

## Aid for Graduate & Postbaccalaureate Students

Eligibility for financial aid is based on many factors including matriculation status, enrollment status, financial need, satisfactory academic progress and program pursuit. In most cases, a student must be enrolled at least half time (6 credits) in courses that are part of his/her degree program to be eligible for financial aid. To receive TAP, students must be enrolled in an approved program and be full time (12 credits or 9 credits if student has a graduate assistantship) Listed below are the classifications and the types of aid available.

**Postbaccalaureate Teacher Certification:** Students with bachelor's degrees who are matriculated into a teacher certification program may be eligible to borrow Federal Stafford Loan funds even though they are not actually pursuing a degree. Maximum loan limits are \$12,500 for the academic year for an independent student and \$5,500 for the academic year for a dependent student. A student may be eligible for TAP if it was not exhausted as an undergraduate student and they are registered full-time in undergraduate coursework.

**Graduate Degrees:** Students who are matriculated into a master's degree program may be eligible to borrow a Federal Stafford Loan. The maximum loan limit for full time graduate students is \$20,500 for the academic year. The maximum TAP award is \$550 for the academic year. Students attending year round may be eligible for the Federal Graduate PLUS Loan as well. Contact the Financial Aid Office for additional information on the Federal Graduate PLUS Loan.

**Graduate Certificates:** Students who are matriculated into a graduate certificate program in Art Conservation, Adult Education, Creativity and Change Leadership, Educational Leadership, Human Resource Development or Museum Studies may be eligible to borrow a Federal Stafford Loan at the same limits as students pursuing graduate degrees above. Only students enrolled in the Educational Leadership program are eligible for TAP. Students enrolled in other certificate programs are not currently eligible for federal or state aid.

**Pre-Major (Undeclared):** Students given pre-major status may receive up to \$12,500 as an independent student and \$5,500 as a dependent student in a Federal Stafford Loan for one 12 month period of time if they are enrolled in preparatory coursework. Preparatory coursework does not include courses taken solely to raise one's grade point average to meet graduate admission standards and does not include coursework in a graduate degree program. For those students not eligible for a Federal Stafford Loan please see the Financial Aid Office for information on alternative/private loans.

**Visiting and Non-Matriculated Students:** Visiting students and non-matriculated students are not eligible for Federal Stafford Loans or TAP. Contact the Financial Aid Office for information on alternative/private loans.

To apply for a Federal Stafford Loan, a student must complete a Free Application for Federal Student Aid (FAFSA) form after January 1 of each year to receive aid for the following fall and spring semesters. FAFSA applications can be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Once the Financial Aid Office receives the FAFSA information from the federal processor, it will be reviewed. A request for additional documentation will be sent if necessary; otherwise an award letter notice will be sent to the student. Students wanting summer aid must complete a separate application that is available from the Financial Aid Office starting in April.

When students file the FAFSA electronically they have the option of completing the TAP application at the end of the online FAFSA application. If the student doesn't complete it then, they can complete it at [www.tapweb.org](http://www.tapweb.org) at a later date. To have a paper application sent a student must contact the New York State Higher Education Services Corporation (HESC) at 1-888-697-4372. After receiving all requested information HESC will send the student a TAP award notice. To receive the TAP grant SUC Buffalo must be listed as the designated school on the award notice.

Information about graduate assistantships, graduate EOP tuition waivers and Graduate Diversity Fellowships is available in the Graduate Office, GC204. Assistance in locating outside scholarships is available in the Scholarship Office, MH 230. Loan limits may be reduced due to any scholarships, fellowships or grants awarded to the student.