

Saginaw Valley State University
CARES Act Emergency Financial Aid Grants
Frequently Asked Questions

- Q1 Why are the Coronavirus Aid, Relief, and Economic Security (CARES) act emergency financial aid grants being awarded by Saginaw Valley State University (SVSU) limited to up to \$500.00?
- A1 SVSU received a \$3,455,532 grant from the US Department of Education for emergency financial aid grants to help students cover expenses related to the disruption of campus operations due to the coronavirus. The up to \$500.00 figure was determined based on the number of potentially eligible students enrolled at SVSU, other than exclusively online, as of March 13, 2020. See other questions and answers for more information on student eligibility.
- Q2 Does the CARES act emergency financial aid grant have to be repaid?
- A2 No. The funds are a grant, not a loan that needs to be repaid. If you meet the eligibility requirements, you do not have to repay the grant.
- Q3 Is the CARES act emergency financial aid grant considered taxable income to me?
- A3 Likely no. The Internal Revenue Service has indicated that the emergency financial aid grants under the CARES Act for unexpected expenses, unmet financial need, or expenses related to the disruption of campus operations on account of the COVID-19 pandemic, such as unexpected expenses for food, housing, course materials, technology, health care, or childcare, are qualified disaster relief payments under section 139 of the Internal Revenue Code and as such are not includible in gross income for federal income tax purposes. However, please consult your tax adviser to determine how these and other rules may impact you. More information can be found at <https://www.irs.gov/newsroom/faqs-higher-education-emergency-relief-fund-and-emergency-financial-aid-grants-under-the-cares-act>
- Q4 Do I have to have already filed a Free Application for Federal Student Aid (FAFSA) to be eligible for the Cares act emergency financial aid grant?
- A4 If you have not already filed a FAFSA for the 2019-20 academic year (Fall 2019 through Summer 2020) you can do so through June 30, 2020 at www.studentaid.gov. The US Department of Education, in their Frequently Asked Questions about the Emergency Financial Aid Grant to Students under Section 18004 of the CARES Act, states that “Only students who are or could be eligible to participate in programs under Section 484 in Title IV of the Higher Education Act of 1965, as amended (HEA), may receive emergency financial aid grants.” They further state that “If a student has filed a Free Application for Federal Student Aid (FAFSA), then the student has demonstrated eligibility to participate in programs under Section 484 of the HEA.”
- Q5 What are the eligibility requirements to participate in programs under Section 484 in Title IV of the Higher Education Act of 1965, as amended?
- A5 The criteria to participate in programs under Section 484 of the HEA include, but are not limited to, the following: U.S. citizenship or eligible noncitizen; a valid Social Security number; registration with Selective Service (if the student is male); and a high school

diploma, GED, or completion of high school in an approved homeschool setting. Please see the SVSU Emergency Financial Aid Grant Application for more information regarding student eligibility.

- Q6 If I am enrolled at SVSU but am also still in high school (Great Lakes Bay Early College, dual enrolled, etc.) am I eligible for the CARES act emergency financial aid grant?
- A6 No. As noted in Question 5, to be eligible, you must have a high school diploma, GED, or have completed high school in an approved homeschool setting.
- Q7 If I was a guest student or post baccalaureate student at SVSU during Winter 2020 am I eligible for the CARES act emergency financial aid grant?
- A7 No. To be eligible for the grant, you must meet the eligibility requirements under Title IV of the Higher Education Act of 1965, as amended. One of requirements is that you be enrolled or accepted into a degree program or certificate program. If you are a guest student or post baccalaureate student at SVSU you are not considered enrolled or accepted into a degree program. At SVSU the only eligible certificate program is the Psychiatric Mental Health Nurse Practitioner Post Graduate Certificate program.
- Q8 I am an international student enrolled at SVSU. Am I eligible for the CARES act emergency financial aid grant?
- A8 To be eligible, you must be a U.S. citizen or national of the United States, permanent resident of the United States, or other eligible noncitizen. You would also need to file the FAFSA. Instructions on the FAFSA indicate “Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: “Refugee,” “Asylum Granted,” “Parolee” (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or “Cuban-Haitian Entrant;” or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of “Victim of human trafficking.” If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select “No, I am not a citizen or eligible noncitizen.” You will not be eligible for federal student aid. If you have a Social Security Number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA because you may be eligible for state or college aid.”
- Q9 If I was enrolled at SVSU for the Winter 2020 semester exclusively online, am I eligible for the Cares act emergency financial aid grant?
- A9 No. The US Department of Education’s frequently asked questions #12 states “At institutions that provide both online and ground-based education, those students who were enrolled exclusively in an online program on March 13, 2020, the date of the President’s Proclamation, “Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak,” *Federal Register* Vol. 85, No. 53 at 15337-38, are not eligible for emergency financial aid grants. The formula provided by Congress for calculating the distribution of funds to institutions excludes students who were exclusively enrolled in distance education courses. Additionally, the emergency financial aid grants to students are for expenses related to the disruption of campus operations due to coronavirus, and students who were enrolled exclusively in online programs would not have expenses related to the disruption of campus operations due to coronavirus.”

- Q10 I was enrolled at SVSU for Winter 2020 but dropped all of my courses before March 13, 2020. Am I eligible for the CARES act emergency financial aid grant?
- A10 No. The CARES act requirement is that the funds be used by students to cover expenses related to the disruption of campus operations due to the coronavirus (including eligible expenses under a student's cost of attendance, such as food, housing, course materials, technology, health care, and childcare). Their guidance refers to March 13, 2020, the date of the President's Proclamation, "Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak," *Federal Register* Vol. 85, No. 53 at 15337-38, in relation to the disruption. Effective March 16, 2020, SVSU suspended all face-to-face instruction for lecture and discussion classes and moved to online or remote instruction.
- Q11 How do I apply for a Cares act emergency financial aid grant?
- A11 If you are potentially eligible for a grant, you should have received an email from SVSU with a link to the online application. If you have not received an email, and you do not meet one of the eligibility exceptions noted in the prior questions, please contact **thecaresact@svsu.edu**.
- Q12 Is there a deadline to apply for the Cares act emergency financial aid grant through SVSU?
- A12 The application period will remain open until **Tuesday, June 30, 2020**. However, submission of the application **does not guarantee** you will be awarded an emergency financial aid grant. **Applications will be considered in the order received until the grant funds are exhausted.**
- Q13 Once I complete the application, how will I receive the Cares act emergency financial aid grant?
- A13 Grant eligibility will be confirmed by the Scholarships & Financial Aid Office once you apply. More information regarding student eligibility is included on the application and in the Questions & Answers above. If you are determined to be eligible and are awarded a grant, the CARES act emergency financial aid grant funds will be sent to you by direct deposit (if you have previously signed up for direct deposit for student refunds) to the bank account on record. Otherwise a check will be issued.
- Q14 The communications from SVSU indicate that I may apply for a CARES act emergency financial aid grant of up to \$500. How do I determine how much to apply for?
- A14 The CARES act requirement is that the funds be used by students to cover expenses related to the disruption of campus operations due to the coronavirus (including eligible expenses under a student's cost of attendance such as food, housing, course materials, technology, health care, and childcare). Tuition costs are statutorily excluded from allowable expenses. The application asks you to mark the types of expenses you have incurred from the list provided in the act. You can request up to the amount of eligible expenses you have incurred, not to exceed \$500.