2026-27 Financial Aid Info Guide
Cleveland Institute of Music

Revised June 2026

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Introduction

This guide is a supplement to www.cim.edu, the CIM Catalog, Populi (CIM's Student Information System; enrolled students only), and the Financial Aid tab of CIM Studio (CIM intranet; enrolled students only). If you have any questions not addressed here, please reach out to the Financial Aid Office via the contact information above. We can also schedule zoom chats, as needed.

This document is updated frequently as cyclical time-sensitive information becomes known and new links, forms, or topics are added. Not all forms or documents for the 2026-27 year are finalized. Updated versions of this file will be posted to the Financial Aid tab of Studio, as applicable.

As of July 1, 2026, many changes to federal loan limits and eligibility are happening per the One Big Beautiful Bill Act (aka OBBBA/OB3). Not all the regulations have been finalized yet (mid-March), so what we EXPECT to change is detailed here.
Refer to the StudentAid.gov One Big Beautiful Bill Act Updates page for the most recent information.
Below is the disclaimer on many internal documents from Dept. of Education to schools:

DISCLAIMER

The 2025 *One Big Beautiful Bill Act* makes numerous amendments to the *Higher Education Act of 1965,* as amended (*HEA*), some of which became effective upon enactment of *One Big Beautiful Bill Act*, while others will become effective on July 1, 2026, and beyond. To ensure that the U.S. Department of Education (ED) can implement those provisions that are effective now or will become effective on July 1, 2026, ED is drafting presentations and documents in advance of publication of a final rule on these topics. These presentations and documents are intended to ensure that vendors, servicers, partners, and stakeholders have the requisite time to prepare for the implementation of the *One Big Beautiful Bill Act* provisions. However, the information is subject to change depending upon ED's rulemaking process. ED has not prejudged the outcome of that negotiated rulemaking process. This information provides a structure for vendors, servicers, partners, and stakeholders to begin building these systems, but it does not impair, prevent, or control policy decisions that may be made by ED. The information is preliminary, and ED, including its vendors and servicers, will not launch any new systems or make final system changes that are public facing until ED publishes a final rule on these topics. ED will provide additional information if any changes are made during the rulemaking process.

Equal Opportunity Policy

In the administration of its educational and admission policies, scholarship, loan, and other school-administered programs, the Cleveland Institute of Music is committed to nondiscrimination and equal opportunity. The Institute admits students to all the rights, privileges, programs, and activities generally accorded or made available to students at the school regardless of race, color, national or ethnic origin, citizenship, religion, age, sex, sexual orientation, or disability.

Student Rights and Responsibilities

You have the right to:

- Be advised of what financial aid programs are available and how to apply for them,
- Be advised of requirements in the case of withdrawal, refunds, and repayment of financial aid
- Have all application information treated in the highest professional confidentiality,
- Be advised of financial aid procedures and deadlines,
- Be advised of how and when financial aid is disbursed,
- Request a review of your financial aid award if you believe a mistake has been made, if your enrollment status changes, and/or if your financial circumstances have changed,
- Be advised of how CIM determines whether you are making satisfactory progress for financial aid and what happens if you are not,
- Be advised of campus security and crime statistics (Available at CIM in the Dean's Office)

You are required to:

- To participate in performances or events serving the interests of CIM, as requested,
- Report to the Financial Aid Office any scholarships or other awards received from sources other than CIM, including free/sponsored housing arrangements,
- Establish funding plans to meet your educational and living expenses,
- Apply and re-apply (FAFSA annually) for financial aid early if you need financial assistance,
- Submit all forms required to complete the application process in a timely manner,

- Read, understand (if you do not understand, ask!) and retain copies of all information and/or forms that are sent to you, or that you must sign,
- Maintain an accurate permanent and current residence address on your Populi account,
- Keep CIM (and any loan servicer) informed of any change of address or name while attending CIM, and until all loans have been paid in full, if applicable,
- Maintain Satisfactory GPA, Academic and Artistic Progress as detailed in our Satisfactory Academic Progress Policy and CIM Catalog,
- Regularly check your CIM email and CIM mail folder for important CIM communications. This includes always reading the weekly Student News emails which cover a wide range of important information and deadlines from all offices at CIM,
- Satisfactorily perform any work assignment accepted through student employment programs, if applicable

Communication

Students must check their **CIM email** regularly. The weekly **Student News** email sent to all students every Thursday during the academic year is the source of most important information about CIM news, deadlines, reminders, etc. Students should use their CIM email when communicating with school faculty and staff.

Use of student Legal vs Preferred Name: While CIM will use a student's preferred name in most communications, the legal name (as listed on FAFSA or passport) will be used for aid offer letters and any federal student aid documentation sent to/from the Department of Education or with SEVIS (F-1 visa students).

Please add financialaid@cim.edu and kristine.gripp@cim.edu to your list of accepted email recipients to ensure you do not miss any important communications.

Populi

Populi is CIM's student information system and incorporates the Registrar, Financial Aid, Billing, and Student Life functions at CIM. It is accessible only via single-sign-on to confirmed/enrolled students. This site will be the main financial aid reference point for enrolled students. Login credentials will be provided to new students in summer after they have fully confirmed enrollment to CIM.

CIM Studio

CIM Studio is the CIM intranet site for enrolled students, accessible via single-sign-on. Most school-wide forms and basic information students need on a day-to-day basis is linked within this site. The Financial Aid tab there is the best quick-reference spot for students and contains the most requested resources and information. Below are screenshots of the buttons currently in Studio as of 3/1/26; new buttons are added often.

CLEVELAND INSTITUTE OF MUSIC

Institutional & Community Resources

- Transitional Faculty Council
- CIM Mission & Vision
- Compliments, Concerns, and Complaints Form
- Title IX Policy
- Title IX Incident Reporting Form
- Cleveland Institute of Music Community Standards Policy
- Community Standards Incident Reporting Form
- Institutional Learning Goals | Cleveland Institute of Music

Academic Affairs

- Office of Academic Affairs
- CIM Course Catalog
- Student Information System | Register for Classes (Populi)
- Fall 2025 Course Offerings
- CIM Canvas
- FERPA
- CIM Writing Center
- CWRU Student Portal
- Faculty Resources
- Robinson Music Library

Student Affairs

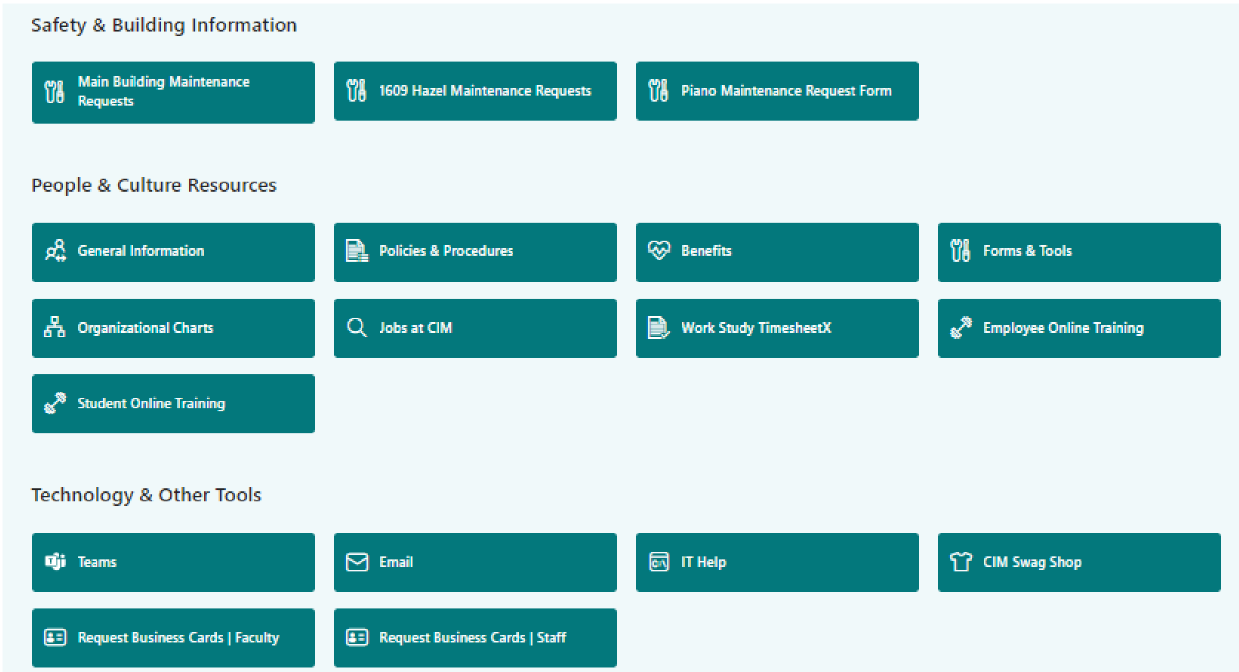
- Student Emergency Contact Information
- Student Handbook
- Student Affairs Office | cim.edu
- Health & Wellness
- 1609 Hazel Residents' Handbook 2023-2024
- Hazel Housing Application
- Financial Aid Information
- Health Insurance Waiver
- Meal Plan Management
- Academic Accommodations Policy

Performance & Practice Resources

- Student Scheduling Resources
- Practice Room Reservation (Asimut)
- CIM Orchestra Information (Canvas)
- Student Recital Handbook
- Recital Scheduling Periods
- Collaborative Piano Request Form 2025-2026
- Recording Arts Services

Educational, Career, & Marketing Tools

- Marketing Services 2025
- CIM Career Center
- Auditions, Job Opportunities, and Career Resources
- Career Services
- CIM Programming Advisory Committee and Resources
- Library Virtual Commons
- Resource List for CIM History
- CIM Performances Collection



The Financial Aid tab of Studio includes topic areas such as:

- General Information
- Billing/Payment Info (on behalf of the CIM Business Office)
- FAFSA & Federal aid Eligibility
- Federal Aid Changes for 2026-27 (tentative – per OBBBA)
- Renewal Aid – Timeline and Process
- Federal Loans
- On Campus Employment (Work Study and Resident Assistants)
- Off Campus Employment
- Additional Resources
- Forms
- Glossary of Financial Aid Terms
- Policies & Consumer Information

Applying for Financial Aid

For **New applicants** and current students applying to a **NEW program**:
[Applicant Financial Aid Timeline and Process and Document](#) from cim.edu

FORM	TO APPLY FOR	WHO FILES
FAFSA	CIM Institutional Need-Based Aid & All Federal / State Aid (Work Study, grants, loans)	U.S. Citizens & Permanent Residents annually seeking federal aid and/or need-based institutional aid

CSS Profile	CIM Institutional Need-Based Aid	ALL Undergraduate domestic, and ALL International APPLCIANTS seeking need-based institutional aid
CIM Financial Aid Application	Any/All CIM scholarship, including merit-only awards	All Applicants This is an online form via the Materials Checklist on the Admission Status Page

How to apply and who is eligible?

For need-based financial aid consideration, all applicants must fill out the FAFSA and/or CSS PROFILE, based on citizenship and graduate/undergraduate program level. Neither the FAFSA nor CSS Profile are required if the only aid requested is merit based CIM Scholarship. The FAFSA must be filed annually for consideration for any federal student aid, as all federal student aid eligibility is year specific. CIM financial aid assumes the student enrolls full time. The full-time minimum enrollment is 12 credit hours for undergraduates and 9 credit hours for graduate students, per semester. Part time enrollment at CIM is rare and must be pre-approved by the Office of the Dean. No CIM scholarship aid is offered to part time enrolled students; however, half-time prorated federal aid may be offered, if eligible.

- **February 15:** Applicant priority deadline for CIM Financial Aid Application, FAFSA, and/or CSS Profile, as applicable. This includes current students applying for a new program.
- **May 1**: Students returning in the same program, the FAFSA is required annually for all federal student aid eligibility (grants, work study, loans); renewal FAFSA priority deadline.

CSS Profile

All international applicants and undergraduate domestic applicants seeking any need-based institutional aid complete the CSS Profile online at https://cssprofile.collegeboard.org/. The CSS Profile is **not** required for renewal aid in the same program of study.

FAFSA (Free Application for Federal Student Aid)

All U.S. citizens and permanent residents (green card holders) seeking need-based aid (federal, state and/or institutional) must file the FAFSA. The FAFSA is not required if the student only seeks CIM Merit Scholarship. The CIM School Code for the FAFSA is **003031**.

Renewal FAFSA is needed annually for those who seek any federal aid as such aid eligibility is year-specific to that year’s FAFSA and many fluctuate year to year.

Once a FAFSA is submitted and normal processing timelines are underway, it will result in a FAFSA Submission Summary **(FSS)** emailed to the student in 1-3 days. A corresponding Institutional Student Information Record (ISIR) will be sent to all schools listed on the FAFSA application. It is very important to review the FSS to make sure the FAFSA was successfully processed and there are no errors that need to be resolved. If the FAFSA is missing consent signatures, either student or parent(s), as applicable, it will not process.

FAFSA Provisional Independent Status Clarification Form

If a student indicates on their FAFSA that they have unusual circumstances, that may result in a *Provisionally Independent Reject Status* on the processed FAFSA, with no Student Aid Index calculated, which requires clarification and documentation. This is noted via FAFSA Comment Code 325. This form explains what is needed for this purpose; if that was in incorrect entry, the student may go back to have his parent(s) submit their portion of the student's FAFSA for reprocessing. No federal aid is eligible until the provisional status is reviewed. See this topic area on StudentAid.gov for more information.

Student Aid Index (SAI)

The FAFSA Student Aid Index (SAI) is calculated by a standard formula established by Congress to determine a family's financial strength. The SAI is used to determine the eligibility for of federal aid (both need based and non-need based). It does not mean this is the amount the student will need to pay. The lower the SAI, the higher the calculated financial need is for the student.

The CSS Profile form also calculates a separate SAI but with different data points than used in the FAFSA.

Financial Need Calculation

Financial need is based on the following formula:

Cost of Attendance (COA) minus SAI = Need Based Aid Eligibility

Additional Related Reading: 2026-27 Student Aid Index (SAI) and Pell Eligibility and Guide

Cost of Attendance Budget (COA)

Cost of Attendance is the estimated amount it will cost a student to go to school. It is based on expected total cost for the 9-month academic year only (fall and spring semesters) and does not include the summer. If a student enrolls in summer, such costs will be considered separately as a "trailer" term.

CIM's current year COA estimated budget is found here.

Both direct (billed) and indirect (non-billed) expense categories include:

Direct Costs (billed by CIM):

- tuition and required fees,
- on campus housing,
- meal plan (if a student opts into a CWRU formal meal plan which is not required),
- medical plan fee (insurance) – this is billed to all but may be waived if the student has comparable insurance and submits timely annual waiver form

Indirect Costs (not billed by CIM but are included in estimated cost for aid purposes):

- meals (if not enrolled in a formal meal plan – this is the most common choice),
- cost of books, supplies, equipment (including a reasonable amount for the cost of a personal computer),
- travel/transportation,
- loan fees (federal loan origination fees range from 1.057% to 4.227%; if loans are not taken, this fee is not applicable)
- miscellaneous personal expenses,

These categories may be included on a case-by-case basis, as applicable. Contact financialaid@cim.edu if such expenses apply to you.

- *allowance for childcare or other dependent care,*
- *costs related to a disability, and*
- *reasonable costs for eligible study abroad programs*

If a student does not need to pay for a cost category, it will be either removed from their Populi Financial Aid budget tab or there will be offsetting aid credit to net it to zero. Students may not have financial aid for a cost item of zero.

- For example, if a student has free housing via Judson or is a Resident Assistant, they will have a net zero cost for housing, so they cannot take out a loan for the originally assumed housing cost.
- Only students who do not waive the Medical Plan Fee can have that cost item included in their aid-eligible budget. There will be a form to request this allowance to be added into your COA if needed.

Cost of Attendance Increase Adjustment Form (**to appeal for a HIGHER COA):** Sometimes additional costs are billed or individual costs exceed our indirect cost estimates. Per appeal and with documentation**,** Increases are considered on a case-by-case basis and are subject to federal and CIM policy. If an appeal is approved, the CIM Financial Aid Office will explain what loan(s) eligibility you have, whether that is via Federal Direct Loan, PLUS Loan and/or private loan. If offered, it is the student's and/or parent's responsibility to apply for and be approved for additional loan. Direct PLUS and all private loans are subject to credit approval. Contact the Financial Aid Office if applicable. There is no CIM aid such additions, only potentially more loan options to be able to pay for additional or higher than normal standard expenses, if approved. Only costs relating to your educational costs to attend CIM can be considered.

COA Increase Adjustment Application for 2026-27 will be posted in Populi prior to the start of the fall term. While not an exhaustive list, it may be used to increase a student budget for:

- CWRU Meal Plan costs more than the non-meal plan budget for food ($4,600 for 26-27 year)
- Medical Plan Fee (though all are billed the fee, most do waivers so we can only include in the budget if you are actually pay for the insurance as billed)
- CIM Tuition surcharges
- CIM Parking Passes

- CIM Recording Service Fees
- Other Indirect cost categories have higher than normal actual costs vs our estimates

CIM specifically cannot consider the following into a COA budget:

- Auto purchase or payments
- Auto repairs and routine maintenance
- Uber, Lyft, taxicab or rideshare services to and from campus
- Credit card or other consumer debt payments
- Moving expenses and security deposits
- Costs incurred outside of the current academic year
- Costs incurred by a family member or other person, including a spouse or roommate's portion of rent, mortgage, or day care
- Child support and other such child care expenses (other than daycare)
- Legal fees, bail, traffic tickets, parking tickets, or fines
- Veterinary costs, unless for a service animal
- Sorority or fraternity dues
- Audition or festival applications, travel costs, enrollment, etc.

Grandfathered Tuition Promise – Applicable to legacy students enrolled as of spring 2025 or earlier, only. This policy is no longer in effect for new student admissions. CIM's Tuition Promise was a guarantee issued to students who began their enrollment at CIM in spring 2025 and earlier. Their base tuition fee will not increase for the duration of the student's current program. This does not apply to any other items in the COA budget such as fees, tuition surcharges, living expense or any other CIM billed expense which may fluctuate annually.

- For student programs that started Spring 2024 or before, the guarantee is for the $40,000 tuition fee.
- For student programs that began Fall 2024 or Spring 2025 the guarantee is for $50,000.

Renewal of Financial Aid

Returning Student Financial Aid Timeline Document

Federal aid offered at this time is for the 2026-27 academic year only. To renew aid for subsequent years of study in the same program, students must submit the Renewal FAFSA by May 1 (for U.S. citizens and permanent residents seeking federal and/or state aid). Most CIM Scholarships* are renewed at the same dollar amount annually, based on the program length guidelines as mentioned previously (assuming GPA and progress standards are met), but other aid may vary year to year based on year specific FAFSA eligibility results and CIM funding for certain programs. Late renewal applicants will be awarded on a funds-available basis. Students applying for a new program or overlap program should review the Admission section of cim.edu and may contact the CIM Admission Office for more information.

***This renewal policy applies to most scholarship/grant aid funded by CIM, including but not limited to:** CIM Institutional Scholarship, CIM Scholarship, CIM Recognition Award, Outstanding*

Scholar Award, Presidential Scholarship, Director's Award, Dean's Scholarship, Dual Degree/Double Major Grant.

Judson AiR housing offers are decided by Judson as are their renewal decisions.

These CIM awards are one-time and are NOT renewable: *Hardship Grant, Unrestricted Grant.*

- *1609 Hazel Grants (no longer awarded) and OCF 1609 Hazel Grants are applicable only to the year(s) when student resides in 1609 Hazel.*

Renewal student aid should be accepted/declined via Populi by **July 15**. Renewal aid not accepted by these dates may be forfeited and re-allocated to students on the waiting list for certain funds. This particularly applies to Work Study, which often has higher demand than funds available.

FAFSA Verification

Each year the U.S. Department of Education requires schools participating in the distribution of federal student aid to verify the consistency and accuracy of data submitted on the Free Application for Federal Student Aid (FAFSA). This verification process involves the review of FAFSA data to ensure the accuracy of the FAFSA application. To complete verification, students, and parents, as applicable, are asked to submit federal tax documents and forms to the CIM Financial Aid Office. Selected students will find the **Verification Worksheet Dependent** and **Verification Worksheet Independent,** and/or **Identity Verification** as applicable, as listed on the Aid Application Components of the Financial Aid tab of Populi. Any student selected for Verification will be notified by CIM Financial Aid via email by April 10 or within two weeks of receipt of the FAFSA. The applicable Verification Form will be included in that messaging. Schools may also select any FAFSA for this review process. For more detailed information about Verification, please see our **Verification Policy and Procedures**.

- **Enrolled students** may upload forms to Financial Aid securely within their **Populi Financial Aid tab via the Files > Add link**.
- **Applicants** may securely upload via this upload form:

Award Notification

Newly admitted students will receive their Financial Aid Offer via their Application for Admission Status page and/or email from the CIM Financial Aid Office.

Aid Offer Delivery Timelines

- **Fall admitted new students:** Aid Offer Letters are generally delivered to admitted student emails within a few days of receiving their offer of Admission, on or before April 1. Waitlisted or late applicant offers would occur later. FAFSA filing new admits will also get a Dept. of Education standard **College Financing Plan** document as a separate update in the days after receiving their Aid Offer Letter.

- **Returning Students:** Renewal Aid is generally posted to the Financial Aid tab of Populi by the end of May. Annual renewal FAFSA must be on file for us to consider federal work study, grants, or loans.
- **Spring Admission:** Spring term admitted students generally receive their aid offer letters by late November.

As all federal aid processes are done between the school and Department of Education electronically, so are nearly all aid transactions between CIM and a student. Students have the right to request a paper copy of any item. A student must submit a written request to the applicable office to obtain a paper copy. Be advised that paper processes may add significant time to the processing of any request.

Newly admitted students who sign the Enrollment Agreement are formally accepting any CIM Scholarship and/or Grant awards as final at that time. Any other funds offered (loans or work study) are formally accepted or declined at student discretion via Populi after the student has confirmed enrollment and subsequently receives their Populi login credentials (early summer). Each line item of aid may be accepted/reduced/declined independent of each other. Once an award has been accepted, any wish to reduce or cancel it will require written notice from the student to the CIM Financial Aid Office at financialaid@cim.edu. Once a confirmed student, generally all aid -related communications will occur via Populi and email from the Financial Aid Office.

Deadlines to accept financial aid awards

Newly Admitted Students for Fall:

- **April 15**: Graduate Students
- **May 1**: Undergraduate Students

Current Students returning in the same program:

- **June 30** All Returning Students (FWS funds may be re-allocated if not accepted by this date; loans can be accepted later, though may result in late disbursements)

Newly Admitted Students for Spring:

- **Dec 2**: All Admitted Students

FERPA

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. When a student reaches 18 years of age or attends a postsecondary institution (this kicks in when a student confirms Intent to Enroll), he or she becomes an “eligible student,” and all FERPA rights transfer from the parent to the student. More about this federal regulation via the Department of Education is found here.

If a CIM student wishes to give permission to CIM to speak to a parent, spouse, or any other person with any protected student-specific information about the student’s educational record, the student must first submit written consent to CIM. Details of how to do this are found in **CIM’s FERPA Policy.** Form is found at:

- Currently enrolled student FERPA consent form
- Newly confirmed new student FERPA form (until they receive their CIM.edu email credentials)

7/1/26 Federal Aid Changes – One Big Beautiful Bill Act

As of July 1, 2026, many changes to federal loan limits and eligibility are happening per the One Big Beautiful Bill Act (aka OBBBA/OB3). Not all the regulations have been fully clarified, so what we EXPECT to change is detailed here**. Federal loans are impacted.**

Refer to the StudentAid.gov One Big Beautiful Bill Act Updates **page for the most recent information.**

Types of Financial Assistance

Total aid from all sources (combined CIM, federal, state, and private/outside aid) may never exceed cost of attendance.

All federal and/or state aid eligibility is subject to ever-changing rules, regulations and funding from the Department of Education and the various states. If rules or funding changes, student aid packages may also change to remain compliant with such rules. CIM Financial Aid Office will always email the student if such changes occur to their aid package.

NEW IMPORTANT FEDERAL AID UPDATE

As of July 1, 2026, many changes to federal loan limits and eligibility are happening per the One Big Beautiful Bill Act (aka OBBBA/OB3). Not all the regulations have been clarified so what we EXPECT to change is detailed here**.**

Scholarships and Grants (do not need to be repaid),

CIM Scholarship

CIM Scholarship and other gift aid are generally awarded with one or more of the following names, though some fund names may no longer be active:

CIM Scholarship, Dean's Scholarship, Presidential Award, Director's Award, Outstanding Scholar Award.

The institutional scholarship / grant awards listed above are renewed at the same fixed dollar amount yearly, so long as the student meets all Satisfactory Academic and Artistic Progress standards, for the normal duration of the program as follows:

- Bachelor of Music = 8 semesters (10 semesters for BM dual degree with CWRU)
- Artist Certificate = 6 semesters
- Master of Music = 4 semesters
- Artist Diploma = 4 semesters

- Graduate Diploma = 4 semesters
- Doctor of Musical Arts = 6 semesters

CIM Hardship Grants and Unrestricted Grants are one-time, non-renewable awards.
1609 Housing Grants are applicable only to years the student lives at 1609 Hazel and are generally limited to Orchestral Career Fellowship students and undergraduates in first 3 years of study. Judson AiR housing awarding and renewal is at the discretion of Judson, not CIM.

Loss of Institutional Scholarship for Disciplinary Reasons

Recipients of institutional scholarships/grants are expected to maintain good standing at CIM which may be immediately revoked or reduced if a recipient engages in conduct that leads to disciplinary action, violates the Student Code of Conduct, or is arrested, even if the activity occurs off-campus. Such behavior deemed detrimental to the institution is subject to immediate review and potential cancellation of aid.

CIM Endowed (Named Donor Scholarships)

These named awards are not applied for directly by the student. CIM will consider all applicants and/or currently enrolled students, per the specific criteria set by the donor(s) of these awards, at various times throughout the academic year. They do not represent additional aid, rather they are the funding source behind all or part of the student's existing CIM Institutional Scholarship award (may be for one year or multiple years). Not all awards have a recipient each year. Award amounts may fluctuate annually. If a student is selected as a recipient of any of these awards, they may be asked to write a letter of thanks to the donor and be asked to participate in various CIM events recognizing the award(s). Full listing to be added soon.

Federal Pell Grant

The Federal Pell Grant is a need-based federal grant that does not have to be repaid. Eligibility and award amounts are determined by the U.S. Department of Education for first time bachelor’s degree students. Eligibility is solely based on FAFSA. The 206-27 maximum Pell Grant award is expected to be $7,395.
Also see: 2026-27 FAFSA Student Aid Index (SAI) and Pell Eligibility Guide

Federal Supplemental Educational Opportunity Grant (SEOG)

FSEOG is a need-based federal grant administered by CIM that does not have to be repaid. Priority is given to students eligible for the Federal Pell Grant. Funding is extremely limited for this award. Federal limits on this fund range from $100 to $4000 annually. CIM FSEOG awards are generally expected to be in the $500-750 range to eligible Pell recipients with the highest financial need. Not all Pell recipients will receive FSEOG due to limited funding.

State Grant Aid

Many states have established state grant and/or scholarship programs that may be available to eligible students. Students must apply for these state programs individually (generally via the FAFSA). Please contact your state department of education for more information on eligibility and application process. These grants and/or award amounts are not always available at the time CIM prepares initial award packages and award amounts and disbursement timing is subject to the applicable state's budget appropriations and approval. They are added if/when CIM becomes aware of a student's eligibility, per the applicable state. Please refer to your own state agency for more information. A link to all state sites is found **here**. These awards may not be known or added to student aid packages until July of the award year, due to dependence on state budget approval.

Private Scholarships & External Aid

- Outside or private scholarships may or may not be need-based. Many students receive scholarships from outside sources, and these must be reported to CIM whether paid to CIM or to the student directly, per Department of Education regulations. All external aid must be reported to the CIM Financial Aid Office via the **Private Scholarship & External Aid information Form**. If federal need-based aid has been awarded and federal demonstrated need (Cost of Attendance minus FAFSA SAI) has been met, loans, work-study and/or federal/state grants (in that order) may need to be adjusted, reduced, or canceled to prevent an "over-award," which federal law prohibits. Total aid may not exceed total cost. Federal Pell Grant and CIM Scholarship would be the last things reduced, if necessary, except as noted below (for tuition-specific awards).

- CIM reserves the right to reduce institutional aid awards in cases where external funding is also applied specifically only to the tuition fee. This may occur when a student receives GI Bill / Yellow Ribbon, parent employer-paid tuition benefits, Fulbright Scholarship, Outside/Private Scholarship, etc. In such cases, we may adjust to allow for the student to receive the most possible assistance between CIM and the external funding combined, but the external funding will be applied first, and the CIM award(s) adjusted so that the allowable tuition-applicable amount is not exceeded. This would be a case-by-case, year-by-year adjustment, as applicable.

- Also see Other Options to Fund Your Education Section below.

Work / Self Help

All types of aid that are work-related require the student to complete new hire tax forms with the CIM Human Resources Office **prior to beginning the job**. This is taxable income, and the student will receive a W-2 at year-end for tax return purposes. If the student does not have a U.S. Social Security Number, one must be applied for upon hire and is needed before any funds from these aid programs may be disbursed. These awards may fluctuate year to year based on student financial need (annual FAFSA), CIM funding levels, and institutional need. They shall not be expected or assumed to automatically renew.

Please note that while we have limited funds for Work Study, many students find **off campus work**. Do not assume the only work options are awarded via the Financial Aid Office. All work-based self-help noted below will require the student to submit timesheets for approval and renewal reconsideration in subsequent years of study in the same program.

**International students should review the "International Student Special Considerations" later in this guide for details about what work is permitted.

Federal Work Study

Federal Work Study (FWS) is a limited, need-based aid program that provides on-campus jobs for students. Students must indicate their interest on the FAFSA and if awarded, complete the annual FWS Contract, which is provided in May. Students apply for available jobs beginning in mid-August for the upcoming school year. FWS awards are not applied to the student tuition account. FWS is paid via payroll on a semi-monthly basis as submitted hours worked are approved by the supervisor. There is no guarantee that the award amount will be earned by the student. Not all students who are eligible (per federal student aid definitions) will be awarded FWS due to limited funding; awards go to those with highest unmet need, first. Requires semi-monthly timesheets. More general information about CIM's WS program may be found here:

- **Work Study Process & Timeline** - 2026-27 to be updated in July
- **Work Study Job Descriptions** – 2026-27 to be updated in July
- **WORK STUDY FAQ'S**

Resident Assistants (RA)

- Each year, CIM accepts applications in the spring for the Resident Assistant jobs for the upcoming school year. Only currently enrolled students at CIM may apply for the 3-4 positions.
- Students hired to this position are assigned free housing in 1609 Hazel for the semesters they have the job. They also receive a parking pass in CIM's Hazel parking lot if they will have a vehicle on campus. Meal plans are not included. They also receive a modest stipend for 20 hours (average) of work per week.
- International students on F-1 visa are not permitted to do any additional on or off campus work (including CPT) that would cause them to exceed the 20 hour per week visa limitation.
- For more information about the RA position, please contact our Resident Director, Christopher Agnew, at christopher.agnew@cim.edu.

Graduate Assistantships

Graduate Assistantships are awarded institutionally to students in exchange for work responsibilities within CIM. These awards are extremely limited and are only applicable to students in specific areas, i.e., Composition. Graduate Assistantships are paid semi-monthly via an hourly rate per a Graduate Assistantship Contract. Renewal of this award in subsequent years of study may fluctuate and will include a review of prior year's work. Federally eligible students may have their graduate assistant positions funded in part by the federal work study program, which may be listed separately from a traditional Work Study award, as applicable.

Off Campus Employment

- Students at CIM perform at many gigging opportunities, including weddings, parties, benefits, and a wide variety of community functions. International students have more restricted rules for any off-campus work, per visa and immigration employment law. Such work is generally considered "self-employment" for federal tax filing consideration and is generally not permitted for F-1 visa holders.

- Northeast Ohio is home to several **Regional Orchestras** that hold yearly substitute auditions, including the Akron, Canton, Youngstown, Firelands, and Erie (PA). These orchestras would also hold a formal audition for an open contract/full-time position, but that isn't predictable. Other orchestras hire without auditions, such as Cleveland Opera Theater, Cleveland Pops, and City Music. There are various other gig opportunities in the area, including musicals and shows, and special events (weddings, parties, etc.) that CIM students and recent alums often take; the CIM Facebook community is also very good about sharing gig information. Teaching is less predictable, but there are several local music schools where CIM students currently teach, in addition to taking private students. As with most freelance work, it is difficult to predict how much you could earn in any given month.

Loans (must be repaid)

Direct Loan - CIM packages (offers) the annual maximum Direct Loan amount to each student with a valid FAFSA on file for that year. Students may accept, decline, or reduce this award amount, as they wish. Everything there is to know about federal loans, including annual and lifetime loan limits, interest rates and fees, repayment options and more is found here.

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan

Federal Loan Interest Rates for 2026-27 are below. You may review current federal interest rate information here. (ED sites take longer to be updated, so may not show as of yet).

Federal Loan Type (borrower)	Interest Rate	Origination Fee
Direct Subsidized Loan (undergraduate)	6.52%	1.057%
Direct Unsubsidized Loan (undergraduate)	6.52%	1.057%
Direct Unsubsidized Loan (graduate)	8.07%	1.057%
Parent PLUS Loan (undergraduate's parent) **	9.07%	4.228%
Graduate PLUS Loan (graduate) *	9.07%	4.228%

These loans are added to aid packages after the borrower applies and has been approved. Click the links below for more information. Applications for these loans will go live for the 2026-27 year in April sometime.

- **Federal Direct Parent PLUS Loan** ** New OBBBA regulations and borrowing limits will go into effect 7/1/26 (legacy borrowers will retain prior limits)
- **Federal Direct Graduate PLUS Loan** * (will only be eligible to legacy borrowers as of 7/1/26 per OBBBA new regulations. New program students will not be eligible.)

Refer to the StudentAid.gov One Big Beautiful Bill Act Updates page for the most recent information.

Direct Loan Processing (How to Apply) Federal Direct Student Loans are available to all eligible students with a valid FAFSA for the applicable year. The FAFSA is the only application necessary to receive Federal Direct Student Loans. PLUS loans require a separate application and are subject to credit approval.
The processing of all Federal Direct Student Loans will begin in summer before the start of the Fall semester.

Federal Loan Document Requirements (all found via StudentAid.gov and require an FSA ID). Schools are sent an electronic receipt for all the following studentaid.gov processes within 1-2 days from when the borrower completes them online:

- ***Entrance Counseling*** **-** Required of all first-time student borrowers who have accepted the Federal Direct Student Loans (subsidized & unsubsidized) or Graduate PLUS Loans as part of their financial aid package.
- ***Master Promissory Note*** *(aka Loan Agreement) separate MPN needed for each of the following types of federal loans. Must be on file prior to loan origination and disbursement – general due date is June 30.*
    - ***For Student Direct Loan Borrowers –*** Required of all first-time student borrowers who have accepted the Federal Direct Student Loans (subsidized & unsubsidized) as part of their financial aid package.
    - ***For Parent PLUS Borrowers –*** Required of all first-time parent borrowers who have applied (paper or online) and been approved for a Federal PLUS Loan.
    - ***For Graduate PLUS Borrowers –*** Required of all first-time graduate student borrowers who have applied (paper or online) and been approved for a Federal Graduate PLUS Loan.
- ***PLUS/Graduate PLUS (Adverse Credit) Entrance Counseling*** **–** Required of all PLUS Loan or Graduate PLUS Loan borrowers who have applied with an adverse credit decision.
- ***Annual Student Loan Acknowledgment*** – This is a voluntary, but strongly suggested, process for all Direct Loan and Direct PLUS Borrowers.

Loan Exit Counseling - When a Federal Loan student borrower is no longer enrolled at least half time for any reason (graduation, withdrawal, leave of absence, part time enrollment, etc.), the student must complete Exit Counseling online and will enter the loan repayment process. Since this is a Federal requirement, students who fail to complete a timely Exit Counseling Session will have a financial aid hold placed on their Populi account which will block release of an official transcript (unofficial transcripts may always be received), diploma, and/or future registration enrollment, until the counseling is completed. Students with questions about their Federal Loans after completing the applicable exit counseling are encouraged to contact their federal loan servicer first, then the Financial Aid Office if questions remain. For in-depth information about the loan repayment process, please visit Federal Student Loan Repayment Plans.

Federal Direct Loan Exit Counseling (studentaid.gov) - Required of all Federal Direct Loan student borrowers at the time they graduate, drop below half-time status, take a leave of absence, or withdraw.

Repayment Terms & Resources

- National Student Loan Data System (NSLDS) - The National Student Loan Data System (NSLDS) is the Department of Education's central database for Federal Student Aid. Borrowers can visit NSLDS to view information about all their federal student loans received and to find contact information for their loan servicers (lenders). FSA ID is needed (How to Create an FSA ID) to access this information. Check your current federal loan record on NSLDS.
- Federal Direct Loan Servicer A *loan servicer* is a company that handles the billing and other services on a *federal student loan*. The loan servicer administers repayment plans, loan consolidation and assists with other tasks related to federal student loans. Borrowers should maintain contact with their loan servicer. A loan servicer is assigned to a loan by the U.S. Department of Education after when the loan has been disbursed. Check the accuracy of your Federal Direct Loan servicer contact information here.

Office of the Ombudsman - The *Federal Student Aid* (FSA) Ombudsman Group of the U.S. Department of Education is dedicated to helping resolve disputes related to Direct Loans, *Guaranteed Student Loans*, and Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. The easiest way to contact the Ombudsman is to file an on-line assistance request at https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman. Other contact options are:

- Telephone: 877-557-2575
- Fax: 606-396-4821
- Mail: FSA Ombudsman Group, P.O. Box 1843, Monticello, KY 42633

State Educational Loans

Some state governments offer an educational loan program. To learn if your state has a loan program contact your State Education Agency through the Department of Education's Educational Resource Organizations Directory.

Private Loans

Should you have a funding shortfall, private loans may be able to offset your remaining financial needs:

- To help provide comparison information for our historical lender list, CIM has partnered with **ElmSelect**.
- Students and parents may also apply to any lender of their choice even if not listed on ElmSelect.
- In most cases, a creditworthy cosigner will be needed for student private loan approval as most students do not have a significant credit history to be approved on their own.
- International students will need a creditworthy U.S. citizen as a cosigner.
- The FinAid.org website also provides some comparative information regarding private loans.
- When selecting a loan through a comparative website, be sure to go to the lender's website to ensure the most up-to-date information about the loan.
- Private loans are subject to credit approval and may be for any amount up to the school's published Cost of Attendance less any other aid the student has been offered.

- If you apply for a private loan, you will need to complete a **FERPA Consent for Private Lender Communications Form**. This will allow CIM's Financial Aid Office to complete the loan certification with the otherwise FERPA-protected information and to let us know to keep an eye out for the pending loan.

Canada Provincial Loans

Canadian citizens: for information on student loans in your home province, please see the Canada Student Grants and Loans page. We encourage students to apply for such loans before July 15 to ensure funds are available for the fall term.

Veteran Benefits

Students who are veterans of the armed services or dependents of veterans should review their educational benefit options through the US Department of Veterans Affairs (DVA).
CIM's **Veteran Affairs Benefit liaison** is the CIM Registrar, who may be reached at registrarweb@cim.edu. Any CIM-specific VA questions should be directed there.

- Apply for educational benefits through the DVA. Notify CIM's Registrar's Office (registrarweb@cim.edu) that you are eligible and applying for veteran's educational benefits.
- **Dependent of a veteran?** Your parent transfers a portion (or all) of his/her benefit to you through Transfer of Entitlement**.** After the transfer is approved, you apply for the educational benefit through the DVA. You notify CIM's Financial Aid Office that you are eligible and applying for veteran's educational benefits.
- **For CIM to process veteran's educational benefits, please provide to CIM:**
    - **Veteran:** a photocopy of your VA Certificate of Eligibility sent to you by the DVA.
    - **Dependent of Veteran: a** photocopy of approved Transfer of Educational Benefit (TEB) from your parent AND a photocopy of your VA Certificate of Eligibility sent to you by the DVA.
- **Questions about the status of your educational benefits claim?** Contact DVA at 1-888-442-4551 to speak with an Educational Case Manager.
- CIM participates in the **Yellow Ribbon Program**, which is a partnership with the U.S. Department of Veterans Affairs (Yellow Ribbon Scholarship) and CIM (CIM Yellow Ribbon Match Scholarship). You or your parent must qualify for 100% of the Post-9/11 GI Bill to qualify for the Yellow Ribbon Program. See **Yellow Ribbon** section above for details about participation and CIM match/award amounts.

  Yellow Ribbon Program details:

  Up to 5 students annually may be awarded this CIM Match support to accompany the VA GI Bill/Yellow Ribbon award as a veteran benefit. The combination of the CIM Yellow Ribbon Match and any other CIM-funded gift aid will be at least $10,000, renewable for the normal duration of the program, so long as the student remains an eligible recipient of the GI Bill and maintains a minimum 3.0 Cumulative GPA. The student or parent must qualify for 100% of the Post 9/11 GI Bill to be eligible for the Yellow Ribbon program. Applicants must disclose that status to the CIM Financial Aid Office by March 1 for consideration. If there are more than 5 eligible students, returning students get priority. Any remaining openings are determined by the date the student's complete application for admission was submitted; earliest application date gets first consideration. For eligibility details, see http://www.benefits.va.gov/gibill/post911_gibill.asp.

Other Resources and Options for Paying Tuition Bill

If you still have a balance due for your semester bill after your aid is posted, and you are unable to pay the balance outright (by cash, check, EFT, or credit card), you may use:

- **Federal Direct PLUS Loan** (U.S./Permanent Resident students with a valid FAFSA) – Parents of undergraduates or graduate students may apply for the Federal PLUS Loan via studentaid.gov (see details about this federal loan in the text above). Note many changes in eligibility occur 7/1/26 per OBBBA. **Refer to the StudentAid.gov One Big Beautiful Bill Act Updates page for the most recent information.**
- **CIM Payment Plan** – CIM's in-house monthly payment plan allows you to pay monthly (4 months per semester) instead of the entire semester balance upfront. Students can enroll in this payment plan themselves within Populi on the Financial tab and/or Financial Dashboard within the Make a Payment button. The cost is $50 per semester; no interest. The first of four monthly payments are due 2 weeks before the semester begins.
- **Private Loan** – See Private loan details on preceding page.

- **Private Scholarships** - There are many sources for student scholarships, outside of any financial aid package that you may be awarded from CIM. We encourage students to review options annually and apply for grants and scholarships to help support educational endeavors. If a recipient of any such aid, it must be reported as a resource to the CIM Financial Aid Office via the Private Scholarship & External Aid Information Form. Below is a list of some organizations and search tools. These listings are not exhaustive.

  - **Scholarship search engines**:
    - College Board Fund Finder
    - CollegeData
    - FastWeb
    - FinAid.org Scholarship Tips
    - Find Tuition
    - Sallie Mae Scholarship
    - ScholarshipExperts
  - **Places to pursue private scholarships**:
    - private foundations and charities
    - professional or trade associations
    - music organizations & orchestras
    - religious organizations
    - Ethnic and cultural organizations
    - high school counseling office
    - parent employers

- **SNAP Benefit Eligibility -** Students who participate in the Federal Work Study (FWS) Program *may* qualify for SNAP benefits. FWS is a need-based aid federal student aid program with eligibility determined annually per the FAFSA. Students who are approved for SNAP benefits may receive up to $298 per month for purchase of groceries. Students would apply via benefits.ohio.gov upon arrival to CIM in the fall (after they have secured a WS job) and must meet other eligibility requirements. If they are on a formal meal plan, they will not be considered for SNAP. CIM cannot determine individual student eligibility. More information about this program may be found via these links:

    - https://www.fns.usda.gov/snap/students
    - https://hhs.cuyahogacounty.us/programs/detail/supplemental-nutrition-assistance-program
    - Steps to Getting & Keeping SNAP Funds for College Students Flyer via benefits.ohio.gov

Tuition Insurance

Like health, car, homeowner, or rental insurance, tuition insurance may be valuable. In the event of an emergency that necessitates a student take a leave of absence or withdraw mid-semester, there may be an unexpected balance owed to the school, even if the student had a zero balance before the leave/withdrawal. This can happen per the terms of CIM Refund Policy and Federal Return to Title IV Policies (2026-27 policies to be posted early summer). We urge students and families to consider if this is an investment that makes sense for you. More information may be found at these links:

- https://finaid.org/about/contact/tuition-insurance/
- https://www.consumerreports.org/tuition-insurance/should-you-buy-college-tuition-insurance-a1139739045/
- https://thecollegeinvestor.com/23889/best-tuition-insurance/#tab-con-12

Coursework Eligible for Federal Student Aid

If a student is enrolled in courses that do not count toward their CIM degree, certificate, or other recognized credential, they cannot be used to determine enrollment status unless they are eligible remedial courses. A student may not receive federal aid for classes that do not count towards the degree/program.

To be considered full time for federal aid purposes, a student must be registered and have begun attendance with a full-time class load (12 credits undergraduate; 9 credits graduate) applicable to the student's program as a general education requirement, a major requirement, or elective. A student can receive aid for a limited amount of remedial coursework that is included as a part of a regular program. (34 CFR 668.20).

Additionally, a student who completes the academic requirements for a program but does not yet have the degree or certificate is not eligible for further additional federal student aid funds for that program. E.g., in situations where all required course work is complete, but the GPA does not meet graduation requirements or there is still a recital to complete (0 credits), that student will not be eligible for further federal aid.

Basic federal aid eligibility details may be found here.

Important CWRU Dual Degree impact: as the CWRU degree is not a CIM degree, courses specific to that degree are not eligible for federal student aid. However, so long as a dual degree student carefully plots out their CIM degree coursework each year, so they always have at least 12 credits enrolled that ARE required for their CIM degree, they can certainly take the additional credits each semester that may apply to the CWRU degree.

> *Dual Degree students with federal aid should plan to set up a time to discuss this with the CIM Financial Aid Office, and then with the CIM Registrar, so we can ensure this is clearly understood.

Retroactive Federal Student Aid (FSA) (details to be added soon)

- Retroactive Federal Pell Grant
- Retroactive Federal Direct Loan

Satisfactory Academic Progress (SAP)

To be eligible for Title IV (federal), state and CIM aid, a student must maintain Satisfactory Academic Progress **(SAP)**, which has three separate components. SAP includes maintaining a minimum cumulative GPA, number of credit hours that must be completed per semester and cumulatively, as well as the maximum timeframe students must complete their program. Failure to meet these standards will have significant financial implications. CIM Offices of the Registrar, Dean and Financial Aid work together to evaluate these metrics at the end of every semester.

Disbursement of Financial Aid to the Student's Account

- **CIM Scholarship** aid may be disbursed to the student billing account at the time each semester's billing statements are posted.
- Disbursement of each semester's **federal financial aid** will be made to the student tuition billing account after the Drop/Add period is complete and only after all supplemental required documents are received (promissory notes, entrance counseling, FAFSA Verification, etc.). CIM must also document each student has begun attendance, to be eligible for federal aid disbursement. The student billing account may include Scheduled/Expected Aid, but it will not be officially disbursed until all required documents are complete and confirmed as requested from the Financial Aid Office. Attendance documentation is required before federal aid may officially disburse. This is usually documented within Populi by faculty in the week after drop/add ends.

Credit Balance Refund

Each semester, financial aid is applied to the student tuition account to offset CIM charges (tuition, fees, on campus room and board, etc.). Once all CIM charges have been paid, refund checks are issued if there is a credit balance remaining, when total aid exceeds the balance owed. Refunds of credit balances will be processed via paper check payable to the student within 14 days after the date of disbursement that created the credit balance. If aid is disbursed after the semester has begun, then any subsequent credit balance will be refunded within 14 days of disbursement date to student account, per federal regulations. A student should make provisions to cover all expenses that will be incurred before the issuance of a refund check. Financial aid actual disbursements are posted to student accounts after Drop/Add processing is complete. Prior to that time, all aid will appear as Scheduled / Expected Aid and is not eligible for refund. *Students should expect credit balance refund checks no earlier than the fourth week of classes each semester*.

Advances of up to $2,500 of pending credit balances may be requested the first week of classes (issued first Friday of the semester) assuming the student file is 100% complete at that time (no missing or incomplete documents, full time course load verified in Populi, etc.). Advance request forms will be posted to the financial aid tab of Studio a week before the start of each semester.

If the credit balance is created because of a Parent PLUS Loan, the credit balance is refunded to the parent borrower, unless the parent indicated on the PLUS application that their credit balance is to be paid to the student.

Exception, for Pell Grant recipients and/or any student whose federal aid alone (not counting CIM Scholarship) exceeds the semester billed charges, if there is a pending credit balance as of two weeks before classes begin for a semester; up to $800 of that credit will be advanced the first week of classes, per federal regulations for use towards purchasing necessary books and supplies.

Title IV Credit Authorization (“Excess Aid” Authorization option in Populi)

Federal student aid recipients may opt-in to give CIM consent to apply possible Title IV aid to non-institutional charges.

Title IV funds are federal funds that may be used to pay institutional charges of tuition, required fees, and room and board (if billed by the institution). Federal law states that any federal funds in exceeding these charges must be refunded to the student unless CIM is authorized by the student to apply those funds to other current term charges on the account.

Title IV Federal aid includes:
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Direct Loan (subsidized and unsubsidized)

- Federal Direct PLUS Loan (graduate and parent*)

To voluntarily authorize to CIM to allow federal financial aid to pay for non-institutional charges such as health insurance, parking permit, incidental fees, etc., students must agree to this authorization. The agreement must be in place before federal financial aid is disbursed to the student financial account and may not be applied retroactively. Federal regulations require a student to complete this Title IV Credit Excess Authorization only once for CIM to disburse any federal funds with this agreement. It will remain in effect for the duration of the student's enrollment at CIM unless formally rescinded in writing.

Parent borrowers to the Federal Direct Parent PLUS Loan are asked if they'd like to opt in to this for any proceeds relating the Parent PLUS Loan on the loan application itself. Such consent for the parent is applicable only to that year's PLUS Loan.

Billing & Financial Aid Processing Dates for 2026-27 (tentative)

Activity	Fall 26	Spring 27
Billing statements prepared (estimate) Students not formally registered for classes by published due date (TBD) prior will incur a $250 late registration fee. CIM scholarships will be disbursed to appear on the billing statements on or before the billing date.	08/01/26	12/15/26
Date tuition and fees due (or first installment of semester payment plan) Incomplete aid files or missing final transcripts will have Financial Aid Holds on academic record as of this date	08/10/26	12/28/26
First day of classes	08/24/26	01/11/27
Registration Drop/Add ends for semester Students must be enrolled full time by this date to retain scheduled aid eligibility	09/02/26	01/20/27
*Federal Aid disbursement date This assumes the student has all aid related documents submitted by CIM due dates	09/14/26	02/01/27
**Standard credit balance refund date This assumes aid was disbursed on the standard disbursement date above. If disbursed later, there is a 14-day window between disbursement date and credit balance refund date	09/28/26	02/15/27
***Last date to reduce or cancel loans for the semester via CIM	09/29/26	02/16/27

The **Federal Aid disbursement date is when CIM electronically receives federal aid payments from the Dept. of Education and is when a loan becomes an actual disbursement on the student NSLDS federal loan history and is assigned to a federal loan servicer (though it may not display there for a week or two). The refund by the school to the borrower of any pending credit balance due to federal aid will be refunded via check within 14 days of the disbursement date. Any loans processed after the normal cycle will have 14 days from that later date for any credit balance to be refunded. Before federal aid may be disbursed, CIM*

must be able to document the student has begun attendance in the minimum number of credits/classes to warrant the aid offered (full time, half time, etc.).
*** Credit balances are refunded to the student (or to parent, when a Parent PLUS Loan creates the credit balance) via paper check by the Business Office. Students deposit via the bank of their choice. CIM does not cash checks.*
**** After this date, you may repay your federal loan servicer.*

Financial Aid Appeal Process

Newly Admitted Students

CIM makes its best offer of financial assistance in the initial award made to students prior to the first semester of study. CIM understands that certain circumstances may present students and families with unique financial challenges and therefore newly admitted students may contact the Financial Aid Office at financialaid@cim.edu to request a review of their financial aid package. This must occur prior to accepting our offer of admission. Once CIM has received an accepted Enrollment Decision, all institutional aid offered is considered final. The only exception would be if there is an involuntary, documentable, *and* unexpected event that occurs after the date of signed Enrollment Decision, which may be reviewed via appeal, though additional aid is not guaranteed.

Current/Returning Students

Hardship Appeal Current student hardship appeals may only be considered in the event of a recent, involuntary, unexpected, and documentable event such as parent loss of job/reduction of income, major illness or death of immediate family member, natural disaster, etc. If approved, such appeals may result with a one-time, non-renewable modest Hardship Grant. Receipts, canceled checks, letters from employers, doctors or other applicable documentation may be requested. If a domestic student, the 2026-27 FAFSA must already be on file and all federal aid options have been exhausted. If applicable, the student should first submit the **2026-27 FAFSA Special Circumstance Professional Judgement Review Form** discussed below. Please allow 2 weeks for the results of this appeal. CIM will not begin reviewing current student hardship appeals each year until after **June 1, after renewal aid has been posted to Populi.** There will be a separate **Semester Hardship Appeal Form** on Studio at that time.

CIM specifically cannot consider an appeal for any of the following reasons, whether singly or in combination:

- Increase in overall cost of attendance
- Parent retirement, unless due to disability - *This is considered a <u>voluntary</u> change in income*
- Illness/death of family member other than spouse, parent, or sibling - *This is outside the scope of financial status of immediate family*
- Student wins competitions or excels academically - *Being a good student is not a "special circumstance;" students are admitted with the expectation they will thrive at CIM*

- Graduate students: Parent reduction of income (for any reason) for U.S. citizens or permanent resident - *No parental income/assets are included on your FAFSA for your financial need determination, as all graduate students are classified as independent for federal aid purposes. As such, there is an assumed $0 parent contribution for all graduate students, already*
- Fluctuations in currency exchange rates between the U.S. and another country
- Loss or reduction of sponsor or external support
- In addition, the Department of Education specifically states the following are not subject to special circumstance consideration: vacation expenses, tithing expenses, standard living expenses, mortgage payments, car payments, credit card debt payments

The following forms may be applicable to any FAFSA filer with special circumstances (excluding the ones noted above):

- **2026-27 FAFSA Special Circumstance Professional Judgement Review Form** - This form may be applicable if there is a significant change in family income or other financially impactful changes to finances since the 2024 tax return data. This compares the 2024 federal tax return data as is entered on the 2026-27 FAFSA to current 2026 income projections. 2026-27 FAFSA must be on file before a review may occur. Such an appeal would not change CIM funded support but may allow for additional federal student aid eligibility. A more generic semester **Hardship Appeal form** is found in Populi Forms, as needed.
- **2026-27 Dependency Override Information and Request Form** (undergraduates only) In situations such as parent incarceration, abandonment, abuse, or neglect, you may be able to submit your FAFSA form without parent information despite otherwise being considered a dependent student.
- **2026-27 Unusual Circumstances / Unsubsidized Loan Only -** If parent cannot or will not sign FAFSA (dependent undergraduates only) students may submit their FAFSA and indicate they seek only the Unsubsidized Loan and may forgot the need for a form to request this as was needed in prior years. No SAI is calculated on such a FAFSA. Only the Federal Direct Unsubsidized Loan may be offered, per the normal annual and aggregate borrowing limits. No other federal aid may be possible. The Financial Aid Office will reach out directly to students who indicate this intention on their FAFSA.

Notes for ALL appeals: All appeals are considered on a case-by-case basis. Not all appeals will result in increased aid. CIM should not be expected to provide institutional financial aid to cover an unexpected loss of financial resources while enrolled for study. In such circumstances, the student may need to take out additional loans privately, take a leave of absence, or withdraw from school. Ability to pay is a consideration that must be made when deciding which school to attend. CIM's admission philosophy is to encourage students and parents to find a school that is "the best fit," which includes financial affordability.

Cost of Attendance Budget Increase Adjustments (Appeal)

The Cost of Attendance (COA) is an estimated student budget that is designed to provide students, living within a moderate lifestyle, an accurate projection of reasonable costs for a typical academic year (9 months; does not include summer). There is statutory language that determines what cost items schools are to include in these budgets. In limited cases, a student may petition to have the estimated COA adjusted to account for their costs being significantly higher than the averages we set for the standard budget. If such an adjustment occurs (documentation of expense and a form is required), it will not result in additional CIM institutional funding, but may allow a student additional borrowing options via federal and/or private loans. Schools are limited by law on what may be adjusted within the COA and such adjustments may only occur for expenses that occur during the applicable period of enrollment. Expenses incurred in the summer or in a prior or future semester are not applicable for COA adjustment consideration. **See COA Increase Appeal Form:** (applicants may contact the CIM Financial Aid Office for this form) Linked on Studio for enrolled students.

- While schools are not permitted to add any category of expense to a student budget that is not already in the federal COA, other adjustments to the existing categories may be possible, as applicable, for unique situations as reviewed on a case-by-case basis. These may include:
    - **Study Abroad expenses**
    - **Dependent Care Costs**
    - **Disability Related expenses**
- **Instrument Purchase -** CIM permits students to petition one time in their CIM enrollment (lifetime) an appeal to adjust increase the student's COA of up to $10,000 for an instrument purchase (or the cost of the instrument, whichever is less).
- **Tuition Surcharges** - for Dual Degree and Double Major Surcharges are automatically added to applicable student's budgets. Any other CIM surcharge, such as Secondary Study Fee or Over 18 Credit Surcharge would need to be requested by the student specifically to be added. Note that voluntary add-ons like a second major, Dual Degree, and minors are not eligible for federal aid, but private loans may be used to pay for such fees.
- **Loan Fees -** While the budgeted loan fees in the standard COA are based on standard year-in-school borrowing averages, some students may borrow significantly more via plus loans, etc., which would incur higher loan fee cost. We may adjust add the actual loan fee amount to the COA, but the student must request such a revision in writing to the Financial Aid Office.
- **CWRU Meal Plans –** As 1609 Hazel includes in-suite kitchens, CIM does not require students living on campus to purchase formal meal plans. Most opt to buy their own groceries and cook their own meals. However, if a student prefers the traditional dining all plan, they may still do so. If the cost of the CWRU plan exceeds the standard estimated budget we have already in place for food for all students, the difference may be added, by request, to that student's cost of attendance budget, to allow increased loan borrowing.

Unusual Enrollment History (UEH) Policy

The U.S. Department of Education has established regulations to prevent fraud and abuse in the Federal Pell Grant and Federal Student Loan Programs. They have done this by identifying financial aid students with unusual enrollment histories (UEH). If a student has received Pell Grant or Federal Loan funding while attending multiple institutions during the last three academic years, the student may be flagged for UEH. Unusual Enrollment History must be resolved before a student can receive federal financial aid. https://www.cim.edu/sites/default/files/inline-files/unusual_enrollment_history.pdf

Financial Aid Student Attendance Policy

Students are expected to attend all class sessions beginning with and including the first class session. The Department of Education requires the verification of attendance prior to the disbursement of any federal aid funds. Until attendance is verified for a student, no federal financial aid will be disbursed.
Our policy on attendance is found here:
https://www.cim.edu/sites/default/files/inline-files/attendance_policy.pdf

Federal Requirements for Home-Schooled Applicants

Status as a home-schooled student may affect your eligibility for Federal financial aid. Home schooled applicants are eligible to receive Federal Student Aid funds if their secondary school education was in a home school that state law treats as a home or private school. Some states issue a secondary school completion credential to home schooled students. If this is the case in the state where the student was home schooled, they must obtain this credential to be eligible for Federal Student Aid funds. Many home-schooled students also obtain a GED, which will fulfill the federal aid eligibility issue. If your state does NOT issue such certificates, you need to provide CIM documentation of that from an official source from your state of residence and we may waive need to obtain the certificate or proof of GED.

Taxability of Financial Aid

If you receive CIM scholarship, grants (Pell, FSEOG, etc.), sponsor payments, and/or other U.S. sourced outside private scholarships and those combined types of gift aid exceed the cost of tuition and other *qualified fees* as defined by the IRS, the amount exceeding *qualified tuition and fees* is taxable to the student and must be reported on the student's tax return. Whether or not any tax liability will occur can vary from student to student based on total income the student may have.

Any scholarship or gift aid that covers housing or food costs specifically is **always** taxable.

CIM is required to report to the IRS these taxable situations for nonresident alien students (and withhold federal tax on this taxable amount at the rate of 14%). Such withholding will be reported to the student and I.R.S. via a 1042S form the following March. U.S. citizens and Green Card holders are still liable to report on their own. To see if you have taxable aid, please consult a tax accountant or the IRS. CIM does not provide tax advice.

Helpful tax publications include:

- IRS Topic No. 421 Scholarships, Fellowship Grants, and Other Grants
- Tax Benefits for Education
- IRS Publication 17

Educational Tax Credits

American Opportunity Tax Credit: Parents or students may qualify to receive **up to $2,500** by claiming the American Opportunity Tax Credit on their U.S. federal tax return during the following calendar year.

CIM's Business Office issues applicable 1098T forms annually by January 31 to students who may be eligible to claim these benefits. Students may download their 1098T forms from their Populi Financial Dashboard.

Changing Class Rank (Year of Enrollment) During the Academic Year

If you change class rank, based on number of earned credits, during the academic year, you may be eligible for additional Federal Direct Stafford Loan. If you change from a freshman to a sophomore, from a sophomore to a junior or from an undergraduate to a graduate during the academic year, and you wish to be considered for additional Direct Stafford Loan, please contact the Financial Aid Office to have your loan eligibility reviewed mid-year for this scenario. The Registrar's Office must verify such change in status. Transfer students may also have changes in expected class rank due to how many credits ultimately transfer in to CIM once we have the final transcript from the prior school. Please be sure to submit a final transcript as soon as possible, once the term is complete.

Undergraduate class standing is defined as:

First Year:	up to 23 credits earned
Second Year:	24 to 47 credits earned
Junior:	47 to 71 credits earned
Senior:	72 or more credits earned

Refund Policies for Withdrawals (or LOA)

Withdrawing from CIM after the start of a semester may result in significant changes to the student billing account. Determination of official withdrawal date is at the discretion of the Registrar and Dean per the following guidelines:

- **CIM Refund Policy (applicable to both LOA and Withdrawals)**: https://www.cim.edu/file/refund-policy (2026-27 Policy will be posted early summer)
- **Return to Title IV Refund Policy (how federal aid is addressed for a LOA or withdrawal)** https://www.cim.edu/file/return-title-iv-policy (2026-27 Policy will be posted early summer). There is no tuition or billing refund in cases of disciplinary separations, suspensions, etc.
- **Leave of Absence (LOA) Policy**: https://www.cim.edu/sites/default/files/inline-files/leave_of_absence_policy_0.pdf
- **Withdrawal Policy**: https://www.cim.edu/sites/default/files/inline-files/Withdrawal%20Policy_0.pdf

Transcript Requirements (Admission Policy)

Please review the **CIM Admission Policy** and ensure all necessary final official transcripts are on file with the CIM Registrar by stated deadlines. Official Transcripts for high school (or home school or GED) and/or college degrees are required prior to first day of classes (holds will be placed on accounts before classes begin). Before a new student may be officially enrolled, the following must be on file with the CIM Registrar's Office. You may not begin classes, obtain your registration sticker, or have any aid disbursed until:

- **First year or transfer undergraduate students** must have one of the following on file with the CIM Registrar:
  - Complete Official High School transcript, indicating high school diploma earned *or*
  - Complete Official Home School transcript indicating high school equivalency earned (if student resides in a state that issues a home school certificate, that certificate must be on file at CIM), *or*
  - Official GED documentation
- **First year or transfer graduate students** must have on file with the CIM Registrar:
  - Official prior transcript(s) showing undergraduate degree earned
- **First year DMA students** must have on file with the CIM Registrar:
  - Official prior transcript(s) showing Master of Music degree earned

International Student Special Considerations

Summer English Language Training Program (ELTP)

For students required to enroll in ESL, if English proficiency was not at the minimum matriculation level by March 1, this online summer program will also be required. The fee for this is $3,950. This cost will be added into the amount which is required to have funding documentation provided by students for CIM to issue the I-20.

I-20 Documentation of Funding Requirement

Colleges must obtain complete and accurate information about the funds available to international applicants who want to study in the United States. Strict government regulations, rising educational costs and economic conditions have made verification of financial resources of international applicants essential. Such verification must be made prior to CIM issuance of Certificates of Eligibility (Form I-20). Schools must verify the student has available funding to cover all costs for the first year of enrollment (9-month academic year comprised of two full time semesters of study). Although CIM is required to verify funding only for your first year, please ensure your ability to cover costs associated with the subsequent year(s) of study needed to complete your program. The amount you need to document is the value listed on your Aid Offer Letter as COA MINUS ALL AID OFFERED.

Once you have accepted your Enrollment Decision and paid your Enrollment Deposit, you will need to send an **I-20 Documentation of Funding Form** to our International Student Advisor, Mia O'Riordan, in our Registrar's Office at mia.oriordan@cim.edu. Funding documents in a parent or any other person not the student must also complete and sign an **I-20 Sponsor Agreement.**

- More about the I-20 Funding Requirements are found here. Prospective F-1 students must have the financial resources to live and study in the United States. This includes being able to cover the cost of tuition, books, living expenses and travel. Designated school officials (DSOs) must collect evidence of the student's financial ability before issuing a Form I-20, "Certificate of Eligibility for Nonimmigrant Student Status." Additionally, prospective students must bring their evidence of financial ability when applying for their student visa with the U.S. Department of State. **It is also advised to have the originals of all the evidence on-hand when entering the country at a U.S. port of entry, in the event a U.S. Customs and Border Protection officer asks to review it.**

While international students are only required to document funding for the first year at CIM for student visa/I-20 paperwork, please be sure there will be an ability to fund the remaining years of enrollment. If a sponsor or other funding used to help pay the first year is not available in subsequent years, CIM shall not be expected to make up the difference. Remember, CIM scholarship is renewable at the SAME level each year (assuming GPA, academic and artistic progress requirements are being met). Costs generally increase modestly each year. Ensure you have adequate funding to complete the program for which you are applying. International students are not eligible for U.S. federal student aid. To be approved for a loan from a U.S. lender (bank), a U.S. citizen is required as a co-signer. Also:

- It is MANDATORY all new international students attend the International Student Orientation during the new student orientation prior to the start of fall classes.
- Refer to the International Student Page on the CIM website for more information.
- Each semester, CIM requires completion/updates to **SPRINTAX** accounts.
  Student account responses will be required prior to scholarship being posted to billing statements. Each new international student will be issued a Sprintax account so CIM may accurately determine each student's **Resident vs Nonresident Alien (for tax purposes).** This is needed to ensure CIM is treating any possible payments, awards, prizes, and federal reporting obligations correctly. As tax implications vary by status, CIM must categorize international students as resident or nonresident aliens, per the IRS **Substantial Presence Test** annually. See IRS Topic No. 850 Resident and Nonresident Aliens for more details on this subject. This process will be explained in more detail closer to the start of the fall term.
- CIM is treating any possible payments, awards, prizes, and federal reporting obligations correctly. Schools need to correctly categorize international students as resident or nonresident aliens, per the IRS **Substantial Presence Test**. See IRS Topic No. 850 Resident and Nonresident Aliens for more details on this subject.
- Students with a spouse or dependent coming with them to CIM via the student's F-1 visa will also be required to document an additional $8,000 USD per person, for the mandatory I-20 funding documentation requirement.
- If at any time during your CIM enrollment, you obtain a U.S. Social Security Number (SSN), you must provide that legal number to the CIM Registrar's Office and the CIM Financial Aid Office. Generally, we must see your actual signed, Social Security Card. Similarly, if you obtain Permanent Lawful Resident status (green card), CIM must be notified and provided with your Alien Registration number.
- Students from Canada: Never use your Canada Social Insurance Number when a U.S. form asks for a Social Security Number. They are not interchangeable.

Tax filing requirements for international students

- Every nonresident alien international student, along with their dependents, will need to file Form 8843 separately, each year.

- If you have received income then you will need to file Form 8843 and most likely Form 1040-NR also. Annual Federal Tax returns are due by April 15 each year for the preceding year.
- Students may have additional filing requirements for state and local tax authorities.

While CIM cannot provide tax advice, the links below better explain these regulations:

- IRS - Foreign Students, Scholars - Who Must File
- EDUPass Filing Taxes as an International Student
- International Students Learn About Filing Taxes
- International Student Resource Center – NEW WEBSITE
- Sprintax Blog

Employment regulations for F-1 students

Refer to this federal webpage for more employment regulations for F-1 visa students: http://studyinthestates.dhs.gov/working-in-the-united-states:

- **Working in the United States -** The U.S. government takes working illegally very seriously. If you decide to work, the first step is always to talk with your designated school official (DSO).If your DSO knows you are working without permission, your DSO must report it through SEVIS and your record can be terminated. That means that you will have to leave the United States immediately, and you may not be allowed to return. There are many opportunities to work and getting permission is easy.
- **On-Campus Employment -** As an F-1 student in Active status, you immediately have an option for one kind of work: on-campus employment. However, there are some things to keep in mind. Although you may work shortly after you arrive, you must be in *Active* status and your DSO must approve your request. After your DSO approves your request, you'll be given a letter of approval. This letter, along with a letter from your employer, will help you get a Social Security number. When school is in session, you may only work 20 hours per week. **CIM note, this does not mean all F-1 students can get a job at CIM on campus – CIM does not have funding or jobs to offer to all students; we consider such jobs in very limited situations based on financial hardship only. **
- **Off-Campus Employment -** After a full year at a US SEVIS eligible school, you could be eligible for off-campus employment. Approval for this requires special authorization from U.S. Citizenship and Immigration Services (USCIS). To apply for this kind of employment authorization, you must receive a recommendation from your DSO and file a Form I-765, "Application for Employment Authorization" with USCIS. After USCIS approves your employment, they will send you a Form I-766, "Employment Authorization Document" (EAD). You may not begin work until you have received your EAD. Just as with on-campus work, while school is in session you are restricted to a 20-hour work week. *As an F-1 student, you can receive work authorization for training related to your studies: optional practical training (OPT) and curricular practical training (CPT).*
- **Self-Employment** - As a rule, the immigration laws of the United States do not permit nonimmigrants to earn self-employment income. Nevertheless, if a nonimmigrant violates his nonimmigrant status and earns self-employment income in the United States, such self-employment income is subject to U.S. federal income tax and, if he becomes a RESIDENT ALIEN, is also subject to U.S. self-employment tax.
- **CPT -** CPT must relate to your major and the experience must be part of your program of study. CPT is restricted by a weekly 20-hour work limit while classes are in session and must be approved in advance, before any work, training, or rehearsals begin. To qualify for CPT your DSO needs to provide you with a Form I-20, "Certificate of Eligibility for Nonimmigrant Status" indicating your DSO's

recommendation for employment. CIM students who have been continuously enrolled at least 12 months at a U.S. SEVIS School and who are making Satisfactory Academic Progress, and not enrolled in an English learning program, may apply for CPT consideration via a Populi Online CPT application.

Eligibility for off campus employment will vary from student to student and by job. Always consult with the CIM International Student Advisor, mia.oriordan@cim.edu, before pursuing ANY off-campus employment. This approval must be re-applied for every semester.

- **OPT -** OPT must relate to your major or course of study, and although you can apply for 12 months of OPT at each education level, you must have your EAD card before you begin working. In order to obtain your EAD, your DSO needs to provide you with a new Form I-20 indicating your DSO's recommendation for employment, and you must submit a Form I-765 to USCIS. Your EAD card will come from USCIS. Just as with other work authorizations, you are restricted to a 20-hour work week while school is in session.

For students required to enroll in ESL for one or two semesters and/or the CIM Summer English Language Training Program:
The tuition for the semester(s) a student is enrolled in ESL is the same as if they were enrolled in normal coursework at CIM; the tuition/fees are the same for all students in the same majors, regardless of program. The summer English Language Training Program will incur an additional fee. The additional expense for the summer program is already included in the figures detailed on your Cost of Attendance on the Aid Offer as required for I-20 documentation of funding, for those who have been admitted.

Transfer Student Considerations

Final determination of transfer credit status (class rank determining federal loan eligibility) cannot be made final until official transcripts from all previously attended schools have been received, all appropriate admission testing has been completed and all necessary examinations for non-elective course work have been evaluated by the CIM Registrar. Each transfer student should meet with the CIM Registrar to confirm final status after the first semester of enrollment is underway. Your expected graduation date will be determined based upon this final review. If projected year-in-school changes from the assumption made at the time of admission, eligibility for the Federal Direct Loan may be adjusted to remain compliant with federal regulations, as applicable.

NEW: Note that ALL transfer students will be subject to the new OBBBA federal aid changes. Please refer to the Federal Student Aid topic area for more details on these changes.

We will base our initial aid offer (federally) as that of a first-year student. Once final prior official transcript review is completed by our Registrar, if the transfer-in credits are 24 or more, we will update to that of a second-year student (though this may not change your anticipated graduation date – see first paragraph above). Any time your aid is adjusted, you will receive an email update detailing the changes.

For federal aid eligible undergraduate students (U.S. citizens and Permanent Residents), be aware there are lifetime student limits on the number of years a student may be eligible for the Federal Pell Grant and/or Subsidized Direct Loan programs. There are also aggregate/lifetime borrowing limits for both undergraduate and graduate study. For more details on each, please refer to the links below. For questions about either, please review these links:

- **Pell Grant Lifetime Eligibility**
- **Subsidized Direct Loan eligibility limit**
- **Aggregate Loan Limits**

Remedial Coursework

Sometimes, students must enroll in coursework that is not otherwise required for their degree/program due to a deficiency in testing or entry expectations required of the program. If there is a significant amount of remedial coursework required, it may result in the need to request an extension of the normal program length to finish the program. Institutional aid is not guaranteed for extensions. Be sure to review how such coursework may impact your expected graduation date and the CIM Satisfactory Academic Progress Policy, as well.

Coursework that is classified as remedial coursework at CIM may include:

- English as a Second Language (ESL) classes
- MUTH003, MUTH400A, MUTH400B

Please contact the Office of the Registrar at registrarweb@cim.edu for questions about remedial coursework.

Study Abroad Considerations

Study Abroad options at CIM: https://www.cim.edu/academic-programs/study-abroad

Students can usually apply their CIM financial aid to assist in covering the cost of CIM's study abroad partnerships. Make sure your FAFSA is up to date for the period you wish to study abroad. A quick discussion with the CIM Financial Aid Office is strongly recommended in advance for those who are federal aid recipients to clarify what, if anything, may be impacted by a study abroad term.

Before applying to a study abroad program, check the program's expenses. Take into consideration the cost of fees that may not be part of the reciprocal agreement between schools. There may be wide variations in some costs, especially housing and food. You may be required to purchase additional health insurance in the country where you will study. Also consider airfare, passport, visa, immunizations, fluctuations in exchange rates and spending money. While the semester's cost of attendance budget may be increased due to the additional costs involved in studying abroad, CIM does not increase institutional financial aid to cover the added costs of study abroad programs. Students may be eligible for increased federal or private loan borrowing limits.

The timing of aid disbursements must be adjusted to reflect the enrollment dates at the study abroad school, not those of students enrolled at CIM. There will be documentation requirements of the start/end dates of the semester abroad, as well as proof of enrollment and completion of coursework. Be sure to discuss this with the CIM Financial Aid Office far in advance of leaving for the study abroad school, to avoid confusion later. Dates of enrollment at the other school must be at least 15 weeks per semester to retain full federal aid eligibility. Your CIM bill for the study abroad semester must be paid in full (or have a satisfactory payment plan established) prior to your leaving the U.S.

For more information about Study Abroad options at CIM, see: https://www.cim.edu/academic-programs/study-abroad

Overlap Program (BM-->MM 5 years combined)

Undergraduate students considering the CIM Master of Music Degree may wish to consider the five-year MM Overlap Degree option that permits students to take graduate course work during their fourth year of undergraduate study. Students apply for admission in the fall of their junior year via the standard application for admission. Any student accepting a place in the overlap program makes a commitment to attend CIM for a fifth year for completion of their Master's degree. The CIM Scholarship for the 5th year is renewed at the same value the student had for the four BM years – no exceptions. The student is classified as an undergraduate the first four years (dependent FAFSA filer) and a graduate student for the 5th year after they have completed all degree requirements for the undergraduate degree (independent FAFSA filer). Contact the CIM Registrar's Office for more details. Students must apply for this overlap status by December 1 of their junior year.

Dual Degree with CWRU

What is the Dual Degree Program? This combination program leads to the awarding of two undergraduate degrees - a Bachelor of Music degree from the Cleveland Institute of Music and a second degree in a major offered at Case Western Reserve University. Applicants for these programs need apply only to CIM. No application to Case Western Reserve University is required. Through cooperation with the university's undergraduate admission office, CIM handles all matters relating to admission, financial aid, tuition, room and board, and registration. CWRU does not offer the dual degree from their side; this option is only available via admission to CIM. All tuition, fee and billing are done only through CIM and only Financial Aid offered from CIM is applicable. In the event a student also applied independently to CWRU, any Financial Aid offered by CWRU would not be applicable to the dual degree arrangement. CIM Scholarship is approved for a fifth undergraduate year to complete both BM degrees with CIM and CWRU. If a student needs additional time beyond 5 years (10 semesters) to complete both degrees, scholarship extension may be considered upon appeal, but is not guaranteed. Students considering this Dual Degree should understand it will require more classes per semester and the number of credits needed may vary widely by majors on both sides. Be sure to also consult with the CWRU transfer credit policy if you hope to have a lot of AP or transfer-in credits towards that degree. We strongly recommend discussing any questions about the CWRU side of this Dual Degree with the appropriate CWRU advisor in advance.

- **Dual degree students with federal aid**

  While CIM Scholarship may be extended to a fifth year (10 semesters) for those enrolled in the CWRU Dual Degree, understand the coursework specific to the CWRU degree is not eligible for federal student aid. Only courses that fulfill CIM degree requirements are eligible for federal aid. Students with federal aid should plan their schedules accordingly to have at minimum of 12 CIM degree required credits per semester to maintain full time federal aid eligibility for the duration of their program, as applicable. If CIM degree coursework is complete in 4 years, they will not be eligible for federal aid in their fifth year. We encourage all dual degree federal aid recipients meet with financial aid upon arrival to assure clarity on this topic.

Summer Session Aid

While CIM does not offer any institutional aid during the summer term, if a student is enrolled at least half time, they may be eligible for federal aid if the annual limit for such aid was not fully used during the previous fall/spring academic year. Pell eligible students from preceding fall/spring may have summer eligibility even if less than half time. Students enrolling less than half time in summer may pursue private educational loans. CIM treats summer terms as a “trailer” of the preceding fall and spring semesters, which means summer aid eligibility considers aid already used in those prior semesters. In many cases, PLUS Loans or private loans will be the only remaining aid option for summer students. Enrollment status for summer is the same as during the fall/spring semesters: full time for undergraduates is 12 credits and half time is 6 credits; for graduate students, 9 credits is full time, and half time is 5 credits. For example, to be eligible for federal aid in the summer 2027 term at CIM, the student must have a valid 2026-27 FAFSA. Students must be matriculated into a degree or certificate program at CIM to seek federal or private loans. Loan disbursement dates for summer term will be disbursed no earlier than the first Friday of the term, assuming all items in the aid file are complete. Attendance must be documented to have begun.

Other Sources of Assistance to Enrolled Students

Student Support Fund - Open to all CIM students, funding is limited but available for students traveling to competitions, masterclasses, and festivals. Applications must be submitted before the event date(s). Students may only receive funds once in an academic year. Applications are via a Populi Form. Students will be notified of form availability and deadline via Weekly Student news or other student correspondence.

Important Financial Aid Websites

- CIM Populi – access only to enrolled students via single-sign-on after CIM email credentials issued by Registrar
- CIM Studio– intranet site for enrolled students via single-sign-on
- Glossary of Financial Aid Terms
- Financial Aid pages of CIM website: https://www.cim.edu/admissions/financialaid
- Case Western Reserve University:
    - Medical Plan Info http://students.case.edu/medicalplan/
    - Meal Plan Info http://www.case.edu/diningservices/index.htm
- CIM Calendar: https://www.cim.edu/file/five-year-conservatory-academic-calendar

CLEVELAND INSTITUTE OF MUSIC

- Medical Plan Insurance Waiver via Studio (to be filed annually, as applicable)
- Free Application for Federal Student Aid (FAFSA) https://studentaid.gov/h/apply-for-aid/fafsa
- StudentAid.gov (all federal loan details and activity is done here): https://studentaid.gov/
- CIM Consumer Information Disclosures: https://www.cim.edu/admissions/financialaid/consumerinformation
- Links to federal student aid brochures and resources: https://studentaid.gov/resources

Revised June, 2026