

## Higher Education Emergency Relief Fund

### Frequently Asked Questions from Students about the Higher Education Emergency Relief Student Grants

1. Do I have to repay the emergency financial aid grant I received from my university through the CARES Act?

No. The funds provided by the CARES Act are grants, so they do not need to be repaid.

2. I am a student who received an emergency financial aid grant from my university through the CARES Act. Is this grant includible in my gross income?

No. According to the Internal Revenue Service, “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.”

For more information please visit: <https://www.irs.gov/newsroom/faqs-higher-education-emergency-relief-fund-and-emergency-financial-aid-grants-under-the-cares-act>.

3. What can emergency financial aid grants provided by the CARES Act be used for?

Emergency financial aid grants to students can be used for expenses related to the disruption of campus operations due to coronavirus (including eligible expenses under a student's cost of attendance, such as food, housing, course materials, technology, health care, and child care). See below for more information about what is included in a student’s cost of attendance.

#### Cost of Attendance

The cost of attendance (COA) is not the bill that you may get from your college; it is the total amount it will cost you to go to college each year. The COA includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It can also include other expenses like an allowance for the rental or purchase of a personal computer, costs related to a disability, or costs for eligible study-abroad programs.

Note: The COA for graduate and professional programs is usually higher than for undergraduate programs.

For students attending less than half-time, the COA includes tuition and fees and an allowance for books, supplies, transportation and dependent care expenses; but can also include room and board for up to three semesters or the equivalent at the institution, but no more than two of those semesters or the equivalent may be consecutive. Contact the financial aid office at the college you plan to attend if you have any unusual expenses that might affect your cost of attendance.