

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 70 and 75 percent of students receive some form of financial aid while attending Buffalo State. This is usually a combination of grant aid (scholarships and other funding that is considered a gift), student loans (monies that must be repaid at some point), and student employment (work programs where students earn money on a weekly basis to help with their expenses).

Staff in the Financial Aid Office is available year round to assist families with the application process and with questions related to the receipt of their aid. Specific questions can be directed to the Financial Aid Office, Moot Hall, (716) 878-4902. E-mail: finaid@buffalostate.edu. Additional aid information is available at www.buffalostate.edu/financialaid.

Application Procedures

The process of applying for financial aid typically requires time and advance planning. The Financial Aid Office makes a concerted effort to process all aid requests in a timely and accurate fashion. However, students can assist this process by applying early (March or earlier) and by responding to all requests for additional documentation in a timely fashion.

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 form, students are applying for all federal grant, loan, and work programs administered by the Financial Aid Office.

Though the FAFSA is available in paper form, it is strongly recommended that students complete the FAFSA electronically at www.fafsa.ed.gov. To expedite this process, a student and the parent of a dependent student will need to have a federal pin number. Pin numbers can be requested at www.pin.ed.gov. The pin number serves as the individual's electronic signature on the FAFSA as well as other aid documents and gives access to confidential information on the Internet.

After submitting the FAFSA, a student will receive a Student Aid Report (SAR) from the federal processor. Students who supplied an e-mail address on the FAFSA will receive an e-mail with a link to an electronic version of the SAR

on the Web, 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 the eligibility of a student to receive aid and/or to ensure the accuracy of information provided on the FAFSA form. If selected, students and parents will be required to provide the office with the requested documentation before aid will be offered or disbursed to the student.

Eligibility for the TEACH Grant, SMART Grant, and Academic

Competitiveness Grant (ACG) is determined after the fall or spring semester starts. Those students who meet the eligibility requirements will be invited to apply in the case of the TEACH Grant or will receive a revised award letter with the corresponding grant included. 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.

Tuition Assistance Program

The Tuition Assistance Program (TAP) is a grant program for New York State residents who are enrolled full time (12 or more credit hours per semester). 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 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.

Aid for Part-Time Study

Aid for Part-Time Study (APTS) is a grant program for New York State residents who are enrolled for 3–11 credit hours per semester. Applications are available in the Financial Aid Office in the summer for the upcoming fall. The application should be completed and returned to the Financial Aid Office prior to the start of the fall or spring semester to be considered in the pool of candidates that term.

Educational Opportunity Program (EOP)

EOP is a grant program for residents of New York State who, because of inadequate financial resources and academic preparation, have not had the same educational opportunities as other students. EOP students receive financial assistance, as well as focused academic support, to assist them in succeeding at the collegiate level. Application for the program is made on the SUNY Application for Admission. If students are not admitted to the college through EOP, they cannot join the program at a later time.

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 regarding aid eligibility should be directed to the Veterans Administration offices.

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 in the Disabilities Services Office, South Wing 120.

Aid to Native Americans

The U.S. Bureau of Indian Affairs offers need-based grants for college study to applicants who are enrolled members of an American Indian, Eskimo or Aleut tribe, band, or group recognized by the Bureau of Indian Affairs. An application is necessary for each year of study and must be accompanied by an official needs analysis from the Financial Aid Office after submission of the FAFSA. First-time applicants also must submit tribal enrollment certification from the bureau, agency, or tribe that records enrollment for the tribe. Applications are available from the education office of the tribe, band, or group with which you are affiliated or possess membership. For further information, contact the Bureau of Indian Education at (202) 208-6123 or <http://enan.bia.edu>. New York State also offers grants to Native Americans who are members of one of the Native American tribes located on reservations within New York State. Applications and program details may be obtained from the Native American Indian Education Unit, State Education Department, Room 478 EBA, Albany, NY 12234, (518) 474-0537 or www.emsc.nysed.gov/rss/natamer.

Summer Aid

Summer financial aid at Buffalo State is currently limited to Federal Stafford Loans, Federal PLUS Loans, Federal Pell Grants, and, in limited cases, TAP grants. Students wishing to apply for aid for the summer sessions must complete the supplemental summer aid application that becomes available at the Financial Aid Office at the end of March each year. Since summer aid eligibility is dependent upon a student 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, students must be U.S. citizens or eligible noncitizens matriculated into degree or certificate programs. 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 fifth year undergraduate limits, even though they are not actually pursuing a degree. Undeclared (premajor) graduate students also can take out loans at the fifth year undergraduate limits for one year if they are enrolled in preparatory coursework. Preparatory coursework does not include courses taken solely to raise the student'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 credit hours) in courses required for their program to be eligible for financial aid. Students may be eligible for Aid for Part-Time Study (APTS) or a Federal Pell Grant when enrolled less than half time. To receive TAP, students must be enrolled full time (12 credit hours). For TAP, the 12 credit hours 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 form. Aid is then awarded based on the resulting comparative measure of need. Students can only be funded up to the amount of the Cost of Attendance.

Satisfactory Academic Progress and TAP/APTS

To receive TAP/APTS, students 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 result in a student being enrolled for fewer than 12 credit hours in a semester. Satisfactory academic progress looks at both a student's cumulative GPA and the accumulation of credit hours toward a degree. A student's academic standing is then measured on the TAP Academic Eligibility Chart, below.

It should be noted that when using the chart, only semesters that a student receives a TAP/APTS payment are considered. Students who first receive TAP grants at the start of their junior year would be required to meet the standards represented by the first column. Students are limited to receiving eight semesters of TAP grants, except EOP students, who can receive 10 semesters of TAP. All students must be accepted into a major prior to completing 57 credit hours to continue to be eligible for TAP/APTS.

Students who fail to maintain good academic standing become ineligible for TAP/APTS 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 in Twin Rise 100.

Satisfactory Academic Progress and 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 2.0 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 to be successfully completed: I, N, X, W, U, E, and F grades and courses removed through the academic clemency process. Noncredit remedial courses are counted at their credit equivalence (1 to 3 credits). 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/APTS programs, every semester is taken into account when measuring a student's progress, whether he or she received federal financial aid or not.

New freshmen are required to successfully complete at least half the credits they attempt during their first two semesters. Starting with their third semester, they are then required to successfully complete two-thirds of their credits. 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, a student who becomes 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.

All students must be accepted into a major prior to completing 57 credit hours to continue to be eligible for federal aid. Students must also complete their degrees within 150 percent of the published program length as measured in credit hours or they forfeit federal aid eligibility. Generally, that means students can attempt 180 credit hours to complete a bachelor's degree. The 180 credit hours include transfer credit hours and the credit equivalent of non-credit remedial coursework. There is no waiver of the maximum time frame allowed 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 will offer the student a package of financial aid, which may include merit scholarships, a Federal Pell Grant, a Federal Supplemental Educational Opportunity Grant (FSEOG), an estimated TAP grant, an EOP grant, Federal Work-Study (FWS), a Federal Perkins Loan, 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 given the opportunity to reduce or decline any award offered at the Banner site. Some aid programs require additional steps to complete the application process. These steps follow.

Notification and 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.

Notification and Federal Work-Study

More students are awarded Federal Work-Study than there are positions available so students are expected to do an individual job search from among the work-study positions available. Eligible students will receive a letter before 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.

Notification and Federal Perkins Loans

Students who have been awarded a Federal Perkins Loan will be mailed a Federal Perkins Loan Master Promissory Note (MPN) or sent instructions on completing it online at the beginning of the semester for which it was awarded. The MPN must be completed and received by the college before the loan can be disbursed. Failure to do so by the deadline will mean forfeiture of the loan. Once a Federal Perkins MPN is on file at the college, subsequent loans should not require additional MPNs.

TAP Academic Eligibility Chart

	TAP Award Payment Number									
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th*	10th*
Before being certified for this payment (Having accrued this many TAP Points**)	0-5	6-11	12-17	18-23	24-29	30-35	36-41	42-47	48-53	54-59
A student must have completed this many credit hours with a passing or failing grade in the prior semester	0	6	6	9	9	12	12	12	12	12
Must have accrued at least this many credit hours	0	3	9	21	33	45	60	75	90	105
With at least this cumulative GPA	0.0	1.1	1.2	1.3	2.0	2.0	2.0	2.0	2.0	2.0

* Only EOP students can receive a ninth or 10th payment.

** TAP payments are measured by TAP points, with students usually being charged six points every semester they receive TAP.

Notification and Federal Stafford Loans

First-time borrowers must complete an entrance interview, which explains a borrower's rights and responsibilities. The entrance interview can be done on the Internet and must be completed before loan funds can be disbursed. Each student must submit a Master Promissory Note (MPN) that legally obligates him or her to repay the loan. Most students complete the MPN online through the New York State Higher Education Services Corporation's (HESC's) Web site at www.hesc.com; the note must be signed with the student's HESC PIN. Students who use a lender that does not have loans guaranteed by HESC should bring a completed MPN to the Financial Aid Office for hand certification. Promissory notes must be submitted while the student is enrolled. A promissory note cannot be processed for an enrollment period that has been completed.

If the MPN is signed the first year, subsequent loans do not require additional MPNs. However, in the second year and beyond, when the student receives a Federal Stafford Loan as part of their financial aid package, they will still need to accept, reduce, or decline the loan at the self-service Banner site.

Correspondence

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

Aid Disbursement

When students are billed for a semester, portions of their financial aid package will also appear on the bill as an offset against the 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. Federal Work-Study is not deferrable aid, in that it is given to students in the form of a paycheck dependent upon the hours they actually work throughout the semester. Estimates of TAP eligibility are also not deferrable. Students 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 actually begin until the second week of the semester, and can take up to one month to be fully disbursed. Aid is credited against the charges owed the school in the order that the aid is disbursed. Once the charges are paid in full, any outstanding aid is given to the student in the form of a refund. All students anticipating receiving a refund of excess aid are strongly encouraged to sign up for direct deposit. Students who have direct deposit will have refunds electronically deposited in their personal bank accounts within 48 hours of the aid being credited to their school account. Students who do not choose to use direct deposit will have a refund check sent to them within 14 days.

Students who have aid in excess of their college bill may also be eligible for a bookstore deferment. A bookstore deferment is a line of credit at the college bookstore that allows students to buy their books prior to aid being disbursed. When the financial aid is disbursed, it is then used to repay the bookstore. Students can request book deferments in either the Financial Aid Office or the Student Accounts Office prior to the end of the drop/add period each semester.

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 to them in excess of their institutional charges. Funding is very limited.

Students who have not completed the aid application process and thus have not received an award letter prior to being billed will be charged late fees if the bill is not paid in full by the date due. The same students cannot be granted book deferments or emergency loans. Therefore, it is imperative that all students begin the aid application process in the early spring each year and follow through the process until all steps have been completed prior to the start of the academic year.

Overawards

Each year a number of students receiving aid are over awarded. This occurs in part because students are awarded other forms of assistance (e.g., scholarships, tuition waivers, or loans) from outside agencies after they have accepted their award package. As a result of an overaward, students may have portions of their federal aid reduced or canceled, which may leave an outstanding balance on their college account. 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 situations, students may have incurred full liability for charges but only have "earned" a portion of the aid they were awarded. In such cases, the unearned portions of aid will be returned, but students will still owe the full balance to the college. Students who unofficially withdraw (i.e., stop attending classes without formally withdrawing from school) may also be subject to returning a portion of the aid they received. Students considering withdrawal should consult with staff in the Financial Aid Office prior to doing so.

Special Programs

Many Buffalo State students take advantage of the National Student Exchange (NSE) or Study Abroad Programs. Financial aid is available for exchange programs. Students must submit the official exchange budget sheets to the Financial Aid Office, as well as have a processed FAFSA on file to receive awards for their exchange. Students receive financial aid up to their financial need for participation in exchange programs from the same aid programs offered at Buffalo State. To receive TAP while on exchange, tuition payment must be to a New York State institution.

Scholarships

Buffalo State administers more than 100 scholarships for students demonstrating outstanding leadership qualities, academic abilities, and/or financial need. A partial list of available scholarships appears below. A full list and application details are available at www.buffalostate.edu/scholarship. Staff in the Financial Aid Office can assist students in locating scholarships offered by agencies not affiliated with Buffalo State. Questions should be directed to scholarship@buffalostate.edu.

Renewable Scholarships

The following scholarships are renewable upon maintaining a minimum cumulative GPA and meeting other scholarship requirements:

All College Honors Scholarship: *participation in honors program required*
Ann M. Idzik Scholarship: *graduate of St. Francis High School, Athol Springs, New York*
Caryl Brennan Forrest Scholarship: *elementary education major; renewable at discretion of project director*
College Club of Buffalo Scholarship: *Erie County resident*
Dean's Scholarship
Dorothy Mierzwa Pieniadz Scholarship: *junior or senior elementary education major*
Dougherty Scholarship: *EOP freshman, School of Professions major*
Dr. Anna P. Burrell Diversity Scholarship: *participation in Burrell program required*
Dr. Marie T. Dellas and Poppy Dellas Scholarship: *junior or senior; declared major in biology, design, economics, English, French language or literature, photography, or psychology*
Ethan Allen Home Interiors Scholarship: *graduate of an Erie or Niagara County high school; interior design major*
First Lt. Michael T. Morrissy U.S. Army Memorial Scholarship: *incoming freshmen from Grand Island High School, Niagara Falls High School, and Palmyra-Macedon Central School*
Genevieve C. and Richard C. Brown Scholarship: *female veteran*
Gertrude Angert Victor Art Education Scholarship: *freshman art education major*
Harold and Lucille Peterson Scholarship: *undergraduate and graduate history major*
Idzik-Osborne Scholarship: *single mother*
Kenneth R. and Norma J. Sutter Scholarship: *elementary education or reading major*
Lois W. Pearson and Marion H. Benz Scholarship: *freshman elementary education major*
M. Robert and Hilda Stein Koren Scholarship: *education, pre-law, or speech-language pathology major*
Mildred K. Vogelsang Scholarship: *underrepresented minority science or technology major*
Miss Buffalo/Miss New York Scholarship: *winner and runners-up of Miss Buffalo Pageant*
Presidential Scholarship
Provost Scholarship
Robert J. Lamendola Scholarship: *graduate of Kenmore East or West High School*
Ross B. Kenzie Family Presidential Scholarship
S-STEM Scholarship: *must demonstrate financial need; mathematics, the sciences, or technology major.*

Nonrenewable Scholarships

The following scholarships are not renewable and must be applied for each year:

Alice Stielow Wehrung Schmidt Scholarship: *elementary education major*
All Class Year Scholarships

Alpha Sigma Alpha Evelyn G. Bell Scholarship
Buffalo State Alumni Association Scholarship
Andrew Brown Choral Arts Scholarship: *choral music performance major*
Bernard and Nancy Belfer Scholarship: *history major*
Bridge the Gap Scholarship: *preference to senior*
Buffalo Federation of Women's Clubs Scholarship
Clement and Lenore Tetkowski Siena Program Scholarship: *student participating in the Siena, Italy, overseas study program*
Curtis Screw Quality Scholarship: *technology major*
Dave Heine's "ReaLame" Scholarship: *undergraduate who has changed major*
Deborah Moll Richmond Scholarship: *speech-language pathology graduate student*
Dorris M. Closs Scholarship: *dietetics and nutrition, or related major*
Dr. Eliane McKee French Education Scholarship: *French or French education major*
Dr. Harry and Lorraine Ausprich Scholarship: *child or grandchild of Buffalo State College alumni majoring in the visual or performing arts*
Dr. Mabel D. Montgomery Scholarship: *mathematics or mathematics education major*
Dr. Martin Luther King Jr. Scholarship
Drs. Paul A. and Margaret Eschner Bacon Scholarship: *art education or technology education major*
Educational Foundations Department Scholarship
Edward O. Smith Jr. Scholarship: *history major*
Eleanor Blackburn International Alumni Scholarship
Emil Hoch International Scholarship: *student participating in an overseas academic program*
Frances Siu Lan Tyau Scholarship
Gloria Shea Scholarship: *elementary education major*
Horace Mann Scholarship: *exceptional education major; preference to underrepresented minority*
Hudson Scholarship: *preference to Orchard Park High School graduate*
John Roneker Memorial Scholarship: *incoming freshman communication major; preference to West Seneca West High School graduate*
Joseph S. Sperrazza Scholarship: *elementary or secondary education major*
Laura Ann Wells Scholarship: *junior speech-language pathology major*
Marion Thomas Swenson Fashion and Textile Technology Scholarship: *junior or senior fashion and textile technology major*
Mary A. Mancuso Scholarship: *music major*
McCarthy-Eskew Scholarship for Theater Productions: *theater major concentrating on technical theater production and/or design*
Mothers Club of Central Park Methodist Church Scholarship
Pano's Restaurant Scholarship: *single mother, underrepresented minority*
Paul and Helena Menchini Hale Siena Scholarship: *participant in Siena Program*
Paul Robert Homer Music Scholarship: *sophomore, demonstrated musicality*
Professor Arthur L. Bradford Scholarship: *junior or senior majoring in English or English education*
Robert J. Elmes Jr. Scholarship: *member in good standing of any bargaining unit of CSEA Local 640*
Sarah Manning Scholarship: *dietetics and nutrition major*
Seals Family Memorial Scholarship: *elementary education major*
Sheriff Tom Higgins Scholarship: *history or criminal justice major*
Siena Scholarship: *participant in Siena Program*
Study Abroad Scholarship
Tri Sigma-Daniel Upton Scholarship: *female education major*
Victor Balowitz Scholarship: *philosophy major*
William A. and Virginia M. Troy Scholarship: *sophomore, junior, or senior and resident of Erie or Niagara County; preference to student of Polish ancestry*
Yvonne M. Williams Scholarship: *dietetics and nutrition major, preference to underrepresented minority*