate</td>
<td>51.0801</td>
<td>N/A</td>
<td>17 months</td>
</tr>
<tr>
<td>Medical Office Specialist Certificate</td>
<td>52.0401</td>
<td>N/A</td>
<td>17 months</td>
</tr>
<tr>
<td><strong>School of Digital Media</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Digital Media (A.A.S.)</td>
<td>11.0801</td>
<td>20 months</td>
<td>28 months</td>
</tr>
<tr>
<td>Digital Media Specialist Certificate</td>
<td>11.0899</td>
<td>16 months</td>
<td>21 months</td>
</tr>
<tr>
<td><strong>School of Information Technology</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Computer Network Administration (A.A.S.)</td>
<td>11.1001</td>
<td>20 months</td>
<td>28 months</td>
</tr>
<tr>
<td>Computer Networking Specialist Certificate</td>
<td>11.1006</td>
<td>16 months</td>
<td>21 months</td>
</tr>
</tbody>
</table>

*CIP = Classification of Instructional Programs

Matriculation
A person is considered matriculated when he/she has met all of the following:
1. Has submitted an admissions application for the purpose of earning a degree or certificate.
2. In order to be considered for admission on a matriculated basis, a non-matriculated student must have a minimum cumulative grade point average of 2.00 in courses completed at CW.
3. Has the potential to fulfill the required competencies of the major program.
4. Has met the admissions criteria for acceptance (see Admissions section in catalog).
5. Has completed the College's assessment process.
6. Has been accepted as a degree or certificate candidate.

Non-Matriculation
Students who do not intend to pursue a degree or certificate may enroll as ICC (Individual Credit Course) non-matriculated students. Such students:
1. Are not eligible for federal or state financial aid.
2. Are not eligible to receive career placement assistance from the Office of Career Services. An exception will be made for any non-matriculated students who have registered for courses through the Workforce Investment Act (WIA). WIA enrolled students will have access to career placement assistance for six months immediately following the successful completion of their coursework. Once this six month period has elapsed WIA students will no longer be eligible to receive any further career placement assistance.
3. Have access to The Learning Center during the time they are enrolled in coursework at The College of Westchester. However, non-matriculated students are limited to a maximum of ten (10) hours of course specific, direct tutoring from The Learning Center personnel for each course they are registered for. Unused tutoring hours from one course are not eligible to be rolled over into any other courses that a non-matriculated student may be registered for.

4. May accumulate no more than fifteen (15) credits without approval from the appropriate dean. WIA programs with more than 15 credits are the exception.

5. May apply for matriculation by following standard protocol and meeting the cumulative GPA requirement of 2.00. Accordingly, if a non-matriculated student wants to enroll in a degree or certificate program, he/she must complete the admissions process in order to be accepted and proceed through all normal admissions steps.

Move from Matriculation to Non-Matriculation

Students who failed to make satisfactory progress toward a degree or certificate and had their matriculated status terminated may pursue courses as a non-matriculated student, with no financial aid benefit, and with approval from the academic dean. If such students achieve a cumulative GPA of 2.00, matriculation may be reinstated if all other standards of progress are met.

Academic Standing

The College of Westchester expects all students to maintain a cumulative grade point average of at least 2.0. Academic standing is computed at the end of every semester. Any student whose GPA falls below 2.0 will have academic sanctions imposed and financial aid may be affected. No student will be graduated with a cumulative GPA below 2.0. Satisfactory academic progress is measured by a qualitative standard; students must maintain a minimum GPA. Satisfactory progress to maintain eligibility for financial aid includes both a qualitative and quantitative standard. Please refer to the Financial Assistance section of the catalog for further information.

### Page 50-51

**Standards of Academic Progress (SAP)**

In order to be in good academic standing a student must maintain a cumulative grade point average of 2.00. If a student falls below 2.00, he/she will be placed on Academic Probation. Additionally, if a student does not meet the prescribed minimum cumulative grade point average as set forth below, the student will be Academically Suspended.

There are financial aid ramifications associated with failure to meet academic standards. (See section on Student Financial Services)

Day College students will be evaluated qualitatively (GPA) at the end of each fifteen week semester, and Evening/Saturday College students will be evaluated qualitatively (GPA) at the end of Fall II and Spring II.

**Day College**

<table>
<thead>
<tr>
<th>Associate Degree (66 credits)</th>
<th>Bachelor Degree (120 credits)</th>
<th>Certificate Program (36 credits)</th>
<th>Certificate Program (48 credits)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credits Attempted</strong></td>
<td><strong>Minimum cumulative GPA required</strong></td>
<td><strong>Credits Attempted</strong></td>
<td><strong>Minimum cumulative GPA required</strong></td>
</tr>
<tr>
<td>0 – 6</td>
<td>0.00</td>
<td>0 – 6</td>
<td>0.00</td>
</tr>
<tr>
<td>7 – 15</td>
<td>0.80</td>
<td>7 – 15</td>
<td>0.80</td>
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<tr>
<td>16 – 30</td>
<td>1.25</td>
<td>16 – 30</td>
<td>1.25</td>
</tr>
<tr>
<td>31 – 45</td>
<td>1.50</td>
<td>31 – 45</td>
<td>1.50</td>
</tr>
<tr>
<td>46 – 60</td>
<td>1.80</td>
<td>46 – 60</td>
<td>1.80</td>
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<tr>
<td>61 – 75</td>
<td>2.00</td>
<td>61 – 75</td>
<td>2.00</td>
</tr>
<tr>
<td>76 – 99</td>
<td>2.00</td>
<td>76 – 180</td>
<td>2.00</td>
</tr>
</tbody>
</table>
Evening/Saturday College

<table>
<thead>
<tr>
<th>Credits Attempted</th>
<th>Minimum cumulative GPA required</th>
<th>Credits Attempted</th>
<th>Minimum cumulative GPA required</th>
<th>Credits Attempted</th>
<th>Minimum cumulative GPA required</th>
<th>Credits Attempted</th>
<th>Minimum cumulative GPA required</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 6</td>
<td>0.00</td>
<td>0 – 6</td>
<td>0.00</td>
<td>0 – 6</td>
<td>0.00</td>
<td>0 – 6</td>
<td>0.00</td>
</tr>
<tr>
<td>7 – 12</td>
<td>0.80</td>
<td>7 – 12</td>
<td>0.80</td>
<td>7 – 12</td>
<td>1.50</td>
<td>7 – 12</td>
<td>1.25</td>
</tr>
<tr>
<td>13 – 24</td>
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<td>13 – 24</td>
<td>1.80</td>
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<td>37 – 48</td>
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<td>37 – 54</td>
<td>2.00</td>
<td>37 – 48</td>
<td>2.00</td>
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<tr>
<td>49 – 60</td>
<td>1.80</td>
<td>49 – 60</td>
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<td>49 – 72</td>
<td>2.00</td>
<td>61 – 99</td>
<td>2.00</td>
</tr>
<tr>
<td>61 – 99</td>
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<td>61 – 180</td>
<td>2.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Academic Probation
A student whose cumulative average falls below 2.0 is placed on Academic Probation as an academic warning that the student must raise his/her grades to a satisfactory level. Various academic sanctions may be applied including limiting the credits the student is registered for in the subsequent term, repeating courses that he/she failed, required meetings with academic advisors, and required tutoring.

If a student’s cumulative grade point average falls below the minimum GPA required, the student may be Academically Suspended without first being placed on Academic Probation. If the student is placed on a second Academic Probation, it is considered final probation with associated financial aid ramifications. If the student fails to meet academic standards for a third time, the student will be Academically Suspended with financial aid sanctions. (See section on Student Financial Services)

Academic Suspension
Academic Suspension is a separation from The College imposed when a student has failed to meet the minimum cumulative grade point average required for satisfactory academic standing. Suspended students may be considered for reinstatement after one full year and will be placed on Academic Probation upon their return. In the Day College, one year is three semesters.

In the Evening/Saturday College, one year is five terms. The student must also consult with the Office of Financial Services to determine his/her eligibility for financial aid.

If a student wishes to be reinstated before a full year, he/she may appeal for an academic waiver to the Waiver Committee providing documentation of extenuating circumstances, e.g. circumstances outside of the student’s control such as death in the family, serious illness or injury or other circumstances (see section on Appeal for Academic Waiver). If a student is granted an Academic Waiver, the student may return on Academic Probation but must consult with Student Financial Services regarding financial aid eligibility.

Academic Dismissal
Academic Dismissal is a permanent separation from The College imposed when a student has been Academically Suspended once and has been reinstated, but fails to meet the required minimum cumulative grade point average again. It is also imposed if a student will not be able to meet academic standards within the required length to complete studies which is no more than one and one-half the normal time frame in credit hours attempted; 99 credits for the Associate’s degree and 180 credits for the Bachelor’s degree. There is no appeal available for a student who has been Academically Dismissed. A student may also be dismissed for conduct.
Add/Drop and Course Withdrawals

A student wishing to change courses may do so only within the designated days of the add/drop period and receive a grade of "DP" (dropped, no credit).

In the Day College, the first eight calendar days of the semester, starting with the first day of class, are designated as add/drop. A student may not enter a class after the end of the add/drop period. The next twenty (20) calendar days following the add/drop period are designated as the Withdrawal period during which time a student may request to withdraw with a grade of "WD" (withdrawal, no credit). After this period, a withdrawal will result in an "F" grade for the course.

In the Evening and Saturday College, the first eight calendar days of the term, starting with the first day of class, are designated as add/drop. A student may not enter a class after the end of the add/drop period. The next eight (8) calendar days following the add/drop period are designated as the Withdrawal period during which time a student may request to withdraw with a grade of "WD" (withdrawal, no credit). After this period, a withdrawal will result in an "F" grade for the course.

In the Online Division for fully online programs, the first eight calendar days of the term, starting with the first day of class, are designated as drop only. A student may not enter a class after the course has started. The next eight (8) calendar days following the add/drop period are designated as the Withdrawal period during which time a student may request to withdraw with a grade of "WD" (withdrawal, no credit). After this period, a withdrawal will result in an "F" grade for the course. Please refer to the catalog for refund and withdrawal policies that may affect financial responsibility.

Withdrawal from The College

If a student finds it necessary to withdraw from The College, he/she must contact an advising professional to discuss the withdrawal process. A student should also contact a member of the Student Financial Services Department to discuss any financial obligations to The College and to complete the Student Loan exit interview if applicable.

If a student in the Day College withdraws from the College within the twenty calendar days following the eight calendar days of the Add/Drop period (total of 28 calendar days), a grade of WD (withdrawal no credit) will be given. After the end of the Withdrawal period, withdrawal from the College will result in "F" grades for the courses.

If a student in the Evening and/or Saturday College withdraws from the College within the eight calendar days following the eight calendar days of the Add/Drop period (total of 16 calendar days), a grade of WD (withdrawal no credit) will be given. After the end of the Withdrawal period, withdrawal from the College will result in "F" grades for the courses.

In the Online Division if a student withdraws within the eight calendar days following the eight calendar days of the Drop period (total of 16 calendar days), a grade of WD (withdrawal no credit) will be given. After the Withdrawal period, withdrawal from the College will result in "F" grades for the courses.

Please refer to the catalog for refund and withdrawal policies that may affect student financial responsibility.
Attendance Policy

Attendance
The College of Westchester is an attendance-taking school. Faculty members take attendance in each class session that is conducted physically on campus. For hybrid courses, faculty members take attendance in each class session that is conducted physically on campus, and weekly determine attendance based on academically-related activities for the weeks that the student is participating in online activities. For fully online courses, faculty members determine attendance weekly based on academically-related activities. The faculty determines the attendance policy for each course including penalties for absence and tardiness. Students should review the course syllabus and consult with their faculty regarding questions about the attendance policy for each course. Attendance is directly related to performance and excessive absence or tardiness may result in lower grades and/or administrative withdrawal from the College.

Academic attendance for ground campus, hybrid, and online courses is determined by, but not limited to, one or more of the following activities:
• Physically attending a class where this is an opportunity for direct interaction between the instructor and students.
• Submitting an academic assignment.
• Taking an exam, an interactive tutorial, or computer-assisted instruction.
• Participating in campus or online activities indicated in the course syllabus or assigned by the instructor, such as small group assignments, online discussion forums, or other collaborative activities.

Curriculum Updates

CW no longer offers the following programs and they have been removed from the New York State Education Department’s Inventory of Registered Programs:
• Degree Programs
  • Business Systems Management
• Certificate Programs
  • Computer Application Specialist
  • Database Management
  • E-Commerce Specialist
  • Pharmacy Technologist
  • Word Processing Specialist

Evening/Saturday students enrolled in their BBA internship for the Business Administration and Accounting program will take this over two terms. The course is broken into two courses as follows: Preparation Workshop for BBA Internship, and BBA Internship.

Evening/Saturday students taking their Practicum in Medical Assistant Management will take this over two terms. The course is broken into courses as follows: Practicum Medical Assistant Management I and Practicum Medical Assistant Management II.
School of Allied Health

The School of Allied Health at The College of Westchester serves as a leader in the education of innovative and responsible allied health professionals. These include graduates of our Medical Assisting Management and Medical Office Systems Management programs. The school, in response to the needs of the community and society, promotes excellence in healthcare services. Strong linkages with clinical educators and advisory council members of the healthcare community are essential to the success of our programs.

Estelle Coffino, M.P.A., B.S., RRT, CPFT, CCMA
Program Director/Chairperson Allied Health

Medical Assistant Management
Associate Degree Program (A.A.S.) — HEGIS Code 5214
The Associate in Applied Science Degree program in Medical Assistant Management will provide students with the specific skills needed to seek careers as professionals in a medical or health services setting. Graduates of the program will have acquired the requisite skills to become employed in organizations ranging from hospitals to ambulatory care facilities. Because the program combines both administrative and clinical skills, the types of positions for which these graduates can qualify include medical administrative assistant and clinical medical assistant. Job duties may include but not limited to performing EKG, phlebotomy, medical administration, medical billing and medical coding.

Medical Office Systems Management
Associate Degree Program (A.O.S.) — HEGIS Code 5005
The Medical Office Systems Management program prepares students for various medical office professional level employment opportunities. Graduates of this program are qualified to seek employment in medical office administration, medical administrative assistant, or medical office management positions in which administrative skills and knowledge of medical billing and medical coding procedures are most important.

Medical Assistant Specialist
Certificate Program — HEGIS Code 5214
The Medical Assistant Specialist program provides students with a foundation in both the administrative and clinical skills that medical assistants are expected to utilize in performing their basic job responsibilities. Upon graduation, students will be qualified to seek entry level employment as a medical assistant in a variety of healthcare settings.

Medical Office Specialist
Certificate Program — HEGIS Code 5005
The Medical Office Specialist Certificate is designed to provide students with the administrative skills they will need to pursue non-clinical careers in the Healthcare Industry. A strong focus of the program is placed on administrative practice management applications as well as on medical billing and coding. Upon graduation, students can be qualified to seek entry level employment as a medical administrative assistant in a variety of healthcare settings, including but not limited to medical practices, hospitals and healthcare consulting companies.
Program Disclosure Information
Program: Accounting

CIP Code: 52.0302        Credential Level: 02        Associate’s Degree (A.A.S.)        OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:

- Tax Preparers (13-2082.00)
- Statement Clerks (43-3021.01)
- Billing, Cost, and Rate Clerks (43-3021.02)
- Billing, Posting, and Calculating Machine Operators (43-3021.03)
- Bookkeeping, Accounting, and Auditing Clerks (43-3031.00)
- Payroll and Timekeeping Clerks (43-3051.00)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting [http://www.onetonline.org](http://www.onetonline.org) and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 20 months. In 2009-10, 73.7% of Day College graduates of this program completed within 20 months. The normal time required for Evening / Saturday College students to complete this program is 28 months. In 2009-10, 45.8% of Evening / Saturday graduates of this program completed within 28 months. Actual completion time for individual students may vary based on many factors including needed additional “Basic” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 66 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $51,110. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $2,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

<table>
<thead>
<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$13,188</td>
<td>$22,282</td>
</tr>
<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>$334</td>
<td>$36</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information

Program: Accounting

CIP Code: 52.0301    Credential Level: 03    Bachelor’s Degree (B.B.A.)    OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:

Accountants (13-2011.01)
Credit Analysts (13-2041.00)
Tax Examiners, Collectors, and Revenue Agents (13-2081.00)

Profiles for these occupations can be found at the U.S. Department of Labor's O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 36 months. The normal time required for Evening / Saturday College students to complete this program is 49 months. Actual completion time for individual students may vary based on many factors including needed additional “Basic” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations. Since the first graduating cohort from this program is not expected until 2013, on-time graduation data is not yet available.

Tuition for this program is $710 per credit with 120 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $95,600. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $4,950 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

Since the first graduating cohort from this program is not expected until 2013, median debt level data at graduation is not yet available.

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information

Program: Intensive Accounting / Computer Applications

CIP Code: 52.0302   Credential Level: 01   Certificate   OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
- Statement Clerks (43-3021.01)
- Billing, Cost, and Rate Clerks (43-3021.02)
- Payroll and Timekeeping Clerk (43-3051.00)
- Bookkeeping, Accounting, and Auditing Clerks (43-3031.00)
- Billing, Posting, and Calculating Machine Operators (43-3021.03)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting [http://www.onetonline.org](http://www.onetonline.org) and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 12 months. In 2009-10, 100% of Day College graduates of this program completed within 12 months. The normal time required for Evening / Saturday College students to complete this program is 17 months. In 2009-10, 0% of Evening / Saturday graduates of this program completed within 17 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 36 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $27,460. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $1,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

<table>
<thead>
<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$9,385</td>
<td>$16,927</td>
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<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information
Program: Medical Assistant Management

CIP Code: 51.0801         Credential Level: 02         Associate’s Degree (A.A.S.)         OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
Medical Assistants (31-9092.00)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 20 months. In 2009-10, 84.2% of Day College graduates of this program completed within 20 months. The normal time required for Evening / Saturday College students to complete this program is 28 months. In 2009-10, 44.4% of Evening / Saturday graduates of this program completed within 28 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 66 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $51,935. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $2,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

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<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$15,886</td>
<td>$22,752</td>
</tr>
<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
<td>$436</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information
Program: Medical Office Systems Management

CIP Code: 51.0714        Credential Level: 02        Associate's Degree (A.A.S.)        OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
Medical Secretaries (43-6013)

Profiles for these occupations can be found at the U.S. Department of Labor's O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 20 months. In 2009-10, 100.0% of Day College graduates of this program completed within 20 months. The normal time required for Evening/Saturday College students to complete this program is 28 months. In 2009-10, 44.4% of Evening/Saturday graduates of this program completed within 28 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 66 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $51,235. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $2,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal/state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

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<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$13,128</td>
<td>$28,274</td>
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<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
<td>$70</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information

Program: Medical Assistant Specialist

CIP Code: 51.0801    Credential Level: 01    Certificate    OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
Medical Assistants (31-9092.00)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

This program is not currently offered in the Day College. The normal time required for Evening / Saturday College students to complete this program is 17 months. In 2009-10, 66.7% of Evening / Saturday graduates of this program completed within 17 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 36 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $28,060. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $1,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

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<thead>
<tr>
<th>Loans/Plans</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$14,338</td>
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<td>Private loans</td>
<td>Zero</td>
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<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information
Program: Medical Office Specialist

CIP Code: 52.0401  Credential Level: 01  Certificate  OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
Executive Secretaries and Administrative Assistants (43-6011.00)
Secretaries, Except Legal, Medical, and Executive (43-6014.00)

Profiles for these occupations can be found at the U.S. Department of Labor's O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

This program is not currently offered in the Day College. The normal time required for Evening / Saturday College students to complete this program is 17 months. In 2009-10, 33.3% of Evening / Saturday graduates of this program completed within 17 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 36 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $27,485. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $1,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

<table>
<thead>
<tr>
<th></th>
<th>Evening/Saturday College</th>
</tr>
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<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$13,374</td>
</tr>
<tr>
<td>Private loans</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information

Program: Business Administration – Management / Marketing

CIP Code: 52.0201  Credential Level: 02  Associate’s Degree (A.A.S.)  OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:

Sales Managers (11-2022.00)
Administrative Services Managers (11-3011.00)
Transportation Managers (11-3071.01)
Storage and Distribution Managers (11-3071.02)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 20 months. In 2009-10, 80.0% of Day College graduates of this program completed within 20 months. The normal time required for Evening / Saturday College students to complete this program is 28 months. In 2009-10, 60.7% of Evening / Saturday graduates of this program completed within 28 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 66 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $51,110. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $2,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

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<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$13,908</td>
<td>$21,364</td>
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<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
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<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
<td>$150</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information
Program: Business Administration (2 Year Transfer)

CIP Code: 52.0201    Credential Level: 03    Bachelor’s Degree (B.B.A.)    OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:

- General and Operations Managers (11-1021.00)
- Industrial Production Managers (11-3051.00)
- Quality Control Systems Managers (11-3051.01)
- Storage and Distribution Managers (11-3071.02)
- Social and Community Service Managers (11-9151.00)
- Supply Chain Managers (11-9199.04)
- Management Analysts (13-1111.00)
- Business Continuity Planners (13-1199.04)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting [http://www.onetonline.org](http://www.onetonline.org) and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 16 months. In 2009-10, 90.9% of Day College graduates of this program completed within 16 months. The normal time required for Evening / Saturday College students to complete this program is 21 months. In 2009-10, 89.5% of Evening / Saturday graduates of this program completed within 21 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 54 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $41,590. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $1,950 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

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<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$14,438</td>
<td>$21,838</td>
</tr>
<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>$40</td>
<td>$40</td>
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For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information
Program: Business Administration

CIP Code: 52.0201  Credential Level: 03  Bachelor’s Degree (B.B.A.)  OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
General and Operations Managers (11-1021.00)
Industrial Production Managers (11-3051.00)
Quality Control Systems Managers (11-3051.01)
Storage and Distribution Managers (11-3071.02)
Social and Community Service Managers (11-9151.00)
Supply Chain Managers (11-9199.04)
Management Analysts (13-1111.00)
Business Continuity Planners (13-1199.04)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 36 months. The normal time required for Evening / Saturday College students to complete this program is 49 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations. Since the first graduating cohort from this program is not expected until 2013, on-time graduation data is not yet available.

Tuition for this program is $710 per credit with 120 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $95,600. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $4,950 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

Since the first graduating cohort from this program is not expected until 2013, median debt level data at graduation is not yet available.

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information
Program: Digital Media

CIP Code: 11.0801   Credential Level: 02   Associate’s Degree (A.A.S.)   OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
- Web Developers (15-1099.04)
- Multi-Media Artists and Animators (27-1014.00)
- Graphic Designers (27-1024.00)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting [http://www.onetonline.org](http://www.onetonline.org) and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 20 months. In 2009-10, 97.4% of Day College graduates of this program completed within 20 months. The normal time required for Evening / Saturday College students to complete this program is 28 months. In 2009-10, 37.5% of Evening / Saturday graduates of this program completed within 28 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 66 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $51,110. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $2,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

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<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$13,163</td>
<td>$24,670</td>
</tr>
<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
<td>$81</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information
Program: Digital Media Specialist

CIP Code: 11.0899  Credential Level: 01  Certificate  OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
Multi-Media Artists and Animators (27-1014.00)
Graphic Designers (27-1024.00)
Web Developers (15-1099.04)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 16 months. In 2009-10, The College had no Day College graduates of this program. The normal time required for Evening / Saturday College students to complete this program is 21 months. In 2009-10, 50% of Evening / Saturday graduates of this program completed within 21 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 48 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $36,830. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $1,950 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

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<thead>
<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>N/A</td>
<td>$8,125</td>
</tr>
<tr>
<td>Private loans</td>
<td>N/A</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>N/A</td>
<td>$355</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance.
Program Disclosure Information

Program: Computer Network Administration

CIP Code: 11.1001   Credential Level: 02   Associate’s Degree (A.A.S.)   OPEID Code: 005208

This program is intended to lead to jobs in the following occupations:
Network & Computer Systems Administrators (15.1071.00)

Profiles for these occupations can be found at the U.S. Department of Labor’s O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 20 months. In 2009-10, 54.5% of Day College graduates of this program completed within 20 months. The normal time required for Evening / Saturday College students to complete this program is 28 months. In 2009-10, 28.6% of Evening / Saturday graduates of this program completed within 28 months. Actual completion time for individual students may vary based on many factors including needed additional “Basics” course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 66 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $51,760. For students who are required to take “Basics” courses, additional charges will apply. Books and supplies typically cost $2,450 for the program but will vary depending on chosen electives and publisher costs. Your actual “net” cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

<table>
<thead>
<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
<td>$15,178</td>
<td>$23,604</td>
</tr>
<tr>
<td>Private loans</td>
<td>Zero</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>Zero</td>
<td>$280</td>
</tr>
</tbody>
</table>

For more information on options to reduce your student debt obligations, contact the Office of Student Financial Assistance
Program Disclosure Information
Program: Computer Network Specialist

CIP Code: 11.1006       Credential Level: 01       Certificate OPEID       Code: 005208

This program is intended to lead to jobs in the following occupations:
Computer Support Specialists (15.1041.00)

Profiles for these occupations can be found at the U.S. Department of Labor's O*NET website by clicking the links provided or by visiting http://www.onetonline.org and entering the Standard Occupational Classification (SOC) codes provided.

The normal time required for Day College students to complete this program is 16 months. In 2009-10, The College had no Day College graduates of this program. The normal time required for Evening / Saturday College students to complete this program is 21 months. In 2009-10, 0% of Evening / Saturday graduates of this program completed within 21 months. Actual completion time for individual students may vary based on many factors including needed additional "Basics" course work, transfer of credit into The College, leaves of absence, reduction of credit load and other considerations.

Tuition for this program is $710 per credit with 48 credits required for graduation. With required fees, the total tuition and fees for students who enroll in this program at this time is estimated to be approximately $37,480. For students who are required to take "Basics" courses, additional charges will apply. Books and supplies typically cost $1,950 for the program but will vary depending on chosen electives and publisher costs. Your actual "net" cost may be less if you qualify for federal / state financial aid and/or scholarships and grants offered by The College of Westchester.

For students who graduated from this program in 2009-10, their median debt level at graduation was:

<table>
<thead>
<tr>
<th></th>
<th>Day College</th>
<th>Evening/Saturday College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Title IV loans</td>
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<td>$ 22,583</td>
</tr>
<tr>
<td>Private loans</td>
<td>N/A</td>
<td>Zero</td>
</tr>
<tr>
<td>Institutional financing plans</td>
<td>N/A</td>
<td>Zero</td>
</tr>
</tbody>
</table>

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