

FINANCIAL AID

The purpose of financial aid is to provide assistance to matriculated students whose financial resources are inadequate to meet the costs of their education. Financial aid is intended to supplement, not replace, a family's resources. A family's resources include the student's resources; spouse's resources, if married at the time of application; and parents' resources, if the student is a dependent. For that reason, most families should think of themselves as the first – and probably primary – source of funds for college. Annual family taxable and nontaxable income is not the only factor that is considered in evaluating eligibility for financial aid. A family's assets also are considered, since a family with assets (such as a savings account or investments) is considered to be in a stronger financial position than a family with the same income, but no assets.

Financial aid programs vary widely as to their precise qualifications, but awards are generally determined on the basis of the eligibility criteria of the specific aid program, and without regard to sex, age, race and ethnicity, color, religion, disability, national origin, sexual orientation, military status or marital status, although special opportunities for underrepresented student populations do exist. With the exceptions noted, the major financial aid programs are open to part-time as well as to full-time students.

Most programs are open to United States citizens, nationals and permanent residents who have declared their intent to become United States citizens. Persons holding temporary student, exchange visitor or visitor visas are not eligible.

A student's eligibility cannot be determined until he or she provides full information about financial need by filing the Free Application for Federal Student Aid (FAFSA). All financial aid applications, as well as detailed descriptions of financial aid, are available on the Office of Financial Aid web site (<https://www.sunyempire.edu/financial-aid/>). You are advised to apply for all assistance programs for which you may be eligible at least six weeks before your expected date of enrollment. All financial aid programs must be applied for annually after the first of the year.

There are three types of aid available at Empire State University:

1. Grants/scholarships – money that does not need to be repaid;
2. Loans – money that students borrow which must be repaid with interest;
3. Work study – student employment.

Priority Deadlines

The priority deadline dates for applying for financial aid is six weeks prior to the start date of the term. However, for students applying for Institutional scholarships the FAFSA priority deadline is April 1. Likewise, due to limited funding for Federal SEOG and APTS the priority deadline is April 1. Any applications received after April 1 will be considered until all funds are exhausted.

Financial aid files completed after the financial aid priority deadline date will be reviewed. However, the Office of Financial Aid cannot guarantee that financial aid will be processed in time for the student to register with a financial aid deferral. A federal financial aid file is complete when the university has received valid FAFSA data from the federal processor and all other documentation requested by the Office of Financial Aid. Completed files and APTS applications are reviewed on a first-come, first-served basis.

Summer Aid

Students may be eligible to receive financial aid for the summer term if all eligibility requirements are met. Financial aid packages are initially awarded for the Fall and Spring terms. Students enrolling in a summer term will have their award package updated to include summer within 5-7 business days of completing their summer registration. Accepting financial aid awards for the summer term may affect the amount of aid available for the following Fall and Spring terms.

Eligibility for Federal Financial Aid

(Please see the Eligibility for Federal Financial Aid Policy (<http://www.sunyempire.edu/policies/?search=cid%3D36216>) on the university's policy web site (<https://www.sunyempire.edu/policies/>).

Award programs affected by the federal standards include:

- Federal Pell Grant
- Federal Work-Study
- Federal Supplemental Educational Opportunity Grants (SEOG)
- Federal Direct Loan Program – includes:
 - Subsidized and Unsubsidized loans, the Parent Loan for Undergraduate Students (PLUS)

Good Academic Standing

Good academic standing standards must be met in order to be eligible to receive federal financial aid.

Quantitative Standard

The Quantitative Measure requires that students are successfully completing at least 67 percent of all credits attempted. Credits attempted include standard credits, repeated courses and withdrawn courses with a ZW or WD status.

Qualitative Standard (Grade Point Average)

Students are required to maintain a minimum grade point average (GPA). The grade point average calculation is determined through the Academic Grading Policy. Undergraduate students who opt to receive grades must maintain a minimum GPA of 2.0. Graduate students must maintain a minimum GPA of 3.0.

Maximum Timeframe

Students must progress through their program to ensure that they will graduate within the maximum time frame. The maximum time frame is a period no longer than 150 percent of the published length of the program as determined by federal regulations. Students are eligible for financial aid up to the maximum of 150 percent of their program of study, assuming they also are meeting the required Quantitative and Qualitative standards. For example, the maximum timeframe for a student in a bachelor's degree program consisting of 124 credits would be 186 credits attempted ($124 \times 150\% = 186$). For transfer students, the maximum is based on the number of transcript credits accepted by Empire State University plus the number of credits attempted at SUNY Empire.

Federal guidelines do not allow waivers for mitigating circumstances that would extend a student's aid past the 150 percent limit.

Regaining Federal Financial Aid Eligibility

A student who is academically dismissed and is subsequently reinstated by the university must accumulate the number of credits required to meet the federal satisfactory academic standards of a 67 percent completion

rate and earn at least a 2.00 cumulative grade point average in order to regain federal aid eligibility.

Pell Grant Maximum Duration of Eligibility

Students may only qualify for the Federal Pell Grant for a maximum of the equivalent of 12 full-time terms in accordance with the Appropriations Act of 2012.

The Effect of Withdrawal and/or Disengaging From Part of the Studies for the Term

If a student withdraws and/or disengages from any or all of their courses, his or her enrollment status (full or part time) and/or SAP rate may be affected, depending on the effective date of the withdrawal and/or disengagement. Each of these may in turn affect federal aid eligibility.

In calculating enrollment status and rate of academic progress, "credits attempted" is the number of registered credits on day 9 of the term, after add/drop ends.

Withdrawal and/or disengaging at any point in the term may result in a reduction of financial aid. If this occurs, the student will be required to pay back any funds for which he or she no longer qualifies. Financial Aid calculates such award adjustments individually using federal formulas. Further information may be obtained from the Office of Financial Aid at FinancialAid@sunyempire.edu.

The Effect of Withdrawal, Administrative Withdrawal (Disengagement from Course or Study) or Dropping From Studies

Withdrawal and/or disengaging from the university prior to the end of an enrollment term will cause you to use a full financial aid award period's eligibility. A student will be ineligible for additional financial aid of the same type if re-enrolling within the same financial aid award period. All financial aid will be adjusted using federal and state guidelines for the cycle in which you withdraw.

In accordance with rules established by the U.S. Department of Education, schools must adhere to provisions regarding the treatment of Federal Title IV Financial Aid for students that withdraw from school completely for any term. These rules govern all federal loan and grant programs, including Direct Loans, PLUS Loans, Pell and SEOG.

In general, students earn federal financial aid awards directly in proportion to the number of days of the term attended. In other words, a student earns financial assistance as they complete their studies throughout a term. If a student completely withdraws and/or disengages from all studies during a term, the university must calculate the portion of the total scheduled financial assistance earned. **In the event that the student is enrolled in courses that have different start and/or end dates from other courses that also are being taken for the term, and the student withdraws or is administratively withdrawn from any of the courses for the term, the school must calculate the portion of the total scheduled financial assistance earned.** If the student received (or the university received on behalf of the student) more assistance than was earned, the unearned excess funds must be returned to the federal programs.

The portion of federal loans and grants the student earned is calculated on a percentage basis comparing the total number of calendar days in the term to the number of days completed before withdrawal. (Scheduled breaks of five consecutive days or longer are excluded from the calculation.) Whatever percentage of the term the student attends is the percentage of Title IV that is earned. Once the student exceeds the

60 percent point of the enrollment period, the student has earned 100 percent of the Title IV aid.

Unearned federal financial assistance must be returned to program funds up to the amount of assistance that the student has received from the program in the priority order established by regulation: Unsubsidized Direct Loan, Subsidized Direct Loan, PLUS Loan, Federal Pell Grant, Federal SEOG and other Title IV programs. The school takes the responsibility on behalf of the student to return unearned federal financial aid assistance funds that were applied directly to institutional charges. **Institutional charges at the university that are no longer covered by financial assistance immediately become the responsibility of the student. The student also is responsible for return of unearned federal financial funds that were disbursed directly to him or her.**

Federal guidelines establish attendance expectations. An administrative withdrawal (ZW) outcome may reduce the student's award or require the student to pay back some of the federal financial aid already received. The amount depends on the last date of contact or attendance and the federal programs involved. Further information may be obtained from the Financial Aid office at FinancialAid@sunyempire.edu.

Mitigating Circumstances

Occasionally, students do not meet the good academic standards for reasons beyond their control or because of "mitigating circumstances" such as serious family problems or extended illness. Under such circumstances, a student may appeal for continued eligibility for federal financial aid.

Approval of a federal financial aid appeal is not automatic. Usually students may only appeal for his/her most recent enrollment. Approval of an appeal occurs in two parts:

1. The dean or dean's designee verifies the student's academic eligibility.
2. The mitigating circumstance committee determines if the request meets federal requirements for continued eligibility for federal financial aid and if the student can meet all good academic standard requirements within the maximum timeframe for completing the degree.

The mitigating circumstance committee approves the appeal only if both parts of the process are complete and the academic and federal requirements are met. Students must submit the information required for both parts to Student Academic Services, using the required form.

The mitigating circumstance committee has the authority to approve a financial aid appeal request. However, that approval is dependent on the verification of the student's academic eligibility. The dean or dean's designee is responsible for determining the student's academic eligibility. If the dean or dean's designee determines that a student does not meet academic eligibility requirements, the mitigating circumstance committee cannot approve the appeal. If the appeal is approved and you can meet SAP standards by the end of the subsequent term, you will be placed on probation. Probation is only for one payment period. If the appeal is approved and it is determined that you cannot meet SAP standards by the end of the subsequent term you will be placed on probation with an academic plan that you must adhere to in order to maintain financial aid eligibility. Failure to do so will result in loss of federal financial aid.

Students are rarely granted more than one appeal for mitigating circumstances.

Note: The appeal has no direct effect on enrollment eligibility, which is an academic determination upon which the appeal approval is contingent.

Repeat of Studies With Credit Awarded

A student may repeat a passed course once to earn a better grade if required for their academic program and still receive financial aid. The student must complete the Request to Repeat a Study request form. If this is done, both studies count as credit attempted in calculating SAP, but only the latest study grade will count in the calculation of credits earned toward the degree and in the GPA calculation and only one attempt may be counted as successfully earned when determining the Quantitative 67 percent rule.

Courses Not Required to Complete a Student's Degree

Federal regulations do not allow a student to receive financial aid for credits that are not required to complete their degree. Credits for courses not required by your degree will not be counted when determining course load and eligibility for disbursement of federal aid each term. Federal regulations do not allow a student in the final enrollment term to receive federal aid for studies that are not required to complete a degree.

Notification of Ineligibility for Federal Financial Aid

Financial Aid notifies students regarding their ineligibility for further federal financial aid. Students may obtain information on their financial aid status by reviewing their eligibility status online or by contacting the Office of Financial Aid (<https://www.sunyempire.edu/financial-aid/>).

Eligibility for New York State Financial Aid

(Please see **Eligibility for New York State Financial Aid Policy** (<http://www.sunyempire.edu/policies/?search=cid%3D36217>) on the university's policy web site (<https://www.sunyempire.edu/policies/>)).

Award programs affected by the New York state regulations include:

- Tuition Assistance Program (TAP)
- Regents Award – Child of Veteran (CV)
- Regents Award – Child of Corrections Officer Award
- Persian Gulf Veterans Award and Vietnam Veterans Tuition Assistance (VVTA)
- State University Supplemental Tuition Assistance Program (SUSTA)
- Aid for Part-time Study (APTS)
- Scholarships for Academic Excellence
- New York State Memorial Scholarships
- World Trade Center Memorial Scholarships
- Military Service Recognition Scholarships
- New York Lottery – Leaders of Tomorrow Scholarships

Good Academic Standing

Students who receive any New York state financial awards are required to maintain good academic standing as defined by the regulations of the New York state commissioner of education in order to remain eligible for state financial aid. The regulations define a student in good academic standing as one who:

- Pursues the program of study in which he or she is enrolled (pursuit of program),
- Makes satisfactory academic progress toward the completion of his or her program's requirements, and in addition, New York State Education Law requires

- If in the grading-with-evaluation option, maintains a grade point average (GPA) of 2.00 or better after having received four full-time New York state financial aid payments or the equivalent in part-time funds.

There are three criteria for maintaining good academic standing: "pursuit of program," "satisfactory academic progress" and "grade point average."

Students who do not meet the requirements for pursuit of program, satisfactory academic progress and grade point average (GPA is waived for students in the narrative-only option) lose their eligibility for New York state financial aid. To remain eligible for New York state financial aid, a student must satisfy **all** criteria on the first day of the term.

Pursuit of Program

To be in pursuit of program, a student must receive either a passing or a failing outcome in a certain percentage of studies each term, depending on the number of state aid payments the student has received (which may be different from the number of enrollment terms at the university). The required percentage is illustrated in the pursuit of program table for full-time students who have received funds under the Tuition Assistance Program.

An outcome that indicates that the student substantively engaged in a study or course through the enrollment term is necessary to satisfy the "pursuit of program" requirement. Both passing and failing outcomes are acceptable. An incomplete (IN) is acceptable as long as it changes to either a passing or failing outcome by the end of the next term. However, a withdrawal (WD) or administrative withdrawal (ZW) outcome does not meet the requirement for pursuit of program, because it indicates no substantial engagement in a study or course during the full enrollment term.

SUNY Empire State University Pursuit of Program Table¹

| Number of full-time terms in which New York state financial aid has been through TAP ² | Must receive a letter grade received (e.g. FC, CR, NC or IN ³) for: |
|---|---|
| 1, 2 | 50 percent of minimum full-time requirement (6 credit hours) |
| 3, 4 | 75 percent of minimum full-time requirement (9 credit hours) |
| 5 or more | 100 percent of minimum full-time requirement (12 credit hours) |

¹ The table illustrates expectations for full-time (12 or more credits) enrollment. A student who enrolls on a less than full-time basis must make progress proportionate to what is illustrated in the table. For example, two payments for part-time enrollments (e.g., through APTS) equal one payment for a full-time enrollment (e.g., through TAP). Program or location staff can advise individual students regarding these calculations.

² The number of terms refers to the number of state aid payments the student has received at all colleges. The number may be different from the number of enrollments or TAP payments at Empire State University.

³ An incomplete (IN) outcome must become a passing or failing outcome by the end of the next term to satisfy the pursuit of program requirement.

A student must earn a letter grade, FC, NC or IN outcome for the percentage of study designated in the table for each term of enrollment

to be eligible for New York state aid in the next term. For example, a student who has received two TAP payments must have outcomes that meet the pursuit of program standard for at least 6 credits in the second enrollment (i.e., 50 percent of the 12 credit minimum for full-time enrollment status), to be eligible for any New York state aid in the third enrollment.

Grade Point Average

Students must maintain a 2.00 or better after receiving four full-time New York state financial aid payments. All New York state aid payments are counted regardless of when they were made or what institution the student attended. A student who is new to Empire State University is assumed to meet the minimum GPA requirement. The university uses only Empire State University studies to compute the GPA thereafter. The table below provides the minimum GPA required to maintain eligibility for New York state financial eligibility after each payment.

| Undergraduate Number of full-time payments | Minimum GPA required in order to receive the next payment |
|--|---|
| 1 | 1.50 |
| 2 | 1.80 |
| 3 | 1.80 |
| 4 | 2.00 |

Bear in mind that the university's academic policy requires students to earn a 2.00 after having completed 8 graded credits. A student who does not achieve a 2.00 after completing 8 graded credits is placed on academic warning. The university provides up to 16 additional credits to restore the GPA to a 2.00. A student who does not achieve the minimum GPA after attempting 24 credits at Empire State University is academically dismissed. Thus, a student may meet New York state financial aid requirements and not be eligible to re-enroll for failure to meet the university's minimum GPA requirement. Students who first received a NYS award prior to Summer 2010 are reviewed by a different GPA standard. Likewise, during the 2010-2011 school year, students receiving a NYS award for the first time during the 2010-2011 year were held to a different GPA standard. ADA TAP students also have a different standard. Please contact the TAP Certifying officer for details.

A student who comes to Empire State University after attending another college and receiving four full-time New York state financial aid payments must earn a minimum of a 2.00 at the end of the first term of enrollment at Empire State University to remain eligible for subsequent New York state financial aid payments.

The Effect of Withdrawal

If a student withdraws from a course or study, his or her enrollment status, SAP rate and/or state aid eligibility may be affected. Depending on the effective date of the withdrawal, and the number of state aid payments the student has already received, pursuit of program also may be affected (see pursuit of program table). A withdrawal is not included in the calculation of the GPA. Therefore, it does not affect a student's GPA.

In calculating enrollment status and rate of progress, "credit attempted" is the number of registered credits after calendar day 28 of the enrollment term. Thus, the date of withdrawal affects whether the credits are counted in the number of credits attempted. For example, for a student who first enrolls for 12 credits and then withdraws from one 4-credit study on or before calendar day 28, the enrollment status for the term changes to part time and the progress rate is calculated on 8 credits attempted. If the student withdraws after calendar day 28, the enrollment

status for the term is still full time and the progress rate is calculated on 12 credits attempted.

If a full-time student withdraws after calendar day 28 and incurs full tuition liability, he or she will lose TAP for the next term if he or she does not meet the pursuit of program standard for the current term. If the student withdraws before calendar day 28 and tuition falls below the full-time rate, the student's TAP award for the current term is cancelled. Further information may be obtained from the Financial Aid office (<https://www.sunyempire.edu/financial-aid/>).

Note: Students who attend a term that is less than 15 weeks long will have a different measure and should consult with the Financial Aid office (<https://www.sunyempire.edu/financial-aid/>).

The Effect of Administrative Withdrawals (Disengagement from a Course or Study)

New York state regulations for financial aid establish course completion expectations. If a student receives an outcome of administrative withdrawal (ZW) for a study or course, his or her SAP and POP rate are affected and state aid eligibility may be affected for the student's next enrollment depending on the number of state aid payments the student has already received (see pursuit of program table). An administrative withdrawal outcome is not included in the calculation of the GPA. Therefore, it does not affect a student's GPA.

Financial Aid Eligibility Assessment

The university assesses student eligibility for New York state financial aid at two points in each enrollment:

1. On the date the enrollment officially starts, the student must meet citizenship, residency, high-school graduation and good academic standing requirements. If the student fails to meet any of these requirements on the first day of the enrollment, he or she is not eligible for New York state financial aid for the enrollment term.
2. By the 28th calendar day of the enrollment term, the student must meet the full-time or part-time study requirements and must be fully matriculated (admitted as a degree-seeking student) at the university. A student who fails to meet enrollment requirements by calendar day 28 is not eligible for New York state financial aid. A student who is not matriculated by calendar day 28 is not eligible for New York state financial aid.

Note: Students who attend a term that is less than 15 weeks long will have a different measure and should consult with the Financial Aid office (<https://www.sunyempire.edu/financial-aid/>).

Regaining Eligibility for New York State Financial Aid

A student may regain eligibility for New York state financial aid through one of the following four methods:

1. Meeting the standard the student failed to meet previously, during an enrollment term in which no state award is paid.
 - A student who failed to meet the pursuit of program standard may regain eligibility by meeting the pursuit of program standard in a subsequent term in which the student receives no state aid.
 - A student who failed to meet the satisfactory academic progress standard may regain eligibility by accumulating the number of credits required to make satisfactory academic progress, through additional enrollment(s) for which the student receives no state aid.

- A student who failed to meet the grade point average standard may regain eligibility by earning the minimum required grade point average through additional enrollment(s) for which the student receives no state aid.
2. Being readmitted and/or reinstated at Empire State University after an absence of at least one calendar year.
A student who is readmitted and/or reinstated after failure to make satisfactory progress must meet the credit accrual requirement the student failed to meet prior to losing eligibility within the next 16 credits of enrollment.
 3. Transferring to another institution.
 4. Applying for and receiving a one-time waiver.

Eligibility Waivers

One-time Waiver of Eligibility Standards for New York State Awards

A student who fails to meet the state standards for pursuit of program may request a one-time waiver of these standards. A waiver is possible only in extraordinary or unusual situations. A waiver enables the student to receive New York state aid for one additional enrollment term.

New York state permits only one waiver at the undergraduate level. This applies across all institutions attended. The Mitigating Circumstance Committee may grant a waiver when the student fails to meet the pursuit of program standard, the GPA standard or more than one standard in the same term.

The one-time waiver is not automatic. The student may request a waiver for his or her most recent enrollment. Approval of a request for a one-time waiver occurs in two parts:

1. The dean or dean's designee verifies the student's academic eligibility.
2. The Mitigating Circumstance Committee determines that the request meets New York state requirements for a waiver of financial aid regulations.

Students must complete the Request for a Federal Title IV and/or New York State Financial Aid Eligibility form and submit it with appropriate documentation to Student Academic Services. If approved academically by the dean or dean's designee, the request is then reviewed by the Mitigating Circumstance Committee to determine eligibility for state aid. In certain instances, a student may regain academic eligibility but continue to be ineligible for state aid.

In the event that the dean or dean's designee reports that a student does not meet academic eligibility requirements, the Mitigating Circumstance Committee cannot approve the waiver.

Repeat of Studies With Credit Awarded

Repeat of any study for which credit has been awarded and that the university does not require the student to repeat may not be considered part of that student's course load for financial aid purposes. The student must complete the Repeat Study Approval Form online (<https://www.sunyempire.edu/registrar/forms-services/repeat-study/>).

If a student is repeating a study or course in which he or she earned a passing grade initially, the student will not earn credit twice. When a student successfully completes a repeated study, the university uses the most recent study grade in calculating the student's GPA and in the calculation of credits earned toward the degree. However, for state aid

purposes, a repeated course in which a passing grade was previously earned cannot be used to meet the pursuit of program requirement (completing a certain percentage of the minimum full-time or part-time course load in each term an award is received) to maintain good academic standing.

Students can receive state aid to repeat studies for which they earned no credit.

Maximum Number of Payments

An undergraduate student may receive New York state financial aid payments for no more than the equivalent of eight full-time enrollment terms.

New York State "C" Average Requirement

New York state standards require that students achieve a "C" average to maintain state financial aid eligibility.

Pre-college Studies

For payment purposes, pre-college studies may be counted toward full- or part-time enrollment status. However, at least 50 percent of the minimum number of credits required for full- or part-time status must be college-level study. Thus, a full-time student must enroll for at least 6 credits of college-level study, and a part-time student must enroll for at least 3 credits of college-level study. The one exception is that in the first enrollment, a full-time student may take up to 9 pre-college credit equivalents and must take at least 3 credits of college-level study.

Final Enrollment Term

In the final term only, New York state financial aid regulations permit studies to count toward financial aid eligibility standards related to full- or part-time enrollment status, even if some of the credit is not necessary to complete degree requirements. The enrollment must include some credit that is required to complete the student's degree.

SUNY Empire State University permits such credit beyond the degree to count for financial aid eligibility in the final term, only if all of the following criteria are met:

- The student has an approved degree program;
- The enrollment term is identified as the final enrollment for the degree;
- The enrollment includes one or more studies or courses that apply toward the student's degree requirements.

The TAP certifying officer disallows any New York state aid award if any one of these criteria is not met.

Notification of Ineligibility for State Financial Aid Awards

The Office of Financial Aid notifies students regarding their ineligibility for further New York state financial aid. Students may obtain information on their financial aid status by contacting the Office of Financial Aid.

For additional information regarding state financial aid, go to the New York State Higher Education Services (<https://www.hesc.ny.gov/>) web site.

Federal and State Financial Aid

General financial aid programs available through the university include both federally and state-funded programs.

For undergraduates, federal financial aid includes the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant, the Federal Direct Loan and the Federal Work-Study Program.

Programs for New York state residents include the Tuition Assistance Program (TAP) for matriculated students and expanded benefits for veterans. Students enrolled for at least 3 and less than 12 credits for each term may be eligible for Aid for Part-time Study (APTS). Part-time TAP and Americans With Disabilities Act (ADA) part-time TAP are available but have special requirements. Please go to the Office of Financial Aid (<https://www.sunyempire.edu/financial-aid/>) web site for more information.

Other state programs – for full-time students only – are the Excelsior Scholarship; the State University Supplemental Tuition Award; the Award for Children of Deceased or Disabled Veterans; and the Award for Children of Deceased Police Officers, Firefighters and Corrections Officers; and World Trade Center Memorial Scholarships. For a complete list of grants and scholarships go to the New York state Higher Education Services Corporation (<https://www.hesc.ny.gov/>) web site.

Students enrolled either part time or full time may qualify for Vietnam Veterans Tuition Awards and the SUNY Empire State Honors Scholarships for African-American, Latino and Native American Students Awards.

Veterans may be entitled to full tuition and fees from the Veterans Administration.

Note: Good academic standing is a requirement for payment and continuation of financial aid. If you fall below the minimum achievement level, payment and continuation of financial aid will be in jeopardy. Students are not eligible for financial aid if they are in default on any student loan or owe a repayment of any federal student aid.

Other Sources of Financial Aid

In addition to federal and state financial aid programs, there are several options available for students who qualify.

Office of Adult Career and Continuing Education Services

Persons with disabilities that are an impediment to employment may qualify for assistance through the Office of Adult Career and Continuing Education Services – Vocational Rehabilitation (ACCES-VR). Eligible students may receive tuition assistance or other support services when university study is leading to an employment goal. Interested students should contact the nearest ACCES-VR office. For more information about this service and a complete list of regional locations students should visit the New York State Education Department Adult Career and Continuing Ed Services (<http://www.acces.nysed.gov/>) web site.

Veterans Affairs Benefits (formerly Veterans Administration)

Veterans who attend SUNY Empire State University may be eligible for educational benefits provided they have entitlement remaining with Veterans Affairs. A nonmatriculated student may receive benefits for a maximum of two terms.

Veterans applying to the university should file their VA paperwork directly with the Office of the Registrar. The appropriate form may be printed from the VA website (<http://www.gibill.va.gov>). Once the form is completed, it should be returned to

Office of the Registrar
Empire State University
111 West Ave.
Saratoga Springs, NY 12866-6069

SUNY Empire State University Foundation Funds

The SUNY Empire State University Foundation was established in 1974. Its mission is to enhance the quality of the university by augmenting its financial resources. As a separate, not-for-profit, charitable organization, it enables the university to initiate and support programs which would not otherwise be funded. As part of its function, the foundation supports students at the university by providing interest-free loans, grants, fellowships, scholarships and other financial aid programs.

SUNY Empire State University Foundation scholarships are available to students as a result of the generosity of alumni, employees and friends who have chosen to recognize the value of education by establishing and contributing to scholarship funds.

SUNY Empire State University Foundation Scholarships and Grants

Scholarships may be awarded to students who have financial need, have earned at least 8 credits at SUNY Empire State University and who are in good academic standing. To be considered, students must first submit the Free Application for Federal Student Aid (FAFSA) for the upcoming year. Students should complete the FAFSA online (<https://studentaid.gov/h/apply-for-aid/fafsa/>).

In order to apply for an SUNY Empire State University Foundation scholarship, students must log in to the application portal at ESCFAST (<http://www.sunyempire.edu/ESCFast/>) and submit an application. The application portal contains information on more than 100 scholarship opportunities, along with the instructions on how to apply for scholarship funding. Contact Scholarships@sunyempire.edu with any questions on the application process.

Advance of Excess Financial Aid Options SUNY Empire State University Foundation Loans

Interest-free loans of up to \$500 may be available for students receiving financial aid while they are waiting for an award over payment. Loans are offered to students who have financial aid in excess of the cost of tuition and fees and will be disbursed no earlier than one month prior to the start of the term. Loans are granted for expenses directly related to university study. Contact 1Stop Student Services at 800-847-3000, ext. 2285 for further information.

To Find Out More

Our 1Stop Student Services and Financial Aid staff members are available to give more detailed information and advice by phone, by mail or in person.

For further financial aid information contact:
Financial Aid
Empire State University
111 West Ave.
Saratoga Springs, NY 12866-6069
800-847-3000, ext. 2285 or visit the Financial Aid web site (<http://www.sunyempire.edu/FinancialAid/>) website or email FinancialAid@sunyempire.edu.

For assistance in completing the federal application, call 800-4FED-AID.

There are many private scholarships and grants available to students who meet specific criteria. Check the reference section of your local public library or use a web-based search site linked from the university's Financial Aid web site (<http://www.sunyempire.edu/FinancialAid/>) for this information.