

# FINANCIAL AID

Although the primary responsibility for paying for college rests with the student and family, the goal of the Financial Aid Office is to assist students with finding funding where family resources fall short. Each year, between 65 percent and 70 percent of students receive some form of financial aid while attending Buffalo State. This is usually a combination of grant aid (scholarships or other funding that is considered a gift), student loans (money that must be repaid), and student employment (work programs where students earn money on a weekly basis to help with their expenses).

Financial Aid Office staff members are available year round to assist students with the application process and to answer questions related to the receipt of their aid. Specific questions can be directed to the Financial Aid Office, Moot Hall 230, (716) 878-4902, [finaid@buffalostate.edu](mailto:finaid@buffalostate.edu). Additional information is available at [www.buffalostate.edu/financialaid](http://www.buffalostate.edu/financialaid).

## Application Procedures

The process of applying for financial aid requires time and planning. The Financial Aid Office makes every effort to process aid requests quickly and accurately. Students can assist this process by applying early (March or earlier) and by promptly responding to all requests for additional documentation.

## Federal Student Aid

All students must file the Free Application for Federal Student Aid (FAFSA) after January 1 of each year to receive aid for the following fall/spring award year. Award packaging starts on March 1 of each year for the following fall/spring. To receive the maximum aid package, it is important to apply early, as some aid has limited funding and is awarded on a first-come, first-served basis. By filing the FAFSA, students are applying for all federal grant, loan, and work programs administered by the Financial Aid Office.

The FAFSA is completed electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To expedite this process a student will need to have a federal pin number. Pin numbers can be requested at [www.pin.ed.gov](http://www.pin.ed.gov). The pin number serves as the individual's electronic signature on the FAFSA and gives access to confidential information on the Internet.

Students who supplied an e-mail address on the FAFSA will receive an e-mail with a link to an electronic Student Aid Report (SAR) which they can access and print out. Review the SAR carefully for errors and the appropriate school listing(s). If errors are found, students must correct them. Contact the Financial Aid Office with questions.

At times, Buffalo State may require additional documentation to complete the award process. This may include the submission of tax forms and other documents. This is done to confirm eligibility of a student to receive aid and/or to ensure the accuracy of information provided on the FAFSA. If selected, students and spouses are required to provide the office with the requested documentation before aid will be offered or disbursed.

Eligibility for the TEACH Grant is determined after the fall or spring semester starts. Those students who meet the eligibility requirements will be invited to apply. Eligibility for subsequent semesters is then confirmed prior to the award being disbursed. Dependent students needing additional assistance with paying for college beyond what is offered on the award letter may consider asking a parent to take out a Federal PLUS Loan. Students whose parents are denied the Federal PLUS due to an adverse credit history are then usually eligible to receive additional Unsubsidized Federal Stafford Loan funds. Graduate students who exhaust their annual eligibility for the Federal Stafford Loan may also qualify for the Federal Graduate PLUS Loan.

## Tuition Assistance Program (TAP)

TAP is a grant program for New York State residents who are enrolled full time (12 or more credits per semester, 9 credits if the student has a graduate assistantship). To apply for a TAP grant from New York State, students must first complete the FAFSA. When students file the FAFSA electronically, they have the option of completing the TAP application at the end of the process, or they can complete it at [www.tapweb.org](http://www.tapweb.org) at a later date. Upon review, the New York State Higher Education Services Corporation (HESC) will send a notice of TAP eligibility to the student for the terms desired.

## Graduate Tuition Scholarship Opportunity Program (EOP, SEEK, HEOP)

The State University of New York offers a Graduate Tuition Scholarship Opportunity Program to eligible students who are New York State residents and graduates of SUNY's Educational Opportunity Program (EOP); City University of New York's Search for Education, Elevation, and Knowledge (SEEK) Program; or the Higher Educational Opportunity Program (HEOP) conducted by private colleges. Applicants must provide written verification of participation in EOP, HEOP, or SEEK.

For additional information, contact the Graduate School, Cleveland Hall 204, (716) 878-5601, [www.buffalostate.edu/graduateschool/scholarships.xml](http://www.buffalostate.edu/graduateschool/scholarships.xml).

## SUNY Graduate Diversity Fellowship Program

The State University of New York offers a fellowship program to recruit, enroll, and retain students who will contribute to the diversity of the student body in SUNY's graduate and professional programs. Applicants must be U.S. citizens or permanent residents and pursuing their first master's degree. A student who is awarded a Graduate Diversity Fellowship must enroll full time (12 graduate credit hours in his or her degree program) each semester to receive a stipend (currently \$7,000 annually) and full tuition scholarship. College fees are paid by the student. Fellows must maintain a 3.0 cumulative GPA each semester to continue to receive funding. Fellowships are available for fall and spring semesters only. For details and an application, contact the Graduate School or go to [www.buffalostate.edu/graduateschool/fellowships.xml](http://www.buffalostate.edu/graduateschool/fellowships.xml).

## Graduate Assistantships

Graduate assistantships are available through various academic departments and administrative offices on campus. Duties of graduate assistants consist of nonteaching functions such as grading papers, monitoring exams, assisting in administrative assignments, or participating in research projects.

Assignments range from 12 to 20 hours per week and provide stipends from \$3,000 to \$6,000 per academic year. A graduate assistant may receive a tuition award and a stipend. Graduate assistants are considered full time when registered for 9 graduate credits per semester. A tuition scholarship, if awarded, is for a maximum of 9 graduate credits each fall/spring semester. Stipends and/or tuition awards do not cover college fees, which are the responsibility of the student.

Every graduate student appointed to an assistantship must be in good academic standing in a degree program (M.S., M.A., M.Ed., M.P.S.) and maintain a full-time registration (nine credit hours) concurrent with the appointment.

Application forms may be obtained from the department or office offering the assistantship. A list of available assistantships can be found at <https://jobs.buffalostate.edu/>.

## Veterans Benefits

Veterans and those who are children or spouses of veterans who are deceased or have service-connected disabilities may be able to receive aid for approved postsecondary study. Applications are available in the Veterans Certification Office in Moot Hall 141. Questions about aid eligibility should be directed to the U.S. Department of Veterans Affairs.

## Aid for Students with Disabilities

Students with disabilities pursuing higher education may be eligible for assistance through the State Office of Vocational and Educational Services for Individuals with Disabilities (VESID). Criteria and funding vary. Applications and eligibility requirements may be obtained at the Buffalo-area VESID office. Further information is available from the Special Services for Students with Disabilities Office in Twin Rise, South Wing 120.

## Aid to Native Americans

The Bureau of Indian Affairs administers a grant program through the American Indian Graduate Center (AIGC) that offers supplementary financial assistance for students pursuing postbaccalaureate degree programs. Students must be an enrolled member of a federally recognized Indian/Alaska Native tribe in the United States and apply for campus-based financial aid through the federal financial aid process at Buffalo State by June 1.

For an application or additional information, contact the American Indian Graduate Center at (800) 628-1920, [www.aigc.com](http://www.aigc.com), or 4520 Montgomery Boulevard, NE Suite 1-B, Albuquerque, NM 87109.

## Summer Session Aid

Summer Session financial aid at Buffalo State is currently limited to Federal Stafford Loans, Federal Graduate Plus Loans and, in limited cases, TAP grants. Students wishing to apply for aid for the summer sessions must complete the supplemental summer application that becomes available at the Financial Aid Office when registration for summer sessions begins in April. Since summer aid eligibility is dependent upon students not having exhausted their eligibility in the fall or spring semesters, it is advisable that students seek advice prior to registering for classes.

## Eligibility for Financial Aid

Eligibility for financial aid is based on many factors, including matriculation status, enrollment status, financial need, satisfactory academic progress, and program pursuit.

### Matriculation

To be eligible for most forms of financial aid, a student must be a U.S. citizen or eligible noncitizen matriculated into a degree or certificate program. Students taking continuing education courses, some visiting students, and special-status students who have been allowed to take courses but have not been formally accepted by the college are considered nonmatriculated and are not eligible for financial aid. Students with bachelor's degrees taking courses required by the state for teacher certification may borrow a Federal Perkins Loan or a Federal Stafford Loan at the undergraduate limits for such programs even though they are not actually pursuing a degree. Undeclared (premajor) graduate students also can take out loans at the same annual limit as those students pursuing teacher certification for one year if they are enrolled in preparatory coursework. Preparatory coursework does not include courses taken solely to raise one's GPA to meet graduate admission standards and does not include coursework in a graduate degree program.

### Enrollment Status

In most cases, students must be enrolled at least half time (6 credits) in courses that are part of their degree program to be eligible for financial aid. To receive TAP, students must be enrolled full time (12 credits or 9 credits if student has a graduate assistantship). For TAP, the 12 credits cannot include illegal repeats (i.e., a course that previously received a passing grade for which a student is trying to improve the grade).

### Financial Need

Financial need is determined by taking the Cost of Attendance (an estimated budget that includes tuition, fees, room, board, books, supplies, transportation, and a personal allowance) and subtracting from it the Expected Family Contribution (EFC). The EFC is the amount of money a family can reasonably be expected to contribute as determined by the FAFSA. Aid is then awarded based on the resulting comparative measure of need. A student can be funded only up to the amount of the Cost of Attendance.

### Satisfactory Academic Progress/Pursuit of Program—TAP

To receive TAP, a student must be in good academic standing. Good academic standing in regard to state aid is concerned with two components: pursuit of program and satisfactory academic progress.

Pursuit of program tracks withdrawal from courses that results in a student being enrolled less than full time in a semester. Students must complete with a passing or failing grade 50 percent of the minimum full-time credit load (12

credits or 9 credits if the student is a graduate assistant) the first and second term they receive TAP. They must complete 75 percent of the minimum full-time credit load the third and fourth terms they receive TAP. Students who have received five or more TAP payments must complete with a passing or failing grade 100 percent of the minimum full-time load. The total number of terms a student has received TAP as a graduate and undergraduate student are used to determine the pursuit of program component.

Satisfactory academic progress looks at both a student's cumulative GPA and the accumulation of credits toward a degree. A student's satisfactory academic progress is measured on the TAP Academic Eligibility Chart (see below). Unlike pursuit of program, only TAP payments received as a graduate student are used to place a student on the eligibility chart. When reading the chart, only semesters that a student receives a TAP payment are considered. A student who first receives a TAP grant in the third semester of his/her program would be required to meet the standards represented by the first column. Students are limited to four semesters of TAP grants.

Students who fail to maintain good academic standing become ineligible for TAP until they achieve the appropriate standards without the assistance of state funding. In exceptional situations, students who become ineligible may be granted a one-time waiver of their ineligibility. All waiver requests should be submitted to the Academic Standards Office, Twin Rise 100.

### TAP Academic Eligibility Chart

	<i>TAP Award Payment Number</i>			
	1st	2nd	3rd	4th
Before being certified for this payment (Having accrued this many TAP Points*)	0-5	6-11	12-17	18-23
A student must have accrued at least this many credits	0	6	15	27
With at least this cumulative GPA	0	2.75	3.00	3.00

\* TAP payments are measured by TAP points. A student is usually charged 6 points each semester he or she receives TAP.

### Satisfactory Academic Progress—Federal Aid

A student must be making satisfactory academic progress at the end of each term to be eligible for federal financial aid. This means a student must have a minimum cumulative GPA of 3.0 and successfully complete at least two-thirds of the credits attempted at Buffalo State (known as completion rate). The following designations are considered to be attempted but are not considered successfully completed: E, I, N, U, W, and X grades, and courses removed through the academic clemency process. Courses that are repeated to improve a grade are counted as attempted each time they are taken but are only counted as completed once. Unlike the TAP program, every semester is considered when measuring a student's progress, whether or not he or she received federal financial aid.

A student who fails to maintain cumulative GPA or meet completion rate requirements is placed on financial aid probation. If the student is still not making satisfactory academic progress after the probationary semester, he or she may become ineligible for federal financial aid until the required

standard is achieved. In exceptional situations, students who become ineligible may be granted an extension to the probationary period. All appeals of ineligibility should be submitted to the Academic Standards Office, Twin Rise 100. Readmission to the college after an absence does not automatically mean reinstatement of aid eligibility.

Students also must complete their degrees within 150 percent of the published program length as measured in credit hours or forfeit federal aid eligibility. For example, for a program requiring 30 credits, a student could not attempt more than 45 credits to complete the degree. The 150 percent limit includes transfer credits. The limit cannot be waived for any reason.

### Award Notification

Students who have applied on time should receive an award letter in the late spring or early summer. The award letter offers the student a package of financial aid, which may include an estimated TAP grant, a Graduate EOP Waiver, Federal Work-Study (FWS), and subsidized or unsubsidized Federal Stafford Loans. Continuing students will receive a notice via campus e-mail directing them to view their award online at the self-service Banner site. All students are expected to accept, reduce, or decline any award offered at the Banner site. Some aid programs require additional steps to complete the application process. These steps follow.

#### Federal Work-Study

More students are awarded Federal Work-Study than there are positions available so students are expected to conduct an individual job search from among the Work-Study positions available. Eligible students receive a letter just prior to the start of the semester with details of their Work-Study eligibility, which is to be shown during job interviews.

They will also receive a full set of instructions on how to log on to the financial aid Web site to research available positions. Students who do not qualify for Federal Work-Study or who are not successful in securing a job may be able to secure employment with the assistance of the Career Development Center in Cleveland Hall 306.

#### Stafford Loans

To borrow a Federal Stafford Loan, a student must first accept at least a portion of the offered loan at the self-service Banner site prior to the end of the enrollment period. All students must then complete a Federal Direct Stafford Loan Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov). Completion of the MPN requires login using a student's federal PIN.

First-time borrowers must complete an entrance interview that explains a borrower's rights and responsibilities. The entrance interview can also be done at [www.studentloans.gov](http://www.studentloans.gov) and must be completed before loan funds can be disbursed.

The MPN only need be completed once every 10 years, but it must be a Direct MPN, not an MPN with a private lender. Subsequent Direct Federal Stafford Loans do not require additional MPNs. However, in subsequent years, when a student receives Federal Stafford Loans as part of his or her financial aid package, the student will still need to accept, reduce, or decline the loan at the self-service Banner site.

#### TAP

New York State TAP award notifications are sent to students directly from HESC shortly after the state budget is set each year. TAP awards are school specific and must have "SUC Buffalo" on the certificate to be valid at Buffalo State. Actual award dollars are sent directly to the Student Accounts Office.

## Correspondence

The Financial Aid Office will send paper requirements, letters, and award letters to all new students until they begin attendance at Buffalo State. From that time forward, correspondence sent to students will be via their campus e-mail address. All students are responsible to monitor their e-mail and their account online at the self-service Banner site.

## Aid Disbursement

When a student is billed for a semester, portions of a student's financial aid package also appear on the bill as an offset against charges. The difference between the two is owed to the school by the due date on the bill. Most grants and loans are considered deferrable aid. Work-Study is not deferrable aid in that it is given to the student in the form of a paycheck dependent upon the hours a student actually works throughout the semester. Estimates of TAP eligibility also are not deferrable. A student must have a valid TAP award certificate with "SUC Buffalo" listed as the school for TAP to be counted as an offset against the bill.

Disbursement of aid does not begin until the second week of the semester and can take up to a month to be fully disbursed. Aid is credited against charges owed the school in the order that the aid is disbursed. Once charges are paid in full, any outstanding aid is refunded to the student.

All students anticipating refunds of excess aid are strongly encouraged to sign up for direct deposit, which allows students' refunds to be electronically deposited in personal bank accounts within 48 business hours of the aid being credited to their school account. Students who do not use direct deposit receive refund checks within 14 days.

Students who have aid in excess of charges also may be eligible for a bookstore deferment. A bookstore deferment is a line of credit that allows a student to purchase his or her books before aid is disbursed. The bookstore is then repaid when financial aid is disbursed. Students can request bookstore deferments in the Financial Aid Office or the Student Accounts Office prior to the end of the drop/add period each semester, summer excluded.

The Financial Aid Office also administers an emergency loan program for students needing small amounts of money prior to the disbursement of their aid. To qualify, students must have aid awarded in excess of institutional charges. Students are limited to one such loan during their tenure at Buffalo State.

Students who have not completed the aid application process and thus have not received an award letter prior to being billed are charged late fees if the bill is not paid in full by the date due. These students also are ineligible for bookstore deferments and emergency loans. Therefore, it is imperative that all students begin the aid application process in the early spring each year and complete all steps prior to the start of the academic year.

## Overawards

Each year, a number of students receiving aid are overawarded. This occurs, in part, when students are awarded other forms of assistance (e.g., scholarships, tuition waivers, or loans) from outside agencies after they have accepted their award package. Students may have portions of their federal aid reduced or canceled as a result of overawards, which may leave an outstanding balance on their college accounts. Students should notify the Financial Aid Office in writing immediately if they receive additional funds that were not included in their award package.

## Withdrawal from Classes

If a student who has received financial aid funds withdraws, takes a leave of absence, or drops out during a semester, a portion of the financial aid may need to be repaid to the granting institution. In some cases, a student may incur full liability for charges but only "earn" a portion of the aid he or she was awarded. In such cases, the unearned portions of aid are returned, but the student still owes the full balance to the college. Students who unofficially withdraw (i.e., stop attending classes without formally withdrawing from school) also may be subject to returning a portion of aid received. Students considering withdrawal should consult with staff in the Financial Aid Office prior to doing so.

## Scholarships

Staff in the Financial Aid Office can assist students in locating scholarships offered by agencies not affiliated with Buffalo State. Information on both Buffalo State scholarships and scholarships from external agencies is located at [www.buffalostate.edu/scholarship](http://www.buffalostate.edu/scholarship). Questions should be directed to [finaid@buffalostate.edu](mailto:finaid@buffalostate.edu). Full-time graduate students also are eligible to apply for awards from the Buffalo State College Alumni Association. Applications may be obtained from the Alumni Office, Cleveland Hall 305.