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INNOVATION

FOR PARTICIPANTS



Your Guide to Enrolling in College



FROM DRUG COURT TO CLASSROOM: YOUR GUIDE TO ENROLLING IN COLLEGE

FOR PARTICIPANTS

ABOUT

The New York Drug Court Higher Education Initiative represents an institutional collaboration of the Unified Court System, State University of New York, New York Association of Drug Treatment Court Professionals, and the Center for Court Innovation.

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The winner of the Peter F. Drucker Award for Non-Profit Innovation, the Center for Court Innovation is a unique public-private partnership that promotes new thinking about how the justice system can solve difficult problems like addiction, quality-of-life crime, domestic violence, and child neglect. The Center functions as the New York State court system's independent research and development arm, creating demonstration projects that test new approaches to problems that have resisted conventional solutions. The Center's demonstration projects include the nation's first community court (Midtown Community Court), as well as drug courts, domestic violence courts, youth courts, mental health courts, reentry courts, and others. This current project aims to expand recovery approaches in New York drug treatment courts to include an option for higher education in New York's community colleges.

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WELCOME

Welcome to the New York Drug Court Higher Education Initiative—or in other words, welcome to your drug court's community college program! Through the next few months your drug court team can help through the community college application process with the help of interns and staff from the local community college.

This handbook explains the steps for applying to and entering community college. The application process may seem overwhelming and frustrating at times, but do not worry—you are not alone! You have the support of your drug court team and the local community college. You also have a college intern assigned to you to provide guidance throughout the entire application and enrollment process.

Start by taking a quick look through this book. This handbook can serve as a reference when you begin the application and enrollment process and until you start your first class. The intern you are working with is able to point you to specific sections of this book that help you understand the process as you are going through it.

The drug court team and your local community college are excited that you are seeking to participate in higher education. A college degree is an important step towards a productive and rewarding life.

Participant Handbook

This document, "From Drug Court to Classroom: Your Guide to Enrolling in College," is a guide for drug court participants on applying to and enrolling in college. Three companion documents explain different aspects of the program. Those documents are:

- "From Drug Court to Classroom: Training Program Interns," referred to as the Practitioner Manual, provides information on training interns to assist drug court participants in the application and enrollment process.
- "From Drug Court to Classroom: Creating the Court-to-College Program," which provides an overview of the New York Drug Court Higher Education Initiative;
- "From Drug Court to Classroom: Helping Participants Attend College," which is a manual for the interns to use when assisting drug court participants in the college application and enrollment process.

THE PROGRAM

1: WORK WITH AN INTERN

When you are ready to begin the application process, staff from your drug court are going to introduce you to a college intern who was trained to work with you on this process. The college intern might even be a student at the community college you are applying to!

The Intern's Role

Review this description of the intern's role before meeting with him for the first time.

Here are some general guidelines about who the intern is and how he is going to help you:

- The intern is a student and likely from the community college you are applying to.
- The intern is a volunteer with the court. The intern usually volunteers for a semester and his volunteer commitment may end before you are finished with your application and enrollment. Don't worry – someone on the drug court team or another intern are there to continue working with you.
- The intern is meant to act as a mentor to you throughout the process. As a mentor, he can guide you through the process but he cannot do everything for you. The application and meeting deadlines are your main responsibilities and the intern is there to answer questions and provide support as someone who has been through the process.
- You may be giving the intern very personal information but everything you tell him is kept completely confidential. The judge and the drug court team have explained to him the importance of confidentiality. The intern has signed a confidentiality form that commits him to confidentiality.¹
- The intern is tracking and reporting the progress you are making in the application and enrollment process to the drug court coordinator. The intern is monitoring your progress to ensure that, should the internship end before your enrollment is completed, the drug court team and new intern know exactly where you were in the enrollment process.

Getting Started

Meet with the intern and discuss your interest and familiarity with the community college enrollment process.

The intern is going to ask you questions about your interest and familiarity with the community college enrollment process, such as:

¹Your confidential information is always kept private, but the intern will be under an obligation to report behavior that is viewed as a danger to you, someone else or is a violation of drug court policies and procedures.

- Have you ever been to the community college, even for a visit?
- What degree programs are you interested in?
- What kind of job would you like to get? Do you have experience in this field or a related field?
- Do you have any friends or family that attended this community college?

Professional Relationships

Maintain a professional relationship with the intern.

It is important to remember that although you and the intern are working with each other outside of the drug court (such as visiting the community college), and might even be future classmates, you must maintain professional boundaries. The intern has been given a set of rules to maintain the professionalism of the relationship, so do not be offended or hurt if he draws boundaries. For example, the intern has been instructed:

- Not to invite you to his home or go to yours.
- · Not to give or accept money or gifts.
- Not to interact with you over social media sites such as Facebook, MySpace, Twitter, etc.

This is not meant to discourage you from forming a relationship with the intern—in fact we want you and the intern to have a good working relationship—but the guidelines are here to protect you and the intern from any situations that could conflict with getting you into college. College is the priority! Do not hesitate to contact the drug court coordinator if you ever feel uncomfortable working with the intern.

2: APPLY TO THE STATE UNIVERSITY OF NEW YORK COMMUNITY COLLEGE SYSTEM

Every community college has its own admission process. This is a general guide based on most community college's application and enrollment processes. Your first step should be to look at your local community college's website, which has specific application instructions for your college.

Academic Calendar

Visit your local community college's website, print the Academic Calendar, and mark important dates and guidelines in a personal calendar.²

It helps to begin the application and enrollment process by setting deadlines and goals. This helps you move forward in the application process and avoid missing important dates.

Using a Checklist

Print and review a community college admission and enrollment checklist.

Begin your application process by logging on to your local community college website and visiting the admissions page. The website has the most accurate information on each community college's application process. Some community colleges even provide checklists of important application documents and steps. Use the checklist in Part 3: IMPORTANT FORMS if your community college does not offer its own form. This checklist is a very useful tool because it includes every step from completing the application to registering for classes. You and the intern should each have a copy of the checklist, and should cross off items as you complete them.

Scheduling a Tour

Plan a visit to your local community college campus.

You and the intern should take a tour of your local community college. Make sure you see all of the important offices including admissions, financial aid, health services, learning assistance, and counseling.

Admissions

RESIDENCY REQUIREMENTS

Determine your New York State residency status and obtain your proof of residency documentation. You must meet local residency requirements in order to benefit from in-state tuition rates. Tuition doubles for all non-New York State residents so residency is essential to making education affordable. Otherwise, you will most likely need to live in New York State until you become eligible for in-state tuition before applying to community college.

You are required by New York State law to present a Certificate of Residency indicating that you have been a legal resident of the State of New York for one year and of a county for six months.

² If you don't have access to your own computer, your local public library will likely provide computer access to the public. Also, if the community college has an Education Opportunity Center (EOC) or an Education Opportunity Program (EOP) you may get computer access there. Finally, speak to the coordinator who may be aware of resources in the community (such as the unemployment office) that will offer computer access to the public.

A Certificate of Residency obtained from your home county is the only proof of residence that qualifies you for in-state tuition. You must present the Certificate of Residency to the community college every year.

New York State counties issue certificates up to 60 calendar days prior to the start of the semester and until 30 calendar days into the semester. Counties are permitted by law to refuse applications after the 30th day of the semester. Many counties adhere to this deadline with no exceptions. The community college's admissions office should have your county's information about where you can obtain a Certificate of Residency. The intern should be able to tell you exactly where this office is located and might be able to go there with you.

EDUCATIONAL BACKGROUND

Tell the intern whether you have a high school diploma, GED, or neither. Different admissions steps are required depending on your education history. Make an appointment with a counselor at the community college's admission office. Different admissions requirements must be met depending on your education history. For example, if you have a high school diploma, you must also determine your high school grade point average. There may be extra application steps if you have a GED or do not have either a high school diploma or GED. The following sections describe all of the situations you may encounter through the admissions process.

The best way to determine the steps you need to take is to **schedule an appointment with the community college's admissions counselors**. The counselors are able to provide you with admissions information specific to your education history. The intern is able to give you a contact in the admissions office. It is your decision whether you would like the intern to attend the meeting with you, but know he is available if you want him to be there.

OBTAINING HIGH SCHOOL AND GED TRANSCRIPTS

Obtain a copy of your high school diploma or GED transcript. Keep in mind that obtaining your high school diploma may be difficult depending on how long it has been since you were in school. This is why the intern is here to help you.

To find high school diplomas: Records of transcripts and diplomas are kept by the school that granted them. To obtain these documents, you must go to the correct school. The best source for addresses and telephone numbers of secondary schools is the Directory of Public and Non-Public School Administrators available at: **www.nysed.gov/admin/bedsdata.html**.

If the school that you attended has closed, contact the school district office for the geographic area in which the school was located. Whether the school was public or private, the school district should have information about where the school's records were transferred when the school was closed.

To obtain GED transcripts: GED transcripts are held at the State Education Department in Albany. Visit this website for instructions and to download the form you need to obtain a copy of your GED: **www.acces.nysed.gov/ged/diplomas_transcripts.html**. There is a \$4 fee for duplicate transcripts.³

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³This reflects the current price as listed by the New York State Education Department at the time of this manual's publication.

OPTIONS FOR STUDENTS WITHOUT A HIGH SCHOOL DIPLOMA OR GED

If you do not have either a GED or a high school diploma explore your community college's matriculated student program, Educational Opportunity Center and the New York State Education Department's Adult Career and Continuing Education Service (ACCES) programs so you can determine the best route for meeting the community college admission requirements.

Matriculated Student Programs: Most community colleges have 24-credit hour matriculation programs for students without a high school diploma or GED. The student can then apply for a New York State High School Equivalency Diploma at the successful completion of the program. Visit your community college website to determine the college's eligibility requirements and again, make an appointment with an admission counselor.

Unfortunately, the Department of Education recently stopped federal financial aid for matriculated student programs. At the time of publication, New York State had not yet decided whether state financial aid would still be available for these programs. Please ask the Financial Aid office for more information regarding available state aid. The lack of financial aid makes it much more likely that you need to visit an Educational Opportunity Center (below) and receive a GED instead.

Educational Opportunity Centers: The State University of New York ("SUNY") manages a network of Education Opportunity Centers ("EOC") located in major urban areas across the state. These centers offer computer training, job training, academic services, employment opportunities, and free GED programs. You must be economically disadvantaged and educationally underprivileged to be eligible for these programs. If an EOC is available in your area, then you may want to explore the programs available through the EOC before applying as a matriculated student because EOC programs are free. Even if you already have a GED, you might want to take advantage of the EOC's computer trainings and academic services. Visit the SUNY EOC website to determine if an EOC is in your area: www.sunyeoc.org

ACCES: As part of ACCES services, the Adult Education Programs and Policy (AEPP) office provides information on preparing to take a GED, places where the GED is offered, and downloadable preparation materials. Visit the New York State GED Testing Office web page for more information: **www.acces.nysed.gov/ged**.

SUBMITTING APPLICATIONS

Log onto your local community college's website to apply for admission. Once you have the proper diploma and/or transcript, you can begin the application process. Start by visiting the local community college's website for application instructions. Applications can be submitted online through the community college's website.

You can begin the financial aid process while you wait to hear from admissions about your application. Please see the Financial Aid section for more information about applying for financial aid.

REQUIREMENTS FOR STUDENTS WITH CRIMINAL BACKGROUNDS

Review the admission process for persons with criminal backgrounds with the intern and your attorney.

For this part of the admissions process, you **must meet with your attorney to review your criminal record and discuss the implications of misdemeanor and felony convictions**. It is important that you understand your entire record and report an accurate history to the college.

Discuss with your attorney the impact of any pending or dismissed cases, acquittals, and youthful offender adjudications.

Each community college has its own process for reviewing applicants with criminal backgrounds, but the process usually utilizes a campus committee that reviews appropriate information and decides whether an applicant should be admitted. New York State Law allows an institution to deny admission to an applicant based on prior criminal convictions only where such admission would involve an unreasonable risk to property or would pose a risk to the safety or welfare of specific individuals or the public (*i.e.* violent crimes). The drug court has admission criteria similar to the community college when it comes to violent crimes. If you are in a drug court program then your criminal background is most likely acceptable for the community college.

The committee is likely to invite you to an interview and to ask you to submit letters of recommendation. Although drug court staff cannot give letters of recommendation, you may ask your defense attorney and staff at your treatment program(s) for these letters.

Although the entire admissions process involves discussing sensitive information, this step may be the most difficult situation for you to navigate. Be assured that you have the support of the intern, your attorney and the drug court treatment team. The community college admissions office is also aware applicants are applying from the drug court.

PLACEMENT EXAMINATIONS

Once accepted, determine whether you need to take a placement examination. Some colleges require a placement examination to determine which classes and what class levels you should be taking. Placement examination requirements vary by community college, but usually occur after you are admitted to the college. Some community colleges require every entering student to take a placement examination. However, students who do not have a high school diploma are more likely to be required to take a placement examination. Even if you have a high school diploma, you may be required to take a placement examination depending on your high school grades and the community college's requirements. Some community colleges may require a placement examination to enter certain degree programs. After the placement examination, the community college may recommend that you take pre-requisite classes before entering your chosen community college degree program. Check the community college's website for information on placement examination requirements.

EDUCATIONAL OPPORTUNITY PROGRAM

Determine whether you qualify for the Educational Opportunity Program. Community colleges have Educational Opportunity Programs (EOP), which provide one-on-one tutorial and counseling services for New York State applicants who are defined by the State University of New York as academically at risk and from low income households. EOP students are entitled to \$150 to \$300 in personal expenses per academic year. Please meet with a financial aid officer to determine whether you meet the EOP guidelines. Also, see Appendix A: Educational Opportunity Program Guidelines in Part 4: APPENDIX.

Financial Aid

The following Financial Aid information is for your understanding. You should make an appointment with your community college's financial aid office. **Do not attempt to apply for financial aid without first speaking to a financial aid counselor. The financial aid application is very difficult and you should not apply for it on your own.**

APPLYING FOR FINANCIAL AID

You can and should apply for both federal and state financial aid. Financial aid includes a combination of grants, work-study, and loans. You **need to repay the loans whether you complete your degree program or not**. The financial aid office is able to advise you on the amount of money to apply for.

You need to:

- Gather important documentation for your financial aid application using the Free Application for Federal Student Aid Checklist.
- Make an appointment with your local community college's financial aid office.
- Apply for both federal and state financial aid at www.fafsa.gov
 after speaking with the financial aid office. The intern can help you
 through this process.

For federal aid: Start by visiting the Department of Education's Federal Student Aid website and reading about the different types of student grants, work-study opportunities, and loans offered by the federal government: **http://studentaid.ed.gov**. Here are short summaries of these three broad financial aid areas:

- Grants Student aid funds that do not have to be repaid but other conditions apply (such as need, full or part time enrollment, and education cost).
- Work-Study Provides part-time jobs for undergraduate students with financial need so they can earn money towards education costs.
- **Loans** Student aid funds that you must repay with interest. The amount of interest depends on the type of federal loan.

After reviewing the information on the website, you can complete a FAFSA form. When you submit your application you automatically apply for all three financial aid areas. When your application is complete and you are admitted to the community college, you receive an award package that explains your financial aid awards. Here is what a sample financial aid award package may look like:⁴

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⁴ From the Federal Student Aid website, available at https://studentaid2.ed.gov/getmoney/pay_for_college/award.html.

Sample Financial Aid Award Package	
Total Cost of Attendance	\$20,000
Expected Family Contribution	\$1,823
Outside Scholarship	\$1,000
Financial Need	\$17,177
Federal Pell Grant	\$3,700
State Scholarship Grant	\$1,500
Institutional Grant	\$7,500
Federal Perkins Loan	\$1,000
Federal Direct Loan	\$1,477
Federal Work-Study	\$2,000
Total Award	\$17,177

We have provided you with a *Free Application for Federal Student Aid Checklist* (located the in Part 3: IMPORTANT FORMS section) of documents you need before starting the FAFSA application. The financial aid process can be long and sometimes frustrating. Gathering the documents together is likely the most difficult part. For example, if you do not have income tax returns, you need to calculate your last year's income through other means (contacting all previous year's employers, looking at bank statements, etc.). Gathering the appropriate documentation helps the application process go more smoothly.

For state aid: New York has its own financial aid program that also provides grants and loans. The majority of the assistance falls under New York's Tuition Assistance Program (TAP). You have the option to link directly to the TAP application from the FAFSA submission confirmation page. If you exited FAFSA before selecting this option, you can complete the application after FAFSA sends your application to the NY Higher Education Services Corporation (HESC), which usually takes around three days. HESC sends you an email or postcard notifying you to complete the TAP application online if you and the intern did not select the TAP link. Information about NYS financial aid can be found at this website: www.hesc.com. You can apply for TAP here: www.hesc.com/. You should also visit HESC's website for more information on other grants, scholarships and awards that New York State offers.

For more information please see Appendix B: Special Circumstances Regarding Financial Aid. Again, please meet with the financial aid office. If you were previously in college and receiving financial aid, special laws may apply. Inform your defense attorney and provide the attorney with a copy of Appendix B as well.

FINANCIAL AID DISBURSEMENT

Open a bank account so you can easily deposit financial aid disbursements.

After applying for financial aid through FAFSA, you can check on the status of your application at www.fafsa.gov. Once the application is approved, you receive an award letter by email. You must then go to the financial aid office and accept the award (if you agree with the disbursement amount). The funds are distributed to the community college's financial aid office. The community college uses the funds to pay school tuition and fees and then distribute the balance to you for books and living expenses. You need a bank account to deposit the disbursement check. Some community colleges have student-friendly banks/credit unions associated with the college.

Academic/Career Counseling

Meet with an academic/career counselor before selecting a degree program.

Every community college offers academic/career counseling. You must meet with an academic counselor before enrolling in a degree program because some careers are not available to people with criminal backgrounds. For this reason, it is important to be honest with the counselor about your background. You would not want to choose a career path that you could not pursue when you graduated. Academic counselors are also able to help you with course selection because the counselors are able to tell you if there are any pre-requisite courses or other required courses.

Registering for Classes

Log on to your community college's website to choose classes and register.

After meeting with an academic/career counselor, you should have identified your first semester classes. Most community colleges use online course selection and registration. You and the intern should browse the course catalogue, choose courses and register together before the close of the registration period (dates are on the registration or academic calendar). Make sure you register for any pre-requisite classes required for your degree program. You are able to choose classes even if your financial aid award has not come through yet, but you are only able to register after tuition bills are paid. Remember to register before the close of the registration period (usually the week before the start of classes).

Final Steps

HEALTH SERVICES

Submit proof of your MMR immunization with the community college's health services office. New York State law requires that all students enrolled for 6 or more credits in any term must provide proof of immunity to measles, mumps and rubella ("MMR"). You can provide proof of immunity in several ways:

- Medical facility or high school records indicating vaccinations that are sent directly to the community college.
- Medical facility or high school records indicating vaccinations that you deliver to the school but which contain the original stamp or signature of a physician or school nurse.
- A blood test proving immunity (the community college's health services office should be able to refer you to a medical facility for this testing).

If none of these is available: Proof that you attended a primary or secondary school in the United States after 1980 is sufficient proof that you received *one dose* of live measles vaccine (measles is two doses). If this option is used, then the *second* measles vaccine **must be given** within one year of admission to the community college.

OTHER COUNSELING

Explore personal and learning assistance counseling available on campus for you to use as needed.

- Personal: Most community colleges provide counselors to assist students with personal problems and concerns. Ask the intern to tell you what services are available and where to access them.
- Learning Assistance: Most community colleges have a learning assistance center where students can access academic support services. Ask the intern to take you over to your college's learning assistance center to explore what services are available to students.
- Learning Disabilities: If you are a student with learning disabilities, make sure you alert the school at the learning assistance center and take advantage of the services offered to you.

BOOKS

Buy/rent your books. After you are enrolled in classes, you should either visit the campus bookstore to obtain your books or if possible, buy your books online. The choice is up to you.

IN CASE OF EMERGENCY

Just to reiterate once again, **you are not alone in this process.** You have the support of the drug court coordinator and staff on campus. If you encounter any problems, have any questions or experience any uncomfortable situations, **do not hesitate to reach out to your drug court team**.

CONGRATULATIONS! You are ready to ATTEND CLASS!

IMPORTANT FORMS

This section contains the following forms:

- SUNY Community College Admission and Enrollment Checklist
- Free Application for Federal Student Aid (FAFSA) Checklist

SUNY COMMUNITY COLLEGE ADMISSION AND ENROLLMENT CHECKLIST

Please fill in the contact information for your local community college in this checklist. Please also note that the order of the application steps may vary between colleges:

Important Steps	How to Complete	Date due	Campus
			location/Phone #
Apply for admission (usually online).	Go to your local community college website.		
Request official: -High school transcript or GED, -Other college transcripts, if applicable.	Contact your high school, and/or previous colleges attended For GED transcripts visit: www.acces.nysed.gov /ged/diplomas_transcripts.html		
Apply for Financial Aid online.	Visit www.fafsa.gov.		
Call to schedule a placement assessment if required.	Check your admission letter and/or your local community college website.		
Submit your immunization records to health services.	Visit your local community college website or the health services office at the school.		
Meet with a college counselor about admission, course requirements and career options.	This is a MUST before choosing your degree. Call your local community college counseling office.		
Register for classes.	Go to your local community college website.		
Submit NY residency forms to student accounts.	A Certificate of Residence is obtained from the county of your permanent address – your local community college website has location specific information.		
Check your financial aid status and ensure your tuition bill is paid on time.	Visit www.fafsa.gov and your community college website and financial aid office.		
Purchase or rent your textbooks.	Visit your campus bookstore.		
Sign up for NY-Alert online to receive immediate notifications of campus emergencies and closings	Visit NY-Alert for more information: www.suny.edu/sunyalertsec		
Check Academic Calendar for important dates, print final class schedule, and ATTEND CLASSES!	Go to your local community college website.		

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) CHECKLIST

- Social Security Number (can be found on Social Security card).
- o Driver's license (if any).
- o Alien registration number or permanent residence card (if not a U.S. citizen).
- Records of income and assets earned in the year prior to when you start school for you and your spouse (if married) or your parents (if dependent) including:
 - o Prior year W-2 Forms and other records of money earned.
 - Prior year Federal Income Tax Return IRS Form 1040, 1040A, 1040EZ or foreign tax return.
 - Prior year untaxed income records Social Security (including Supplemental Security Income [SSI] or Social Security Disability Insurance [SSDI]), Temporary Assistance to Needy Families, welfare, child support, veterans benefits records, etc.
 - Most recent bank statements.

APPENDICES

APPENDIX A: EDUCATIONAL OPPORTUNITY PROGRAM GUIDELINES

In 2012 the income criteria was as follows: A student's household income must not exceed the amount shown for its size in the applicable category or the student's circumstances must conform to one of the exceptions indicated.

Household Categories

- A. Supported by one or more individuals whose combined total annual income is from Social Security or sources other than employment and which does not exceed the applicable amount under "Category A" below.
- B. Supported by *one or more worker*(s) whose combined total annual income does not exceed the applicable amount under "Category B" below.
- C. For households supported by *one worker who has two or more jobs*, which does not exceed the applicable amount under "Category C" below.

Household Size (including head of household):

Т	Total Annual Income in Prev. Calendar Year*					
	Category A	Category B	Category C			
1	\$16,060	\$21,630	\$24,420			
2	\$21,630	\$27,200	\$29,990			
3	\$27,210	\$32,780	\$35,570			
4	\$32,790	\$38,360	\$41,150			
5	\$38,360	\$43,930	\$46,720			
6	\$43,960	\$49,530	\$52,320			
7	\$49,500*	\$55,070*	\$57,860*			
*	* Plus \$5,570 for each additional family member in excess of seven.					

Income guidelines also do not apply if:

- The student's family is the recipient of Family Assistance or Safety Net payments through the New York State Office of Temporary and Disability Assistance; or through a county Department of Social Services; or Family Day Care payments through the New York State Office of Children and Family Assistance;
- The student lives with foster parents who do not provide support for college and the student's natural parents provide no such support;
- The student is a ward of the state or county.

APPENDIX B: SPECIAL CIRCUMSTANCES REGARDING FINANCIAL AID

Prior Loans in Default

If you have federal student loans in default than you are not able to receive federal financial aid until you either: 1) repay the loan in full, or 2) make arrangements with the Department of Education to repay and make six consecutive, on-time, monthly payments. Visit www2.ed.gov/offices/OSFAP/DCS/index.html for more information on addressing defaulted student loans. If you are unsure about the status of your prior federal loans, your credit report should reflect any defaulted loans. You can access free credit reports at www.annualcreditreport.com. Defaulted loans are incredibly difficult to deal with and we strongly recommend that you contact the financial aid office if you have defaulted loans.

Additionally, the financial aid office or drug court coordinator may know local legal assistance organizations that can offer free advice on working with defaulted loans.

Special Rules/Laws Regarding Federal Financial Aid

There are two rules/laws to keep in mind when applying for financial aid. The first is the 150% rule and the second is the Suspension of Eligibility for Prior Drug-Related Offenses Law.

The 150% rule: The 150% rule is a federal academic standard that determines the amount of time that a student can attend college and receive financial aid. The rule requires you to graduate from your program of study within 1½ of the time that the program is projected to take, usually measured in credit hours. For example, if you are in a program of study that requires 60 credit hours to graduate then you must be able to complete the degree by the time you have attempted 90 credit hours. Attempted credit hours include classes that were failed, dropped or withdrawn (with some exceptions). If you cannot graduate within the allotted time frame you lose eligibility for all federal financial aid including student loans. You have to pay for the remainder of your degree out-of-pocket or with private loans (that usually have higher interest rates). All of your attempted credit hours that you received financial aid for count toward that number—including credits from a matriculated student program or if you previously attended college.

Suspension of Eligibility for Prior Drug-Related Offenses: This law only applies to you if you received financial aid in the past. Contact financial aid immediately if you might be subject to this rule. Federal law (Higher Education Act, 20 U.S.C. § 1091(r)) says that any student who is convicted of any federal or state offense involving the possession or sale of a controlled substance for conduct that occurred while the student was receiving federal financial aid is not eligible to receive federal financial aid from the date of that conviction for the period of time specified in the following table:

	Possession of Illegal Drugs	Sale of Illegal Drugs
1st offense	1 year from date of conviction	2 years from date of conviction
2nd offense	2 years from date of conviction	Indefinite period
3+ offenses	Indefinite period	

Fortunately, there are ways to resume eligibility before the period of ineligibility ends if you successfully complete a qualified drug rehabilitation program as described below:

- A qualified drug rehabilitation program must include at least two random drug tests and must satisfy at least one of the following requirements:
 - Be qualified to receive funds directly or indirectly from a federal, state or local government program or federally or state-licensed insurance company.
 - Be administered or recognized by a federal, state, or local government agency or court.
 - Be administered or recognized by a federally or state-licensed hospital, health clinic or medical doctor.
 - The drug court you are participating in most likely satisfies the second requirement.