Opportunities Fund Guidelines
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ANNOUNCEMENT

SUSPENSION OF STUDENT TRAVEL DUE TO COVID-19

The health and safety of Macaulay Honors College students, faculty, and staff remains a top concern, which is why we have suspended student travel for the full 2020-2021 academic year (fall 2020, winter 2021, spring 2021). This suspension includes all international and domestic programs operated by Macaulay, CUNY home campuses, or outside organizations, and will be in effect until further notice.

Our decision is based on several factors:
1. Health risks posed by unpredictable COVID-19 infection rates throughout the world
2. Health risks posed by proximity to others during experiential learning and study abroad such as air travel, public transportation, hotel stays, group dining, and group activities
3. Challenges presented by fluctuating entry requirements, visa processes, program cancellations, and academic calendars
4. Adherence to New York State and CUNY travel guidelines

We will re-evaluate this policy in January 2021 to determine whether we can consider study abroad/away applications for the summer or fall of 2021.

ALL OPPORTUNITIES FUND GRANTS FOR 2020-2021 CAPPED AT $1,500

Due to significant budgetary challenges for the 2020-2021 academic year (a reduction in our state budget combined with an especially difficult environment for fundraising), only the basic $1,500 Opportunities Fund grants will be available. No enhanced grants will be available during the coming year.

We're disappointed to have to place these restrictions on one of the key aspects of our academic program, but we must prioritize the health and safety of everyone in our community, and the sustainability of our institution, during this difficult and unprecedented time.

Due to COVID 19, these policies are subject to change.
Levels of Funding Available

**General Opportunities Funds**

All eligible students who submit an application will be considered for the general Opportunities Fund grant of $1,500. Typically, these funds can support study abroad/away, internship or research work. However, due to the COVID-19 pandemic, study abroad/away, and internships/research requiring away or international travel are suspended, from Fall 2020 until further notice, so only local internship/research opportunities can be funded at this time.

The Opportunities Fund Committee will make decisions based upon a written statement of justification which addresses the following:

1. Why this particular activity and location?
2. How does this activity enrich academic and professional goals?

Statements of justification will be evaluated based upon a rubric.

When filling out the application, students are automatically considered to receive the general $1500 award if they are not selected for any enhanced grants. Then, if granted $1500 general award, they will be prompted via email to confirm accepting the award or not. Students may receive either a general grant or enhanced grant, but not both.

**OR**

**Enhanced grants, with or without academic criteria, are not available for the 2020-2021 academic year. Therefore, the following 2 levels of funding are described below, but not currently offered.**

**Enhanced Grants (No Academic Criteria)**

We have awards at $2500 to support study abroad/away, internships or research work. The donors did not specify any academic requirements (e.g. Major). These grants will not appear on the Opportunities Fund application. The Opportunities Fund Committee will make decisions based upon a written statement of justification which addresses the questions listed above.

**OR**

**Enhanced Grants (Academic Criteria)**

We have premium grants ranging from $2500 - $5000 to support study abroad/away, internship or research work. Students can select these grants on the Opportunities Fund application. The donor has specified the criteria for these grants. The Opportunities Fund Committee will make decisions based upon a written statement of justification which addresses the questions listed above, combined with one additional question (see next page for all Enhanced Opportunities Fund criteria). A complete and thorough answer to the additional question will be combined with the overall score, and the highest scoring students will be awarded the enhanced grants.
Special Opportunities Fund Program

This prestigious activity includes financial support. This will count as a student’s use of the Opportunities Fund, though they will have a different application process.

Immigration Legal Assistance – Duane Morris LLP

*Internship*
*2 at $1,500*

For students interested in pursuing careers in law, human rights, and social services, this is a remarkable opportunity to learn from and support the pro bono legal work of Duane Morris LLP on immigration, asylum, refugee cases, and veterans’ rights cases.

You must submit a one page cover letter and resume within your Opportunities Fund Application to be considered for this opportunity.

*Please note that accepting an offer to this internship will count as your one time use of the Macaulay Opportunities Fund.*
I. Overview

In addition to receiving an undergraduate tuition scholarship, as a Macaulay student you can apply to access the Macaulay Opportunities Fund for a wide range of programs. Supported by the generous contributions of corporations, foundations, and individual donors, these funds will enhance your academic experience and facilitate your intellectual development. The Opportunities Fund is a valuable learning tool, assisting you in connecting your academic experience to your future life and career. Additionally, the grant application process will help train you for applying to prestigious fellowships, scholarships, and graduate and professional schools.

As of the fall 2018 semester, the Opportunities Fund provides a one-time grant of $1,500 to all eligible students who have submitted a proposal approved by their advisor.

Please note that policies and procedures are subject to change.

II. Eligibility Criteria

Seniors (Class 2021) and juniors (Class 2022) may apply for funding during the fall 2020 or spring 2021 semesters. Second semester sophomores (Class 2023) may apply for funding during the spring 2021 semester. In addition, all eligible Macaulay Honors College students must meet the following requirements:

1. No prior use of the Opportunities Fund.
2. You must be a matriculated Macaulay Honors College student. Students who extend their time in Macaulay for more than four years, whether tuition funded or unfunded, are not eligible.
3. You must obtain 80% or higher on the Opportunities Fund Online Quiz.
4. Your FAFSA (and verification, if selected) and TAP (for NY State Residents only) for the current academic year must be completed and on file with your campus when you submit your application.
5. You may access funds based on current funding sources available.
6. Students participating in a Macaulay-funded experiential learning program (study abroad/away, service, etc.) that takes place any time after 8/31/18 will have effectively received their Opportunities Fund grant and therefore not be eligible to submit a future application.
7. Students may begin to apply for funding during the spring access period of their sophomore year.
8. If applying in senior year, you must have completed 30 hours of Community Service prior to applying.
9. Students in their last semester of attendance can apply only for reimbursements. The Opportunities Fund Program will not fund any item/program that takes place after a student graduates. Internship activities that extend into June of the final year may be funded.
III. Access Periods

Applications for the Opportunities Fund will be accepted only during two access periods, fall and spring. Students will still be able to apply for funding for summer items and programs from the Opportunities Fund. For summer internship or research experiences, students must either apply for an advance during the spring access period or for a reimbursement during the fall access period. Study abroad/away activities can only be funded by advance, not reimbursement. See Study Abroad/Study Away section for more info. (Exact dates change from year to year - check with your Macaulay Advisor for access period dates.)

IV. Application Process

Consider your academic goals carefully before you apply to access the Opportunities Fund. Speak with your Macaulay Advisor before you submit an application. Your Advisor may assist you in choosing your activities and writing a grant proposal.

Reminder: Your Opportunities Fund request is not automatically guaranteed. Incomplete and late applications will not be reviewed. Please carefully review each appropriate section below to ensure proper submission of your application.

APPLICATION PROCEDURE FOR STUDENTS

1. Read the eligibility criteria to confirm you are eligible to apply for funding.
2. Speak with your Macaulay Advisor about your academic goals before you submit an application or commit to any one program and/or activity.
3. Review the Opportunities Fund Guidelines Funded Activities section to confirm your activity is eligible for funding.
4. Fill out the Opportunities Fund application. Be sure to complete all relevant tasks as indicated on the checklist. Your Macaulay Advisor may set earlier deadlines for you to submit draft statements of justification in order to advise you more effectively. The application will guide you through the process of uploading the statement of justification and relevant documentation. Click submit to have your application reviewed by your Macaulay Advisor during an official access period.
5. If your request represents an exception to the Opportunities Fund policies and procedures, explain in “Additional Notes” and upload corroborative materials with all other “Supporting Documents” in the Opportunities Fund application.

Note: Policies and procedures are subject to change.

GRANT TYPES

1. Advances: In some cases, it is appropriate to request a grant before a funded activity takes place. This is called an “advance.” If you apply for an advance, you must supply both a detailed budget and quotes or other material documenting the cost of your proposed activities.
2. Reimbursements: In some cases, it is appropriate to request a grant after you have engaged in an academic activity. This is called a “reimbursement.” However, please be aware that reimbursements for any particular activity are not guaranteed. The Opportunities Fund Committee may deny reimbursement requests for activities that are not adequately justified or properly documented. You will then be responsible for any such expenses.

Note: You must request reimbursements during the first access period following the activity.
TRAVEL POLICY FOR NON-CUNY PROGRAMS

Non-CUNY sponsored activities: you must submit with your application the CUNY Independent Travel Notification, Waiver, and Emergency Contact Form for international travel or the CUNY Off-Campus Activity Participation, Waiver and Emergency Contact Form for U.S. travel outside the 5 NYC boroughs.

Students who plan to (1) request reimbursements from the Opportunities Fund for activities (e.g. service, internships, research fieldwork) taking place away (outside the five boroughs of New York City) or abroad or (2) use the activity to fulfill the Macaulay study abroad/away or internship requirement must submit the appropriate travel waiver to their Macaulay Advisor before beginning the activity. Students who do not submit waivers in advance will not be eligible to apply for funding or use the activity for the Macaulay study abroad/away or internship requirement. Please note that submission of the waiver does not guarantee funding from the Opportunities Fund.

Prior to departure, students must purchase health/travel insurance through Cultural Insurance Services International (CISI) by following the instructions below in the CISI section. This is a requirement even if you are mandated to purchase CISI or another health/travel insurance through the foreign institution or program provider. If this request is in advance of the activity, do not purchase CISI until your application has been approved by the Opportunities Fund Committee.

CUNY-GO Travel Registration: Students traveling abroad on a non-CUNY sponsored activity must self-register using the CUNY-GO undergraduate button once CISI insurance has been purchased.

CUNY’s Acknowledgement and Consent Regarding Data Protection: CUNY is committed to protecting your privacy under all applicable law. If you are traveling to a country within the European Union (EU), you have additional protections under the General Data Protection Regulation (GDPR). Participants in CUNY Trips to EU countries will be asked to review and sign CUNY’s Acknowledgement and Consent Regarding Data Protection.
APPROVAL PROCESS

1. If your Macaulay Advisor approves your application, he/she will forward it to the Opportunities Fund Committee for review. Incomplete or late applications will not be reviewed.

2. The Opportunities Fund Committee meets twice a year at the end of each access period and makes final decisions. Approval of applications is not automatic and applying for funding does not guarantee approval. **There are no appeals of the Committee’s decision.**

3. Applications are evaluated based on appropriateness of activity, strength of statement, supporting documentation and completed application.

4. Once the Committee has met and reviewed all applications, the Macaulay Office of Scholarships and Grants will notify you whether your application has been approved.

5. Opportunities Funds may only be used for approved items or activities. If you anticipate a change in the purpose of approved funds, you must contact your Macaulay Advisor and the **Office of Scholarships and Grants** immediately.

6. Any funds used for items or activities not approved by the Committee must be returned. You will be responsible for costs incurred.

7. Upon completion of the activity, students receiving an advance must submit documentation (see **Section VI**) indicating that they have paid for all items and programs approved by the Committee, according to the **Documentation Deadline**.

**Note:** Your financial aid budget determines how much federal, state, city, and scholarship money you can receive in any given year based on your cost of attendance. If the approved Opportunities Fund exceeds this federally regulated budget, your award may be reduced or cancelled.

DIRECT DEPOSIT

Direct deposit is a fast, convenient and secure way of receiving your financial aid, scholarships and Opportunities Fund award. Without direct deposit, a check lost in the mail will take over a month to reissue. Here’s how to sign up:

1. Login to CUNYfirst at [https://home.cunyfirst.cuny.edu](https://home.cunyfirst.cuny.edu) then select HR/Campus Solutions
2. Navigate to Self Service
3. Then select Campus Finances
4. Click Manage My Accounts then Add Account button. You will then be prompted to enter your Financial Institution Details. Click “Enroll in Direct Deposit” then click “Next” and “Submit.”

You can visit CUNY’s **Direct Deposit FAQ** for more information.
## V. Budgeting Your Expenses

This section is intended to assist you in developing a budget for your activity. You may include a budget with your statement of justification using the *template* below.

| **Program Fees:** | Program fees are charges for the cost of your program/activity. Include the amount for program fees in this field. *If tuition is included in the program fee, minus the CUNY in-state tuition cost. For non-CUNY programs, if tuition costs remain (tuition differential) you can include it in your program fees. As a rule, Macaulay will cover some tuition costs for non-CUNY sponsored programs. You should reduce your tuition amount by any financial aid/scholarships you receive that are applicable to the program costs. For complete details, please visit the Non-CUNY Study Abroad/Away Tuition Reimbursement Form.* |
| **Housing:** | If not included in the program fee, include the amount in this field. |
| **Airfare:** | Don’t rely on the quote/estimation from your program flyer. Get one roundtrip quote from online (e.g. Expedia). If you get multiple fares, write the average amount. If not included in the program fee, include the amount in this field. Expenses for travel dates substantially longer than advertised program dates will be your responsibility. |
| **Meals:** | Calculate the meal allowance using the meal per diem below and include the amount in this field. If your program advertises that it provides meals, adjust the per diem accordingly. **The meal per diem is as follows:** Europe: $15 per meal/max of $45 per day, US and other Countries: $10 per meal/max of $30 per day. Receipts for meals are NOT collected. |
| **Required class trips:** | Include the amount of required class trips in this field. Optional class trips will not be funded. You must upload documentation that confirms trips are required. |
| **CISI:** | This refers to international CUNY CISI health/travel insurance, which provides additional coverage beyond a normal health insurance policy. If not included in the program fee, include the amount in this field. |
| **Other Insurance:** | If your program requires additional insurance not included in the program fees, include the amount in this field. |
| **Ground Transportation:** | This applies to transportation to/from the airport both in the departure city and the return city. Search online for local roundtrip taxi, train, or bus fares. Include that amount in this field. Daily transportation is **not** covered. |
| **Documentation:** | Every fee on your budget sheet should be accounted for in your supporting documents. If your parent/guardian paid on your behalf, include a message explaining these details in the “Additional Notes” section. |
| **Privacy:** | If you use a credit card statement for payment confirmation: to protect the card number blacken it along with other purchases. |
VI. Funded Activities

You may apply to use your Opportunities Fund for the following type of activities:

1. Study Abroad/Study Away
   (Not currently accepting applications)

2. Internships

3. Research/Fieldwork
1. Study Abroad/Study Away
(Not currently accepting applications)

DEFINITION
Any arrangement by which a student is enabled to complete part of their college program in another country. The study abroad/away program should consist of the following:

- Academically challenging and enriching program
- Must choose honors option if available
- Immersion options are encouraged/preferred:
  - Take language courses
  - Participate in cultural immersion
  - Family stay/international dorms
- Must participate in a debriefing:
  - Share experience at home campus
  - Participate in a study abroad/away event
  - Complete a photo essay
  - Engage in blogging while abroad

STUDY ABROAD/AWAY STATEMENT OF JUSTIFICATION
In 2-3 double-spaced pages, reflect on your academic journey to substantiate your activity selection:

- Why this particular activity and location?
- How does this activity enrich academic and professional goals?
- (See any additional statement criteria, if applying for Enhanced Opportunities Funds)

IMPORTANT INFORMATION
- Students may apply for study abroad/away programs as an ADVANCE only.
- The Opportunities Fund will only fund study abroad/away programs for which students will receive academic credit at their home campus. All courses taken abroad must be completed with a passing letter grade otherwise the Opportunities Fund will have to be returned.
- The Opportunities Fund application can only be used to request funding for your study abroad/away program costs. You must complete a separate study abroad/away application with the host college and register for the appropriate credits.
- If approved, we cannot guarantee payments will be made in time for payment deadlines or before the activity takes place. Please consider these out-of-pocket costs before making program deposits and/or purchasing items.
- Students unable to participate in their intended study abroad/away program may not utilize the Opportunities Fund to cover any cost related to the program, including deposits.
- Students who do not transfer academic credit to their home institution will be required to return the Opportunities Fund and will be responsible for tuition costs.
- Consider applying for additional study abroad/away scholarship funding.
- Students will be able to undertake long-term study abroad/away only after completing the City seminars in sequence.
• Study Abroad/Away Tuition Coverage
  Macaulay covers tuition for study abroad/away as follows:
  o Fall/Spring: 12-18 credits
  o Winter: One course up to 4 credits. If you want to take more courses/credits you must receive approval from Macaulay by submitting the Winter Study Abroad Tuition Policy Exception Form.
  o Summer: Up to 8 credits.
  o Students attending non-CUNY sponsored study abroad/away programs and paying tuition costs directly to the university abroad are eligible to be reimbursed (at the CUNY tuition rate) through the Macaulay Tuition Scholarship for tuition costs. Please note reimbursements are issued according to Macaulay tuition policy relevant to the study abroad/away term. Be advised that reimbursements take a year or more to process.
You can apply for reimbursement by submitting the Non-CUNY Study Abroad/Study Away Tuition Reimbursement Form. In order to be reimbursed you must review the following:
  o Submit a paid (zero balance) tuition bill from the foreign institution.
  o Register for a permit at CUNY, officially transfer all courses taken abroad to CUNY and they must appear on my CUNY transcript.
  o Receive passing grades in all courses completed abroad.
  o Must complete my FAFSA and TAP for the academic year requesting reimbursement.
  o Please note: Reimbursement will be reduced by any tuition-only scholarships or grants received. You can only be reimbursed at the CUNY in-state tuition rate and according to the semester tuition policy.

• Non-CUNY sponsored Study Abroad Programs: Prior to departure, students must purchase health/travel insurance through Cultural Insurance Services International (CISI) by following the instructions below. This is a requirement even if you are mandated to purchase CISI or another health/travel insurance through the foreign institution or program provider. Do not purchase insurance until your application has been approved by the Opportunities Fund Committee. To purchase insurance:
  Step 1 Go to https://www.mycisi.com/CISIPortalWeb/pub/SelfEnrollment.aspx
  Step 2 Read/Acknowledge the Agreement
  Step 3 Enter Sponsor Code: CUNY-MHC & Travel Information
  Step 4 Review Plan & Select Policy
  Step 5 Complete Personal Data
  Step 6 Submit Payment Information
  Step 7 Print Confirmation as a PDF
For further information on purchasing insurance through CISI, see CISI Insurance section below.

• CUNY-GO Travel Registration: Students traveling abroad on a non-CUNY sponsored activity must self-register using the CUNY-GO undergraduate button once CISI insurance has been purchased

• If you are traveling to a European Union (EU) country, you have additional protections under the General Data Protection Regulation (GDPR). Participants in CUNY Trips to EU countries will be asked to review and sign CUNY Acknowledgement and Consent Regarding Data Protection Form.
TO QUALIFY FOR FUNDING

- Study abroad/away programs must be offered at an institution of higher education that offers courses for university credit.
- Your home college must approve such credits in advance of your enrollment in a study abroad/away program. In addition, your intended program must be approved by your Macaulay Advisor.
- Study away programs must be unique and not offered at CUNY.
- You must agree to complete one of the projects below as part of your study abroad/away experience:
  - Share experience at home campus
  - Complete a photo essay
  - Participate in a study abroad/away event
  - Engage in blogging while abroad

For Additional Study abroad/away Funding go to https://macaulay.cuny.edu/opportunities/study-abroad/financing-a-study-abroad-experience/

APPLICATION DOCUMENTATION GUIDELINES

Opportunities Fund applications must contain the following supporting documentation:

- Course syllabus or proof of correspondence that you attempted to obtain a syllabus.
- An official brochure or flyer with the course/program description and budget breakdown.
- Non-CUNY study abroad/away program participants must upload a copy of the permit indicating that credit(s) will transfer to your home College (Department Approval).
- **Non-CUNY Sponsored Study Abroad Programs:** You must submit the CUNY Independent Travel Participation, Waiver, and Emergency Contact Form with your application.
- **Non-CUNY Sponsored Study Abroad Programs in European Union Countries:** You must submit the CUNY Acknowledgement and Consent Regarding Data Protection Form with your application.
- **Study Away:** You must submit the CUNY Off-Campus Activity Participation, Waiver and Emergency Contact Form if requesting funding for activities taking place outside the 5 boroughs of New York City but within the 50 states of the United States.

POST- STUDY ABROAD/AWAY DOCUMENTATION GUIDELINES

You must submit the following documents via the Receipts Submission Form no later than the first day of classes of the term following participation in the study abroad/away program:

- A course syllabus for each course completed abroad (if not submitted with your Opportunities Fund application).
- An unofficial **CUNY home campus transcript** (i.e. CUNYfirst print out) indicating that you registered for study abroad/away credits. *If your transcript has not yet been updated, the alternative is to provide a copy/screenshot of your CUNYfirst registration history that shows you were registered for abroad study/courses for that semester, or an e-permit.*
- An official **airfare receipt/itinerary** that has the departure/return dates, locations, and the cost.
- **Program and housing fee receipts** (i.e. Copies of the cancelled checks/money orders made out to the host College).
- **PDF** of your completed Study abroad/away Evaluation Form.

Reminder: Payments are made as funds become available. If approved, we cannot guarantee payments will be made in time for payment deadlines or before the activity takes place. Please consider these out-of-pocket costs before making program deposits and/or purchasing items.
2. Internships
You may apply to the Opportunities Fund to help defray some of your financial obligations when you undertake an internship that is unpaid and for which you do not receive academic credit.

INTERNSHIP DEFINITION
An internship is a carefully monitored, substantive preview of a career or profession with clear learning goals. To reach these learning goals, the internship encompasses defined expectations; real work; and dedicated orientation, training, supervision, and evaluation.

Goals and Nature of Work
- Clearly defined learning goals and expectations discussed prior to and at the start of the internship and continuously reviewed
- Varied tasks
- While all entry-level positions involve clerical work, internships are learning experiences. Tasks are primarily substantive with less than 35% of duties clerical. **Substantive tasks involve decision-making and engage and develop the intern’s abilities.** Substantive tasks include:
  - Research
  - Copyediting and writing
  - Conducting surveys
  - Creating a website
  - Writing marketing plans
  - Designing publications
  - Creating financial forecast and cost recovery reports
  - Developing procedures
  - Performing software/hardware revisions
  - Performing lab tests
  - Creating a website
  - Community outreach
  - Interviewing patients
  - Preparing legal briefs

Orientation, Training, and Supervision, and Evaluation
- **Orientation** covering mission, goals, organizational structure, department procedures and policies
- **Training** on technical systems and tasks intern will conduct
- Dedicated **supervisor(s)** giving continuous feedback and meeting regularly to discuss progress
- Dedicated **mentor(s)** (can be same person as supervisor) promoting reflection, encouraging professional development, advising on the industry or field, and assisting in building skills
- Opportunities to **network** with senior staff members
- Written **evaluations** of intern performance during the middle and end of the experience

Preferred Additional Activities
- Dedicated project(s) that students can work on during down-time
- Team projects among interns in the company/organization
- Presentation to staff members on activities
- Opportunities to view or participate in the work of other departments
- Extracurricular experiences with staff members such as staff outings
- Staff meetings or workshops open for the intern to attend
- Opportunities for increasing responsibility
INTERNSHIP STATEMENT OF JUSTIFICATION
In 2-3 double-spaced pages, reflect on your academic journey to substantiate your activity selection:
  o Why this particular activity and location?
  o How does this activity enrich academic and professional goals?
  o (Supplemental funding specific requirements will be listed within the application.)

IMPORTANT INFORMATION
• Internships based solely on shadowing will not be funded.
• If receiving a stipend or other sources of funding for a domestic internship, you are not eligible to receive funding from the Opportunities Fund. Exception: Students receiving small meal and travel stipends (at a maximum of $325) will be eligible to receive an internship stipend through the Opportunities Fund for a domestic internship.
• Students receiving meal and travel stipends that exceed $325, may be eligible to receive funding from the Opportunities Fund for away/abroad travel and living expenses only.

APPLICATION DOCUMENTATION GUIDELINES

New York City
• You must upload a copy of your completed Learning Agreement Form to the Opportunities Fund Application.
• Reimbursement requests: You must also upload a copy of your Internship Evaluation from CareerPath or Web Form (if didn’t complete Learning Agreement in CareerPath) to the Opportunities Fund Application.

Away (outside NYC 5 Boroughs, within U.S.)
Travel to in-person internships outside NYC is strictly prohibited at this time. If you reside near an internship outside NYC, and can travel and participate safely, then an appeal to waive the travel restrictions can be made through the CUNY Travel Warning Waiver Petition process which requires students first petition the home campus provost for approval, with a second level of approval required at CUNY Central. However, because approval is not guaranteed, we recommend students outside NYC try instead to secure a remote internship, if possible. Please consult your Macaulay Advisor if you are considering this option. Due to COVID 19, these policies are subject to change.
• You must upload a copy of your completed Learning Agreement Form to the Opportunities Fund Application.
• If internship is credit bearing or paid, you must request funding for travel and living expenses (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) by providing quotes. For reimbursement requests, submit quotes and receipts.
• If internship is not credit bearing or paid, you may request funding for travel and living expenses (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) or an internship stipend but not both.
• You must submit the CUNY Off-Campus Activity Participation, Waiver and Emergency Contact Form if requesting funding for activities taking place outside the 5 boroughs of New York City but within the 50 states of the United States.
• Reimbursement requests: You must also upload a copy of your Internship Evaluation from CareerPath or Web Form (if didn’t complete Learning Agreement in CareerPath) to the Opportunities Fund Application.
Abroad

- You must upload a copy of your completed Learning Agreement Form to the Opportunities Fund Application.
- If internship is credit bearing or paid, you must request funding for travel and living expenses (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) by providing quotes. For reimbursement requests, submit quotes and receipts.
- If internship is not credit bearing or paid, you may request funding for travel and living expenses (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) or an internship stipend but not both.
- You must submit the CUNY Independent Travel Participation, Waiver, and Emergency Contact Form with your application.
- Prior to departure, students must purchase health/travel insurance through Cultural Insurance Services International (CISI) by following the instructions below. This is a requirement even if you are mandated to purchase CISI or another health/travel insurance through the foreign institution or program provider. If this request is in advance of the activity, do not purchase CISI until your application has been approved by the Opportunities Fund Committee. To purchase:
  
  Step 1  Go to https://www.mycisi.com/CISIPortalWeb/pub/SelfEnrollment.aspx
  Step 2  Read/Acknowledge the Agreement
  Step 3  Enter Sponsor Code: CUNY-MHC & Travel Information
  Step 4  Review Plan & Select Policy
  Step 5  Complete Personal Data
  Step 6  Submit Payment Information
  Step 7  Print Confirmation as a PDF

For further information on purchasing insurance through CISI, see CISI Insurance section below.

- You must self-register using the CUNY-GO undergraduate button once CISI insurance has been purchased.
- If Travelling to European Union Countries: You must submit the CUNY Acknowledgement and Consent Regarding Data Protection Form with your application.
- Reimbursement requests: You must also upload a copy of your Internship Evaluation from CareerPath or Web Form (if didn’t complete Learning Agreement in CareerPath) to the Opportunities Fund Application.

INTERNSHIP WORK OR AWAY/ABROAD TRAVEL EXPENSES STIPEND SCHEDULE:
Funding for internships require a minimum of 100 hours of work. This requirement can be fulfilled by working part-time over the course of a full academic semester, or by working more intensively over the Summer or Winter breaks.

POST – INTERNSHIP DOCUMENTATION GUIDELINES (ADVANCE REQUEST ONLY)
After completing the internship, you must submit a pdf copy of your completed Internship Evaluation from CareerPath or Web Form (if didn’t complete Learning Agreement in CareerPath), along with receipts for travel/living expenses (if applicable) into the Receipts Submission Form. Please note: Payments are made as funds become available. If approved, we cannot guarantee payments will be made in time for payment deadlines or before the activity takes place. Please consider these out-of-pocket costs before making program deposits and/or purchasing items.
3. Research/Fieldwork
You may apply to the Opportunities Fund to help defray some of your financial obligations when you undertake an undergraduate research project that is unpaid and for which you do not receive academic credit.

RESEARCH DEFINITION
A cornerstone of the Macaulay experience is undergraduate research. The National Council on Undergraduate Research defines undergraduate research as “an inquiry or investigation conducted by an undergraduate student that makes an original intellectual or creative contribution to the discipline.” Through a research assistantship, an undergraduate student works closely with a faculty mentor — and, where appropriate, his/her research team — to gain research skills and to contribute to the production of original scholarly or creative work.

UNDERGRADUATE RESEARCH STATEMENT OF JUSTIFICATION
In 2-3 double-spaced pages, reflect on your academic journey to substantiate your activity selection:

- Why this particular activity and location?
- How does this activity enrich academic and professional goals?
- *(Supplemental funding specific requirements will be listed within the application.)*

IMPORTANT INFORMATION
- Research based solely on shadowing will not be funded.
- If receiving a stipend or other sources of funding for domestic research, you are not eligible to receive funding from the Opportunities Fund. Exception: Students receiving small meal and travel stipends (at a maximum of $325) will be eligible to receive a stipend through the Opportunities Fund for domestic research.
- Students receiving meal and travel stipends that exceed $325, may be eligible to receive funding from the Opportunities Fund for away/abroad travel and living expenses only.

APPLICATION DOCUMENTATION GUIDELINES

New York City
- You must upload a copy of your completed Learning Agreement Form to the Opportunities Fund Application.
- **Reimbursement requests:** You must also upload a copy of your Internship Evaluation from CareerPath or Web Form (if didn’t complete Learning Agreement in CareerPath) to the Opportunities Fund Application.
Away (outside NYC 5 Boroughs, within U.S.)
Travel to in-person internships outside NYC is strictly prohibited at this time. If you reside near an internship outside NYC, and can travel and participate safely, then an appeal to waive the travel restrictions can be made through the CUNY Travel Warning Waiver Petition process which requires students first petition the home campus provost for approval, with a second level of approval required at CUNY Central. However, because approval is not guaranteed, we recommend students outside NYC try instead to secure a remote internship, if possible. Please consult your Macaulay Advisor if you are considering this option. Due to COVID 19, these policies are subject to change.

- You must upload a copy of your completed Learning Agreement Form to the Opportunities Fund Application.
- If internship is credit bearing or paid, you must request funding for **travel and living expenses** (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) by providing quotes. For reimbursement requests, submit quotes and receipts.
- If internship is not credit bearing or paid, you may request funding for **travel and living expenses** (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) or **research stipend** but not both.
- You must submit the CUNY Off-Campus Activity Participation, Waiver and Emergency Contact Form if requesting funding for activities taking place outside the 5 boroughs of New York City but within the 50 states of the United States.
- **Reimbursement requests:** You must also upload a copy of your Internship Evaluation to the Opportunities Fund Application.

Abroad

- You must upload a copy of your completed Learning Agreement Form to the Opportunities Fund Application.
- If internship is credit bearing or paid, you must request funding for **travel and living expenses** (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) by providing quotes. For reimbursement requests, submit quotes and receipts.
- If internship is not credit bearing or paid, you may request funding for **travel and living expenses** (such as: airfare, program fees, housing, meals, insurance, ground transportation [to and from airport], required travel documents and required vaccinations) or **research stipend** but not both.
- You must submit the CUNY Independent Travel Participation, Waiver, and Emergency Contact Form with your application.
- Prior to departure, students must purchase health/travel insurance through Cultural Insurance Services International (CISI) **by following the instructions below.** This is a requirement even if you are mandated to purchase CISI or another health/travel insurance through the foreign institution or program provider. **If this request is in advance of the activity, do not purchase CISI until your application has been approved by the Opportunities Fund Committee.** To purchase:
  - Step 2 Read/Acknowledge the Agreement
  - Step 3 Enter **Sponsor Code: CUNY-MHC** & Travel Information
  - Step 4 Review Plan & Select Policy
  - Step 5 Complete Personal Data
  - Step 6 Submit Payment Information
  - Step 7 Print Confirmation as a PDF
For further information on purchasing insurance through CISI, see CISI Insurance section below.

- You must self-register using the CUNY-GO undergraduate button once CISI insurance has been purchased.
- **If Travelling to European Union Countries:** You must submit the CUNY Acknowledgement and Consent Regarding Data Protection Form with your application.
- **Reimbursement requests:** You must also upload a copy of your Internship Evaluation from CareerPath or Web Form (if didn’t complete Learning Agreement in CareerPath) to the Opportunities Fund Application.

**RESEARCH WORK/TRAVEL EXPENSES STIPEND SCHEDULE:**
Funding for research/fieldwork requires a **minimum of 100 hours of work.** This requirement can be fulfilled by working part-time over the course of a full academic semester, or by working more intensively over the Summer or Winter breaks.

**POST – INTERNSHIP DOCUMENTATION GUIDELINES (ADVANCE REQUEST ONLY)**
After completing the internship, you must submit a pdf copy of your completed Internship Evaluation from CareerPath or Web Form (if didn’t complete Learning Agreement in CareerPath), along with receipts for travel/living expenses (if applicable) into the Receipts Submission Form.

**Please note:** Payments are made as funds become available. If approved, we cannot guarantee payments will be made in time for payment deadlines or before the activity takes place. Please consider these out-of-pocket costs before making program deposits and/or purchasing items.

**VIII. Documentation Deadline**

Students must submit documentation indicating that they have paid for all items and programs approved by the Opportunities Fund. Deadline: Documentation must be submitted no later than the first day of classes of the semester immediately after the activity.
Receipts should be uploaded electronically through the Opportunities Fund Receipts Submission Form. Students who do not provide documentation by the deadline will receive a bill and be required to return all approved funding.

**IX. Important Links**

- Additional Study abroad/away Funding: https://macaulay.cuny.edu/opportunities/study-abroad/financing-a-study-abroad-experience/
- Activity Checklists:
  - [Study Abroad/Away](https://macaulay.cuny.edu/oppfund-docs/study-abroad-checklist.pdf)
  - [Internships/Research/Fieldwork](https://macaulay.cuny.edu/oppfund-docs/internship-checklist.pdf)
- Post Activity Evaluation Forms:
  - [Study Abroad/Away](https://macaulay.cuny.edu/community/forms/study-abroad-evaluation/)
  - [Internship/Research/ Fieldwork](https://macaulay.cuny.edu/community/forms/internship-evaluation/)
- Post Approval Receipt Submission Form (for approvals in advance of activity):
  https://macaulay.cuny.edu/opportunitiesfundportal/
X. CISI Insurance

Students who purchase health insurance through CISI can access a wide variety of services by going to the CISI website. Your policy information, coverage plan information, and consulate letter are viewable and printable through this site. You can also access:

- Personal Security Assistance Information
- CISI Emergency Contact Information
- Overseas Doctors Search
- Travel Warning Information
- Travel Alert Information
- Country Profile Information
- Health & Vaccination Recommendations

Prior to departure, students must purchase health/travel insurance through Cultural Insurance Services International (CISI) by following the instructions below. This is a requirement even if you are mandated to purchase CISI or another health/travel insurance through the foreign institution or program provider. Do not purchase insurance until your application has been approved by the Opportunities Fund Committee. To purchase:

Step 1  Go to https://www.mycisi.com/CISIPortalWeb/pub/SelfEnrollment.aspx
Step 2  Read/Acknowledge the Agreement
Step 3  Enter Sponsor Code: CUNY-MHC & Travel Information
Step 4  Review Plan & Select Policy
Step 5  Complete Personal Data
Step 6  Submit Payment Information
Step 7  Print Confirmation as a PDF

You are strongly encouraged to explore the website and gather as much information as possible prior to traveling.

XI. Questions

For questions regarding Opportunities Fund policies, procedures or health insurance, please contact the Office of Scholarships and Grants at scholarships@mhc.cuny.edu.
1. **Who is eligible for this coverage?**

CUNY overseas program participants, students, faculty, and staff participating in or leading credit-bearing or non-credit-bearing international programs such as study abroad, conferences, service projects.

2. **Are International Students (F and J visa holders) studying outside the U.S. eligible?**

Yes, provided that they are not going to study in their Home Country as this would not be considered study abroad. Also, in this case, we would consider the U.S. to be the Home Country for the purpose/duration of the insurance policy.

3. **Are Dual Citizens or Permanent Residents eligible?**

As this is a study abroad plan, we are supposed to be covering students outside of their Home Country. “Home Country” means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment or the United States.

In regards to dual citizens (i.e. citizens of the U.S. and another country) and green card holders in the U.S. with citizenship in another country, eligibility for the plan should be determined by where the student’s fixed and permanent home and principal establishment is located. If it is in the U.S., then we could call the overseas experience studying abroad. If it is in the country they are planning to study in then we can’t say that it is a study abroad experience. In any of these cases of international students, international scholars, dual citizens and permanent residents who become eligible for the policy, we would consider the U.S. to be the Home Country for the purpose/duration of the insurance policy.

4. **Are Dependents eligible?**

As of December 1, 2013 dependents of a Primary Insured (PI) who are accompanying the PI may be enrolled prior to departure only by using a separate PDF enrollment form which is to be completed by the PI or the dependent and e-mailed to enrollments@culturalinsurance.com for processing. PI’s are participants, students, faculty and staff who are enrolled in the plan. Credit Card payment is made on the form by the PI or dependent and the dependent’s coverage dates cannot exceed the PI’s dates. We cannot accept dependent enrollments after departure for the overseas trip. Please allow 2 weeks to process.

5. **Are there any age restrictions associated with this coverage?**

No. All ages are eligible for coverage and the rates are the same regardless of age.

6. **How can I find a specific type of medical doctor in my overseas destination?**

Whether an insured has a pre-existing condition or whether a new Injury/Illness develops, AXA Assistance (our 24/7 Medical/Travel/Technical assistance partner) can help you with medical referrals to a specialist in your overseas area.

7. **Are pre-existing conditions covered?**
Pre-existing conditions are covered up to the policy Medical Expense limit, except if the insured person is traveling against the advice of a Doctor, on a waiting list for a specific treatment, or when traveling for the purpose of medical treatment.

8. **Is this coverage primary?**

Yes, except where otherwise noted (i.e. auto claims, workers comp. type claims, Home Country Coverage and Extension of Benefits).

9. **Where are claims processed and where can I direct insureds with claim/benefit questions?**

Claims are processed in-house by CISI’s experienced team of Medical Benefit Analysts in our Stamford, CT office. If you have any questions regarding your benefits or the claim submission process, do not hesitate to contact CISI. Please include your policy number (GLM N04965310) on all communications submitted to CISI by e-mail or mail.

**To reach a CISI Claims Representative:**

- **Phone:** (800) 303-8120 ext. 5130 (toll-free from within the US)
  (203) 399-5130 (from outside the US, collect calls accepted)
- **E-mail:** claimhelp@culturalinsurance.com

10. **How does an insured get reimbursed for medical expenses he or she pays?**

It is common in the case of minor injuries/illnesses that the insured pays, saves receipts, and submits those with a completed claim form to claimhelp@culturalinsurance.com to obtain reimbursement. Reimbursement is made to the U.S. address in U.S. dollars unless otherwise requested.

11. **Can CISI pay medical providers directly?**

Yes, we are always willing to pay a provider directly. This is usually the most successful when it’s a larger bill and AXA Assistance has called ahead to provide a guarantee of payment.

12. **Which foreign currencies can CISI pay in?**

CISI can make payment/reimbursement by check in the following currencies: U.S. Dollar, Australian Dollar, Euro, Pound Sterling, Swiss Franc, Norwegian Krone, Swedish Krona, and Danish Krona. CISI can also wire monies in nearly all currencies to foreign medical providers when requested and with sufficient bank routing details.

13. **What services does AXA Assistance provide and how are they accessed?**

- 24/7 Medical/Travel /Technical Assistance
- Emergency Medical Evacuation
- Return of Mortal Remains
- Security Evacuation (in conjunction with iJET, our 24/7 Security assistance partner)

**In cases of Medical or Security related emergency please contact our 24/7/365**

**Medical/Travel/Technical assistance provider:** AXA Assistance
14. Who is iJET and how are they reached?
iJET is our 24/7 Security assistance partner. Security assistance is accessed through AXA Assistance who will “warm transfer” to iJET when warranted.

15. Who can open an AXA Assistance case?
Anyone can open an AXA Assistance case on behalf of an insured...the insured him/herself, a friend, a family/staff/faculty member, etc. Provide the policy #, name of insured and all relevant details including hospital/doctor name/contact information, diagnosis if known, etc.

16. When should someone open an AXA Assistance case?
Anytime something more serious happens like a hospitalization, natural disaster, political unrest etc. involving an insured.

17. How much does the insurance cost?
For coverage starting on or after 4/1/2019, the cost is $15.58/week for programs needing 3 weeks (22 days) or less of coverage. The cost is $58.03/month for all programs greater than 22 days.

18. How are the weekly and monthly rates calculated?
Weekly: There is a one day grace period allowed on the weekly rate so 1-8 days is charged as one week, 9-15 days is charged as two weeks and 16 -22 days is charged as three weeks. Monthly: A month for us is from one day this month to the same day the following month. There is a 5 day grace period that is allowed on the monthly rate. So, for example, one month for CISI is April 17th to May 17th, but the following dates are also equal to one month April 17th to May 18th, 19th, 20th, 21st and 22nd.

19. How should I determine the coverage dates to report?
You should start coverage a few days before the program begins and end it a few days after the program is due to end.

20. How can coverage for a period of personal travel before or after the program be purchased?
To follow is the link where CUNY individuals may go to purchase up to a month of coverage for a period of personal travel (either before or after their CUNY program): http://www.culturalinsurance.com/students/. Additionally, extra month coverage may be purchased via the myCISI Participant Portal.
STUDY ABROAD/AWAY APPLICATION CHECKLIST

These are the items needed for submission of a complete Opportunities Fund Application.

You must meet the eligibility criteria before submitting an Opportunities Fund application:

☐ Enrolled during the fall/spring semester that you are submitting this application
☐ FAFSA/TAP & verification completed and on file with your campus for the current year
☐ No prior Opportunities Funds grant usage
☐ Obtained 80 or higher on the Opportunities Fund Quiz
☐ Completed 30 hours of Community Service by the first day of classes of senior year

Gather the following documents to upload into your Opportunities Fund Application:

☐ Clearly written Statement of Justification in accordance with application instructions
☐ Official brochure/flyer with the course/program description and budget breakdown
☐ Course* syllabus or proof of correspondence that you attempted to obtain a syllabus

*You must get department approval (i.e. Permit) that indicates credits will transfer to your home college.

For CUNY programs, please submit permit information as directed by CUNY host program study abroad office.

For NON-CUNY Program attendees, also gather and upload the following documents:

☐ Permit indicating that credit(s) will transfer to your home college (department approval)
☐ Appropriate travel waiver: CUNY Travel Waiver for Abroad or CUNY Travel Waiver for Away along with the CUNY Acknowledgement and Consent Regarding Data Protection (if travelling to a country in the European Union)

Additional requirements for activities outside of NYC:

1. If required, submit the original travel waiver to your home campus Study Abroad Office. Otherwise, keep the original copy for your records. Travel waiver must be completed in its entirety.
2. For international activities: Prior to departure, students must purchase health/travel insurance through Cultural Insurance Services International (CISI). This is a requirement even if you are mandated to purchase CISI or another health/travel insurance through the foreign institution or program provider.
3. For international activities: Complete CUNY-GO Travel Registration once CISI is purchased.

Notes: All documents must be clear and captured in full context. Conversion rates must be included for documents with foreign currency. Incomplete applications will not be submitted to the Opportunities Fund Committee. No Exceptions.

I have read and understand the statements above. I understand that if I do not meet the eligibility requirements listed above and/or submit an incomplete application, my application will be denied.

Signature: ___________________________ Date: ___________________________
INTERNSHIP/RESEARCH/FIELDWORK CHECKLIST

These are the items needed for submission of a complete Opportunities Fund Application

You must meet the eligibility criteria before submitting an Opportunities Fund application:

☐ Enrolled during the fall/spring semester that you are submitting this application
☐ FAFSA/TAP & verification completed and on file with your campus for the current year
☐ No prior Opportunities Funds grant usage
☐ Obtained 80 or higher on the Opportunities Fund Quiz
☐ Completed 30 hours of Community Service by the first day of classes of senior year

Gather the following documents to upload into your Opportunities Fund Application:

☐ Clearly written Statement of Justification in accordance with application instructions
☐ Completed Learning Agreement Form
☐ Completed Evaluation Form via CareerPath (if requesting a reimbursement)

For activities outside of NYC, also gather and upload the following documents:

Travel to in-person internships outside NYC is strictly prohibited at this time. If you reside near an internship outside NYC, and can travel and participate safely, then an appeal to waive the travel restrictions can be made through the CUNY Travel Warning Waiver Petition process which requires students first petition the home campus provost for approval, with a second level of approval required at CUNY Central. However, because approval is not guaranteed, we recommend students outside NYC try instead to secure a remote internship, if possible. Please consult your Macaulay Advisor if you are considering this option. Due to COVID 19, these policies are subject to change.

☐ Appropriate travel waiver: CUNY Travel Waiver for Abroad or CUNY Travel Waiver for Away along with the CUNY Acknowledgement and Consent Regarding Data Protection (if travelling to a country in the European Union)
☐ Travel and Living Expenses (if paid/credit bearing activity): Submit quotes (and receipts if requesting a reimbursement) for each item being requested

Additional requirements for activities outside of NYC:

1. If required, submit the original travel waiver to your home campus Study Abroad Office. Otherwise, keep the original copy for your records. Travel waiver must be completed in its entirety.
2. For international activities: Prior to departure, students must purchase health/travel insurance through Cultural Insurance Services International (CISI). This is a requirement even if you are mandated to purchase CISI or another health/travel insurance through the foreign institution or program provider.
3. For international activities: Complete CUNY-GO Travel Registration once CISI is purchased.

Notes: All documents must be clear and captured in full context. Conversion rates must be included for documents with foreign currency. Incomplete applications will not be submitted to the Opportunities Fund Committee. No Exceptions. I have read and understand the statements above. I understand that if I do not meet the eligibility requirements listed above and/or submit an incomplete application, my application will be denied.

Signature: _______________________________ Date: __________________________
GENERIC RUBRIC FOR ENHANCED FALL 2020 OPPORTUNITIES FUND SELECTION

Applicant Name/Number: __________________________ Reviewer Name: _______________________

All applications for enhanced opportunities funds are evaluated based on the following 4 scales. Additional scales may be used for funds with specific criteria.

Rate the student’s Statement of Justification essay. You may circle or highlight the box best describing the criteria for each rating. Sum for overall score below: possible 4-20 points. Keep in mind that essays may not need a “perfect” score to be selected for a grant. For drafting use only; submit all scores into the online scoring portal.

This is the prompt to students, for your reference: “In 2-3 double-spaced pages, reflect on your academic journey to substantiate your activity selection: 1. Why this particular activity and location? 2. How does this activity enrich academic and professional goals?”

<table>
<thead>
<tr>
<th>Scale</th>
<th>Consistency</th>
<th>Appeal to Audience</th>
<th>Relevant Support</th>
<th>Writing Mechanics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsatisfactory</td>
<td>No discernable connection between student’s experience, proposed activity, major, and goals</td>
<td>Little or no effort in engaging the audience’s attention.</td>
<td>Little or no support for student’s assertions.</td>
<td>Little to no effort in composing the essay. Rampant grammatical and other errors.</td>
</tr>
<tr>
<td>Marginal</td>
<td>Dubious connection between student’s experience, proposed activity, major, or goals</td>
<td>Minimal effort to engage the audience’s attention, or is not aligned with the topic of the activity.</td>
<td>Many assertions not supported. The essay leaves doubt as to the student’s understanding of the activity or their own goals.</td>
<td>Essay has major flaws, e.g. more than several grammatical/spelling errors. Likely not proofread.</td>
</tr>
<tr>
<td>Good</td>
<td>Mostly, the components are connected, though the student makes 1 or more illogical leaps</td>
<td>Engages audience with well-aligned original ideas and language, though inconsistently throughout the essay.</td>
<td>Most assertions supported, though some lack of clarity.</td>
<td>Essay has several errors of grammar, spelling, or formatting, but is easily readable overall.</td>
</tr>
<tr>
<td>Excellent</td>
<td>A clear, common theme connects all parts of the essay, forming a narrative framework</td>
<td>Consistently engages audience with well-aligned, original ideas and language.</td>
<td>All assertions are relevantly supported. The student’s case is entirely believable and clear.</td>
<td>Technically proficient writing; no spelling/grammatical errors.</td>
</tr>
<tr>
<td>Exceeds undergraduate level</td>
<td>The narrative elicits a sense of certainty in the reader that the student’s goals may be reached via the proposed activity</td>
<td>Ideas and language that are surprising, novel, appropriate to the activity, and very engaging.</td>
<td>The student’s case is relevantly, and clearly supported, and shows the student to be an excellent fit for this activity.</td>
<td>Technically proficient and inspired writing, above expectations of an honors undergraduate.</td>
</tr>
</tbody>
</table>

Overall Score: ______________________