

What is CARES/HEERF and where did the funding for emergency grants come from?

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress and signed into law on March 27, 2020. One aspect of the act was the creation of the Higher Education Emergency Relief Fund (HEERF). HEERF provides funds to institutions for emergency financial aid grants to students whose lives have been disrupted by the COVID-19 pandemic. [Visit the Cogswell Virtual Center for HEERF Emergency Grants and other important information.](#)

How much HEERF funding did Cogswell receive?

Cogswell University of Silicon Valley has been allocated \$350,736 to provide emergency grants to students for expenses related to the disruption of campus operations due to the COVID-19 pandemic. Funds are intended to help with academically related expenses such as food, housing, course materials, technology, healthcare, and childcare. Cogswell's allocation was determined by the U.S. Department of Education based on the number of Pell Grant-eligible students enrolled on campus (70% of the weight) and the overall enrollment (30% of the weight). Given the weighting, Congress clearly intends the funds to go to students with the most financial need as determined through the financial aid application process.

Who is eligible for HEERF emergency grants?

There are three general eligibility criteria for these funds: 1) students must have been attending Cogswell as of March 13, 2020 as a degree-seeking student; and 2) they must be attending the Summer 2020 Trimester as a degree-seeking student; and 3) they must have completed the 2019/2020 FAFSA and be eligible to receive federal student aid. Eligible students include undergraduate and graduate students.

How do students know if they are eligible for HEERF emergency grant funds?

Per the U.S. Department of Education guidelines, only students eligible for Federal Title IV financial aid funds are eligible for HEERF emergency grant funds. This includes students who filed the 2019/2020 Free Application for Federal Student Aid (FAFSA®). Students who filed the California Dream Act Application (CADAA) are not covered under Federal Title IV financial aid funds and are not eligible for HEERF funds.

Does it matter how many credits students are taking in Summer 2020?

Yes. Emergency grants will be pro-rated for part-time students.

Enrollment status is classified as:

- Full-Time – Undergraduates: 12 or more credits / Graduate: 6 or more credits
- Less Than Full-Time – Undergraduates: 6-11 credits / Graduates: 3-5 credits
- Less Than Half-Time – Undergraduates: 1-5 credits / Graduates: 1-2 or fewer credits

Do students have to fill out a FAFSA® to receive the emergency grant funds?

Yes. Eligibility is based on the 2019/2020 FAFSA® calculation formula. It is important to reiterate that our allocation was based on the number of Pell Grant-eligible students currently attending Cogswell. Those students who show the highest financial need as determined through the FAFSA formula will receive the largest amount. Eligible students who have lower financial need will still receive an emergency grant, but the amount will be lower.

How much emergency grant money will students receive?

Grant amounts vary by student based on the results of their FAFSA®. The highest emergency grant amount will be \$1,400 for full-time students who are eligible for the Federal Pell Grant. Full-time students who are not eligible for Pell Grants, but still have eligibility for other types of federal student aid, based on their FAFSA® will receive \$1,175. Students who are currently attending with less than a full-time credit load, but attending at least half-time will receive \$900 & \$700 respectively. Students who are currently attending with less than a half-time credit load will receive \$500 & \$400 respectively. Finally, students who are enrolled but are taking the Summer 2020 Trimester off [Standard Period of Non-Enrollment (SPN) or Leave of Absence (LOA)] are ineligible for emergency grant funds.

The amount of HEERF funding that institutions received varied based on the Department of Education's allocation formula. That means the amount of the emergency grants at Cogswell will not be the same as at other colleges or universities. Each College/University had to develop its own strategy for disbursing the funds to eligible students enrolled at their campus.

How do students apply for HEERF emergency grant funds?

Cogswell created a simple online application/request form for students who are eligible to apply for emergency grant funding. The link to the online form will be sent to eligible students to be completed.

When will students know if their request for emergency grant funds has been approved?

Cogswell will begin the review and approval process the week of June 29th. We anticipate the review and approval of applications may take 5 - 10 business days. Students will receive an email notification when the disbursement of funds is processed.

How will students receive the emergency grant funds?

Emergency grant funds will be paid directly to students via a check mailed to the address listed on the request form. Therefore, it is imperative the students include their current address on the application for where they want the funds to be sent.

Will students receive emergency grant funds even if they owe Cogswell money?

Yes. Students who are eligible for emergency grant funds will receive the money even if they have current financial holds or have an outstanding balance with Cogswell.

How can students use the money?

The emergency grant funds should be used for academically related expenses incurred due to COVID-19. Some examples include expenses related to food, housing, course materials, technology, healthcare, and childcare.

Is the money from the HEERF emergency grants considered taxable income?

No. The emergency funding students receive for unexpected expenses related to the COVID-19 pandemic qualify as disaster relief payments under the IRS tax code. This grant funding will not be included as part of your gross income for 2020.

Must the emergency grant funds be reported as part of earnings when a student completes their Financial Aid Application for the 2020/2021 school year?

No. The emergency funding students receive for unexpected expenses related to the COVID-19 pandemic are not considered taxable income and therefore, this grant does not need to be included when reporting income on the financial aid application for the 2020/2021 school year.

What if students need more money than the emergency grant funds received?

We understand that many students are experiencing extreme financial distress right now. The HEERF Emergency Grants are meant to help supplement student's financial needs. We know that for many of you, the grants are not enough. However, Cogswell only received a limited amount of funds to be disbursed to students.

Who do I contact if I have questions?

Questions related to the HEERF Emergency Grants can be emailed to: HEERF@cogswell.edu.