



2021-22 Financial Aid Info Guide Cleveland Institute of Music

CIM Financial Aid Office Contact Information

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Introduction

This guide is a supplement to the CIM website at www.cim.edu, CIM catalog (found on our website) and <https://netpartner.cim.edu/> CIM's Financial Aid Portal. We hope to explain briefly the terms and conditions that acceptance of financial aid at CIM requires. Please become familiar with this information before accepting the CIM aid offer. By accepting the financial aid package on NetPartner, it is understood you have reviewed the information in this guide. If you have any questions not addressed here, please ask. This document is updated periodically as time-sensitive information becomes known.

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 plans to meet your educational and living expenses,
- Apply 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 with the CIM Registrar’s Office,
- 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,
- 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

Communication

During the summer months, we use your CIM email or permanent mailing address for correspondence. All CIM students must check their CIM email regularly. CIM is not responsible for losses that occur due to negligence on your part. Students are expected to read the weekly “**Student News**” email sent to all students every Thursday as it contains important information about deadlines, reminders, etc.

NetPartner

NetPartner (<https://netpartner.cim.edu/>) is the online Financial Aid portal used at CIM. Financial aid offers to newly admitted students as well as renewal aid for continuing students is posted on this portal. This site will be your main financial aid reference point once you have been formally admitted to CIM or if you are a current student. Login credentials will be provided to new students at the time of admission, as applicable.

Applying for Financial Aid

(New applicants and current students applying to a NEW program)

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 and ALL International APPLICANTS seeking needing need-based institutional aid
CIM Aid Application	Any CIM scholarship, including merit-only	All Applicants This is an online form via the CIM Application for Admission Checklist on the Status Page

How to apply and who is eligible?

For need-based financial aid, all applicants must fill out the FAFSA and/or CSS PROFILE. 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 awards assume the student will enroll 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 aid is offered to part time enrolled students; however, prorated federal aid may be awarded, as applicable.

- The Applicant Priority Deadline for FAFSA and/or CSS Profile, as applicable, is **February 15**.
- Students returning in the same program, the FAFSA is required annually for all federal student aid eligibility; renewal FAFSA priority deadline is **May 1**.

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 seeking need-based aid (federal, state and/or institutional) must file the [FAFSA](#). The FAFSA is not required if the student only seeks CIM Scholarship. The CIM School Code for the FAFSA is **003031**.

Once a FAFSA is submitted, it will generate a Student Aid Report (**SAR**) to the student in 1-3 days. It is very important to review the SAR to make sure the FAFSA was successfully processed and there are no errors that need to be resolved. If the FAFSA is missing signatures, either student or parent, it will not process.

The EFC is calculated by a standard formula established by Congress to determine a family's financial strength. The EFC is an index used to determine the allocation of need-based aid and does not literally mean this is the amount you will need to pay.

Financial need is based on the following equation:

$$\text{COA minus EFC} = \text{Need Based Eligibility.}$$

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 tax documents and household information 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**, as applicable, listed on their NetPartner **Required Documents** screen. Parent data is required as part of the Dependent Worksheet. All Verification related forms/documents are located on NetPartner's Forms & Links page. Schools may also select any FAFSA for this review process. For more detailed information about Verification, please see our [Verification Policy and Procedures](#).

Award Notification / NetPartner

Upon a student's first login to NetPartner, they will find the disclosure for voluntary consent to participate in electronic transactions. 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.

The CIM NetPartner **Award Information** and **Accept Awards** screens reflect the financial assistance that we may offer you for the academic year.

Newly admitted students who sign the Enrollment Agreement are formally accepting any CIM Scholarship and/or Grant at that time. Any other awards (loans or work) must be formally accepted/declined via NetPartner.

Students use NetPartner to formally accept, decline, or reduce (all or part) of the aid offer. Each line item of aid may be accepted/reduced/declined independent of each other. To cancel or reduce any aid offer, simply reduce or decline the offered amount on the Accept Awards page of NetPartner prior to hitting the "submit" button. Once aid has been accepted, any change will require written notice from the student to the CIM Financial Aid Office. By accepting your financial aid package on NetPartner you are also certifying that you have read and understood the information in this guide as well as our Satisfactory Academic Progress (SAP) Policy. Please respond even if you wish to decline your awards. If the entire aid package is declined, we will assume you are declining your offer of admission to CIM.

Deadlines to accept financial aid awards:

Newly Admitted Students:

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

Current Students returning in the same program:

- **June 15**

Renewal of Financial Aid

Federal aid offered at this time is for the 2021-22 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 or who have received any "CIM Grant" award). 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 contact the CIM Admission Office for requirements and deadlines.

**This renewal policy applies to most scholarship/grant aid funded by CIM, including but not limited to CIM Institutional Scholarship, CIM Scholarship, CIM Grant, CIM Recognition Award, Ernest Bloch Artistic Distinction Scholarship, Martha Bell Sanders Excellence Scholarship, Emma Eels Crowell Achievement Scholarship, Presidential Scholarship, Director's Award, Dean's Scholarship, Starling, SPHINX, Dual Degree/Double Major Grant.*

These CIM awards are one-time and are NOT renewable: Hardship Grant, Unrestricted Grant. 1609 Hazel Grants are applicable only to years when student resides in 1609 Hazel, generally freshman and sophomore years.

Renewal student aid must be accepted/declined via NetPartner by June 15. Renewal aid not accepted by these dates may be forfeited and re-allocated to students on the waiting list for certain funds (this applies to Work Study awards which is in very high demand with limited funding).

Outside or External Aid – how is CIM aid impacted?

Any and all outside aid must be reported to the CIM Financial Aid Office via the **Outside Scholarship/Resource information Form**, found on NetPartner's forms/links page. If federal need-based aid has been awarded and federal demonstrated need (Cost of Attendance minus FAFSA EFC) 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 to the tuition fee. This may occur when a student receives GI Bill funding, parent employer-paid tuition benefits, Fulbright Scholarship, etc. In such cases, we will 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 amount is not exceeded. This will be a year-by-year adjustment, as applicable.

Cost of Attendance Budget

See details on NetPartner Cost Page and on cim.edu [here](#).

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.



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](#).

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.

SCHOLARSHIPS AND GRANTS (do not need to be repaid)

- **CIM Scholarships and grants are generally awarded with one or more of the following names:**

CIM Scholarship, CIM Grant, Ernest Bloch Artistic Distinction Scholarship, Martha Bell Sanders Excellence Scholarship, Emma Eels Crowell Achievement Scholarship, Dean's Scholarship, Starling, SPHINX, Presidential Award, Director's 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 Case)
- Artist Certificate = 6 semesters
- Master of Music = 4 semesters
- Artist Diploma = 4 semesters
- Professional Studies = 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.

- **Outstanding Scholar Award (for [National Merit Finalists](#))**
CIM will offer a \$2,000 per year, renewable (for the normal duration of the program) Outstanding Scholar Award to each National Merit Finalist who confirms Intent to Enroll at CIM. Eligible 2021-22 Bachelor of Music applicants must submit a copy of their National Merit Scholarship Finalist Certificate to the CIM Financial Aid Office no later than March 5 to obtain this award.
- **SPHINX Music Assistance Fund Scholarship**
Up to one student per year may be selected as the recipient of a full tuition scholarship to an eligible SPHINX competition participant. Eligible students must self-report to CIM their status as a SPHINX candidate on their application for admission. <http://www.sphinxmusic.org/sphinx-competition>



- **Yellow Ribbon Program**

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 grant aid(s) 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 first priority. Any remaining openings are determined by the date the student's complete application for admission was submitted, and earliest application date gets first consideration. For more eligibility details, see http://www.benefits.va.gov/gibill/post911_gibill.asp. See Veterans Benefits below.

- **CIM Endowed (Named Scholarships)**

These named awards are not applied for directly, unless noted otherwise. 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. In most cases, they do not represent additional aid, instead 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 you are selected as a recipient of any of these awards, you may be asked to write a letter of thanks to the donor and may be asked to participate in various CIM events recognizing the award(s).

- **[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 degree students. Eligibility is based on the EFC from a valid FAFSA. The 2021-22 maximum Pell Grant award is \$6495 (for EFC of 0) with maximum phase-out EFC of 5846. Eligible undergraduate students may receive a Pell Grant for a maximum lifetime limit of 12 semesters.

- **[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 typically in the \$500-1000 range, to eligible Pell recipients.

- **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 award amounts are generally not



known or added to student aid packages until July of the award year, due to dependence on state budget approval.

- **Outside / Private Scholarship**

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. Please fill out the **Outside Scholarship Information Form** to notify the Financial Aid office so it can be applied to your account. Scholarships are applied to accounts in two equal parts for the fall and spring semester. If the scholarship results in an "over-award" – meaning total aid exceeds the Cost of Attendance - loans, work- study and/or grant aid will be reduced in that order to prevent an "over-award," which Federal law prohibits. The CIM Scholarship and Pell Grant are the last items that would be reduced. Total aid from all sources may not exceed cost of attendance.

- **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 \(DVA\)](#).

- Apply for educational benefits through the [DVA](#). Notify CIM's Financial Aid Office 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](tel:1-888-442-4551) to speak with an Educational Case Manager.
- CIM participates in the **Yellow Ribbon Program**, which is a joint partnership with the US 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.

WORK / SELF-HELP

All types of aid that are work related require the student to complete new hire tax forms with the CIM Payroll Manager 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 arrival at CIM 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** and enrolled students may have access to CIM's **Gig Referral Service**. 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 FWS Contract. 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 that are eligible (per federal student aid definitions) will be awarded FWS due to limited funding. Requires semi-monthly timesheets.

- **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. Collaborative Piano and Orchestral Conducting. 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.

- ❖ Although not an aid fund awarded through the Financial Aid Office, please be aware of the opportunity to participate in CIM's **Gig Referral Service**. Any enrolled student may participate in this service, after an introductory mandatory seminar about participation. CIM offers this referral service for individuals or organizations and businesses who would like to hire CIM students to perform. Students at CIM perform at many 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 a number of local



music schools that CIM students currently teach at, 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 REPAYED

NEW: Important information regarding loans due to Coronavirus:

Loan Repayment Flexibilities Extended Through September 30, 2021

[Coronavirus and Forbearance Information for Students, Borrowers, and Parents](#)

Federal Loan Interest Rates for 2021-22 year will be published in May. You may review current rates [here](#).

Direct Student Loan - CIM packages (awards) 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 you may want 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](#)

These loans are added to aid packages after the borrower has been approved. Click the links below for more information. Applications for these loans will go live for the 2021-22 year in late April, 2021:

- [Federal Direct Parent PLUS Loan](#)
- [Federal Direct Graduate PLUS Loan](#)

Direct Loan Processing (How to Apply?)

Federal Direct Student Loans are available to all students with a valid FAFSA. The FAFSA is the only application necessary to receive Federal Direct Student Loans, but you must also accept the loans in your financial aid package via your NetPartner account for CIM to process it on your behalf.

The processing of all Federal Direct Student Loans will begin in July before the start of the Fall semester.

Additional Requirements (all done via [StudentAid.gov](#) and require an FSA ID)

- **NEW* Annual Student Loan Acknowledgment** – this is a new voluntary, but strongly suggested, process for all Direct Loan and Direct PLUS Borrowers.
- **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.
- **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.
- **Master Promissory Note 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.



- **Master Promissory Note 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.
- **Master Promissory Note 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.

LOAN EXIT COUNSELING / CHANGE OF ENROLLMENT STATUS - When a Federal Loan student borrower is no longer enrolled at least half time, the student must complete Exit Counseling online and will enter the loan repayment process. Students with questions about their Federal Loans are encouraged to contact the Financial Aid Office. For in-depth information about the loan repayment process, please visit the [Federal Student Aid website](#).

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 (6 credits), take a leave of absence or withdraw. Since this is a Federal requirement, those students who fail to complete an Exit Counseling Session will have a hold placed on their official transcript.

Perkins Loan Exit Counseling – (<https://heartland.ecsi.net/>) - Required of all Perkins Loan borrowers at the time they graduate, drop below half-time status (6 credits), take a leave of absence or withdraw. Since this is a Federal requirement, those students who fail to complete an Exit Interview Session will have a hold placed on their official transcript.

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 of their federal student loans received and to find contact information for their loan servicers (lenders). A FSA ID ([How to Create a FSA ID](#)) to access this information is needed. 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 / ALTERNATIVE LOANS

Domestic students and international students who have a U.S. citizen or eligible permanent resident as a co-applicant, may apply for a private loan to help bridge the gap between the student's cost of attendance and the student's family resources and financial aid package.

Some students and families choose to borrow a private loan to cover a portion of the cost of education not already paid for by scholarships and Federal grants/loans. We encourage students and parents to exhaust all Federal loan options prior to applying for a private loan. The Federal loan programs generally offer lower interest rates and fees than private loans and better repayment options.

If a student chooses to pursue a private loan, we recommend comparing the costs associated with various lenders before completing an application. Interest rates, fees, repayment periods, and other benefits can vary significantly between lenders. Often these loans are based on creditworthiness and approvals are not automatic. The [FinAid.org](#) website 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.

Other 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).
- **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. The Business Office will send information about this option with the tuition bill prepared in July. The cost is \$50 per semester; no interest. The first quarterly payment is due 2 weeks before the semester begins.
- **Private / Alternative Loan** - Should you need to borrow additional funds beyond federal loan programs, you may wish to consider a private education loan. It is your responsibility to research these options to find the one best suited to your needs. Be sure to review interest rate, fees and special features. Be aware that each lender performs its own credit check and multiple checks can have an adverse effect on your credit score. You should opt for a loan that has no prepayment penalty and is deferred until graduation. CIM is not affiliated with and does not endorse any particular lender; you may apply via any lender of your choice. A historical lender list CIM students have used in recent years is found at https://www.cim.edu/conservatory/finaid/aid_types.php. Additional private loan information is found [here](#).



A **\$100 late fee** is assessed to accounts not paid in a timely manner. This may be charged every month the account is past due. All bills should be paid and/or payment plans set up before you arrive for orientation/classes. Also, this \$100 late fee is applicable if we are unable to disburse federal aid due to late or missing required items from you. Anticipated Aid on your account will be cancelled if we do not get the paperwork needed to disburse your funds, thus creating a larger balance due to you. Generally, all aid items are due June 1. Check your NetPartner account (see bottom of Documents screen to see required items and their current receipt status).

Degree/Program Coursework eligible for Federal Student Aid

If a student is enrolled in courses that do not count toward the 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. Also, federal aid can only be awarded for learning that results from instruction provided or overseen by the school.

If a student is enrolled in courses that do not count toward their degree/program, those courses cannot be used to determine enrollment status for federal aid eligibility. 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 undergrad; 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.

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 have to 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

Actual disbursement of each semester's 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, final tax updates to FAFSA, etc.). CIM must document each student has begun attendance, to be eligible for aid disbursement. You may receive a tuition bill that includes Anticipated 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 aid may officially disburse.

Refund of Loan Proceeds



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. Refunds of credit balances will be processed via paper check payable to the student within 14 days after the date of disbursement. 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 Anticipated 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 \$1,500 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 Self Service, attendance documentation is on file, etc.). Advance request forms will be posted at 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 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 \$300 of that credit will be advanced the first week of classes, per federal regulations.

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Financial Aid Processing Dates for 2021-22 (tentative)

Per revised academic calendar found [here](#).

Activity	Fall 21	Spring 22
Billing statements prepared (estimate)	07/10/21	12/05/21
Date tuition and fees due. Incomplete aid files or missing transcripts will have Financial Aid Holds on academic record as of this date.	08/09/21	12/31/21
First day of classes	08/23/21	01/10/22
Registration Drop/Add ends for semester	08/27/21	01/14/22
*Aid disbursement date	09/13/21	01/31/22
**Standard credit balance refund date IMPORTANT: This assumes the student / parent has all aid related documents, transcripts, etc. submitted by CIM due dates.	9/27/21	02/14/22
***Last date to reduce or cancel loans for the semester via CIM	9/27/21	02/14/22



The **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 your NSLDS federal loan history and with your 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 that is a result of federal aid must be refunded 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 there is a Parent PLUS Loan) 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

➤ Applicants

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 your family with unique financial challenges and therefore newly admitted students may contact the Financial Aid Office at financialaid@cim.edu or 216-795-3192 to discuss the situation. Once CIM has received a tuition deposit and/or Intent to Enroll or a student has accepted CIM's aid offer, all 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 confirmation of Intent to Enroll.

➤ Current Students

Current student 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. Receipts, canceled checks, letters from employers, doctors or other applicable documentation must accompany any appeal. For all such special circumstance appeals to be considered, completion of the Verification process (if not already selected by Department of Education or CIM), which requires official tax return information in addition to the Appeal Form must take place before your review will occur. Please allow 3 weeks for the results of this appeal. CIM will not begin reviewing current student appeals for the 2021-22 year until after **May 20**. CIM specifically cannot consider an appeal for any of the following reasons, whether singly or in combination:

- **Annual increase in cost of attendance** – *If it occurs, it is not a special circumstance, as it would be applicable to every student.*
- **Parent retirement, unless due to disability** - *This is considered a voluntary 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," you were admitted with the expectation you would thrive at CIM.*
- **Graduate students: Parent reduction of income (for any reason) for U.S. 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 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, Lawn care, Credit card debt payments.

Special Circumstance Documentation Appeal Form

- ✓ **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 different (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 never result in any additional CIM 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 Appeal Form: (contact the CIM Financial Aid Office if you need this form)

- **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.
- **Tuition Surcharges** for Dual Degree and Double Major 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.
- **Loan Fees** – While the budgeted loan fees in the standard COA are based on school-wide borrowing averages, some students may borrow significantly more, which would incur higher loan fee cost. We may make adjustments to add the actual loan fee amount to the COA, but the student must request such a revision in writing to the Financial Aid Office.
- **Other** – 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. This may include adjusted costs for Study Abroad expenses (if enrolled via CIM during standard academic year), dependent care costs and disability related expenses of student, computer purchase, etc. Contact the Financial Aid Office if you have any questions.

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 in order 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 & Tax Credits

If you receive CIM scholarship, grants (Pell, FSEOG, etc.), sponsor payments, and/or other outside private scholarships and those combined types of 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 grant that covers room and board costs, specifically is 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%). 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.

Be sure to review your income and billing accounts closely each year to see if you (or your parent(s) may be able to claim an educational tax credit.



Helpful tax publications include:

- www.irs.gov/pub/irs-pdf/p970.pdf. **Tax Benefits for Education** - Any aid that is work related (work study, fellowships, service awards, etc.) will be processed through payroll and will have applicable employment taxes (federal, state and local) withheld prior to disbursement and a W-2 will be issued annually for tax return purposes.
- **Tax Breaks for Higher Education** - A brochure prepared by NASFAA (National Association of Student Financial Aid Administrators) intended to provide information about education related tax filing credits you and/or your parents may be able to claim. View this document at http://www.nasfaa.org/students/Tax_Breaks_for_Higher_Education.aspx.
- [IRS Publication 17](#) or consult a qualified tax advisor.

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:

- Freshman = up to 23 credits earned
- Sophomore = 24-47 credits earned
- Junior = 47- 71 credits earned
- Senior = 72 or more credits earned

Refund Policy 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> (2020-21 Policy will be posted in summer 2020)
- ***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> (2020-21 Policy will be posted in summer 2020)
- ***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

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 can check the status



of your required transcripts(s) on the “checklist” screen of your [Self Service](#) account. You may not officially 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

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 aid 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). Tuition and fees generally increase every year. Please make sure 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 that all new international students attend the International Student Orientation during the new student orientation the week prior to the start of fall classes.
- Refer to the [International Student Page](#) on the CIM website for more information
- Tax return filing requirements for international students - See this information page for more details: <http://www.internationalstudent.com/tax/>.
- 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 \$5,000 USD per person, for the mandatory I-20 funding documentation requirement, in order to confirm Intent to Enroll.
- 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, SS Card.

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 based on financial need only,****
- **Off-Campus Employment** - After a full year at school, you could be eligible for off-campus employment. Approval for this requires special authorization from [U.S. Citizenship and Immigration Services \(USCIS\)](#). In order 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). Most of the time, you must have been enrolled in an [SEVP-certified](#) school as an F-1 student for one full academic year to be eligible for either type of practical training.*
- **Self Employment** - As a general 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, however, unlike OPT and other work, CPT can be full time and is not restricted by a weekly 20-hour work limit. In order 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.
- **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.

Eligibility for off campus employment will vary from student to student and by job. Always consult with the CIM International Student Advisor, Kristen Zalar, before pursuing ANY off-campus employment.

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



NetPartner “messages” screen as required for I-20 documentation of funding, for those who have been admitted. You will see the fee for the English Language Training Program listed in the bottom section (other fees) of our Cost of Attendance Budget.

Advice for International Students: Some scholarships may be available only to U.S. citizens or permanent residents; however, some scholarship agencies are geared specifically toward supporting foreign students. Please consult the following Web sites for more information: [International Education Financial Aid](#) and [EduPass](#)

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. Each transfer student meets 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 Stafford Loan may be adjusted to remain compliant with federal regulations, as applicable.

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. Depending on how many years you have previously attended at other school(s) and how many years you will need to complete your program at CIM, it is possible you may run out of eligibility for such programs before you graduate. For more details on each, please refer to the links below. For questions about either, please review the links below or contact the Financial Aid Office: [Pell Grant Lifetime Eligibility:](#) [Subsidized Direct Loan eligibility limit](#)

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
- Languages for graduate voice students
- MUTH003, MUTH400A, MUTH400B

Please contact the Office of the Registrar for questions about remedial coursework.

Study Abroad Considerations



Students can usually apply their financial aid to assist in covering the cost of studying abroad. Make sure your FAFSA is up-to-date for the period you wish to study abroad.

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 room and board. 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 amount of your "cost of attendance" budget aid may be increased due to the additional costs involved in studying abroad (cost of living, etc.), do not expect to receive increases to your institutional financial aid to cover the added costs of your program.

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 your semester abroad, as well as proof of your enrollment and completion of coursework. Be sure to discuss this with the CIM Financial Aid Office far in advance of leaving for your 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. The student is classified as an undergraduate the first four years (dependent FAFSA filer) and a graduate student for the 5th year (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

This five-year 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 is done only through CIM and only Financial Aid offered from CIM is applicable. In the event a student did also apply independently to CWRU, any Financial Aid offered by CWRU would not be applicable to the dual degree arrangement.



Summer Session Aid

While CIM does not offer any institutional aid during the summer term, if a student is enrolled at least half time, he/she may be eligible for federal aid, if the annual limit for such aid was not fully used during the previous fall/spring academic year. Students enrolling less than half time in summer may pursue private educational loans. CIM treats summer terms as a “trailer” of the preceding semesters and summer aid eligibility must be taken into account and 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 loans in the summer 2021 term, the student must have a valid 2020-21 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 Students

Women’s Committee Travel Assistance Fund: Open to all CIM students, the Women’s Committee Travel Assistance Fund is available for students traveling to competitions, masterclasses and festivals; priority is given to competitions. Students may only receive funds once in an academic year. Application and full details may be viewed and downloaded [here](#). If applying, please complete and return to Room N112 (CIM²). Teacher’s recommendation is required.

Alumni Travel Assistance Fund: Open to full-time students in their last year of studies and all CIM alumni, this one-time scholarship is available for students traveling to professional job interviews and auditions. Applications can be obtained from Matthew Arnold at matthew.arnold@cim.edu. Please return completed applications to room N112 (CIM²). Teacher and Dean’s Office approval required.

Important Financial Aid Websites

- CIM NetPartner <https://netpartner.cim.edu/>
- 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>
- Medical Plan Insurance Waiver questionnaire and form: TBA
- 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>