Accepting/Declining Aid on the Web
If you have been awarded a Federal Work Study position, a Federal TEACH Grant, a Federal Perkins Loan, and/or a Federal Subsidized/Unsubsidized Stafford Loan for the 2015-16 aid year, you must log on to www.fredonia.edu to accept, decline, or accept partial amounts of these awards. Please refer to the instructions below for accepting or declining these Financial Aid Awards.
1. Go to the SUNY Fredonia homepage at www.fredonia.edu.
2. Click the Your Connection link located toward the bottom of the page.
3. Enter your User ID (your Social Security Number or your SUNY Fredonia generated EID).
4. Enter your PIN and click on the Login button.
5. Change your PIN if you are required to do so.
6. Click Student Services > Financial Aid > Residence Life.
7. Click Financial Aid.
8. Click Award.
9. Click Award for Aid Year.
10. Click the drop down box and select Sum 2015, Fall 2015, Spring 2016. Click Submit.
11. Click Accept Award Offer tab.

Federal financial aid program summary

<table>
<thead>
<tr>
<th>Program</th>
<th>Type of Aid</th>
<th>Source of Aid</th>
<th>Level of Study</th>
<th>Annual Limits</th>
<th>Cumulative Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>Gift</td>
<td>Federal Government</td>
<td>Undergraduate-only</td>
<td>$9,775</td>
<td>To degree, not to exceed 600% of $16,000, $8,000</td>
</tr>
<tr>
<td>TEACH*</td>
<td>Gift</td>
<td>Federal Government</td>
<td>Undergraduate/Graduate</td>
<td>$4,000**</td>
<td>To degree n/a</td>
</tr>
<tr>
<td>SEOG</td>
<td>Gift</td>
<td>Federal Government</td>
<td>Undergraduate-only</td>
<td>$4,000</td>
<td>Variable/Variable</td>
</tr>
<tr>
<td>Work Study</td>
<td>Loan</td>
<td>Federal Government</td>
<td>Undergraduate/Graduate</td>
<td>$1,850</td>
<td>Variable/Variable</td>
</tr>
<tr>
<td>Perkins</td>
<td>Loan</td>
<td>Federal Government</td>
<td>Undergraduate-only</td>
<td>$9,000</td>
<td>$27,500</td>
</tr>
</tbody>
</table>
| Stafford (Subsidized)         | Loan        | Federal Government          | Undergraduate-only | $3,500/$4,500/ $9,000* | $23,000/$30,000/ $80,500 | 4.66%*
| Stafford (Unsubsidized)       | Loan        | Federal Government          | Dependent/Independent Undergraduate/Graduate | $9,500/$17,500/ $9,000/$25,500 | $31,000/$57,500/ $73,000 | 6.21%* |
| PLUS                          | Loan        | Federal Government          | Dependent Undergraduate/Graduate | Cost of education minus aid* | No limits | 7.21%* |
| Grad PLUS                     | Loan        | Federal Government          | Graduate only      | Cost of education minus aid* | No limits | 7.21%* |

1. As an undergraduate, you may borrow up to $5,000 for the first year, $4,500 for the second year and up to $5,500 per year for the third and subsequent academic years for a cumulative total of $23,000.
2. Includes amount borrowed during undergraduate study.

Repeted Coursework and Receipt of Federal Aid
A student can repeat a course and still receive Federal aid as long as the student has never passed the course. If the student passed the course, it may be repeated once and the receipt of Federal aid would not be impacted. Any second or subsequent repetition of the passed course may not be included in the student’s enrollment status for purposes of the receipt of Federal aid; therefore, the Federal aid may be impacted.

Repeated Coursework and Receipt of State Aid
Generally, courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repeated courses may be counted toward full-time study only when a student repeats a failed course, if a student repeats the course for additional credit, if a student has received a grade that is passing at the institution but is unacceptable in a particular curriculum, or when a student repeats a previously withdrawn course.

Key reminders
• The total amount of all financial assistance you receive (scholarships, grants, Work Study and loans) cannot exceed the cost of attendance.
• All of these aid programs are based on one academic year. You must re-apply for financial aid each year. This process includes completing the FAFSA and any other forms your school requires, such as Verification paperwork.
• You should notify the Financial Aid Office in writing if you will be enrolled less than full time so that your aid can be adjusted.
• Graduate students must be enrolled in 12 credit hours to be considered full time for financial aid and billing purposes.

Check your eligibility…

Aid Program                      | Student Seeking First BA Degree | Second BA Degree | Teacher Certificate | Continuing Education | 3-5-3 Students | Graduate Students | Graduate Non-Degree |
---------------------------------|---------------------------------|-----------------|---------------------|---------------------|----------------|------------------|-------------------|
Federal Pell Grant (PELL)        | Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |
TEACH Grant                     | Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |
Federal Supplemental Educational Opportunity Grant (SEOG) | Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |
Tuition Assistance Program (TAP) | Eligible                        | Eligible (if eight semesters of TAP were not used during first undergraduate program) | Not Eligible | Not Eligible | Not Eligible | Not Eligible | Not Eligible |
Federal Work Study              | Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |
Federal Perkins Loan            | Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |
Federal Stafford Subsidized Loan| Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |
Federal Stafford Unsubsidized Loan| Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |
Educational Opportunity Program (EOP) | Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Eligible (if EOP as undergraduate) | Not Eligible |
Fondren Scholarships            | Eligible                        | Not Eligible    | Not Eligible        | Not Eligible        | Not Eligible   | Not Eligible     | Not Eligible       |

For Department of Homeland Security (DHS) purposes: Graduate students must be enrolled for a minimum of 9 credit hours to satisfy Department of Homeland Security immigration requirements.

For graduate assistants: 6 credit hours is the minimum amount of credit hours required to be considered full time for financial aid purposes, except for calculation of the Federal TEACH Grant.

Calculation of expected family contribution
These factors will help determine how much aid you may qualify for and are used to calculate “expected family contribution” by the Federal Central Processor:
• Parents’ Income
• Assets
• Age and Number of Working Parents
• Number of Children in School
• Student’s Income and Expenses
Financial aid eligibility requirements

Eligibility Requirements
Grants Loans

Demonstrated financial need
Enrolled in a certificate program
Enrolled in a degree program
Maintaining satisfactory academic progress as determined by the school
Must be enrolled part time
IL credit hours for in-state
Must be enrolled full time
Tuition or $2,000 credit hours or more
Not in default on any loan
Does not owe a refund on any grant
Provides Social Security Number
Registered for the draft, male 18 years old
U.S. citizen (or permanent resident)

1 Staffed Scholarship only. Staffed Scholarship is not based on need.
2 Available for undergraduate students only.
3 Both the parent borrower and the student on whose behalf he or she is borrowing must meet the eligibility requirement.

GOOD ACADEMIC STANDING AND RECEIPT OF STATE UNDERGRADUATE FINANCIAL AID

Requirements
State regulations require that all financial aid recipients maintain program pursuant and make satisfactory progress toward completion of degree requirements for continued receipt of State assistance. The Financial Aid Office at SUNY Fredonia evaluates academic progress according to State requirements for SUSTA, TAP, and APTS at the New York State Good Academic Standing Chart for Undergraduate State Aid for Students Whose First TAP Payment was in 2010-11 and thereafter (TAP, SUSTA, EPS, ETPA).

Before receiving this TAP payment, you must meet all three criteria below

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9*</th>
<th>10*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receive passing/failing grade for this % of hours attempted during last semester</td>
<td>0</td>
<td>50%</td>
<td>50%</td>
<td>75%</td>
<td>75%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Student must have accrued at least this many credits</td>
<td>6</td>
<td>6</td>
<td>15</td>
<td>27</td>
<td>39</td>
<td>51</td>
<td>63</td>
<td>75</td>
<td>81</td>
<td>93</td>
</tr>
</tbody>
</table>

* Only students in approved five-year programs (BME, Medical Technology, and Public Accounting) are eligible for 10 semesters of undergraduate TAP. All other students are limited to eight semesters of undergraduate TAP.

Repealed Courses. Courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repealed courses may be counted toward full-time study requirements if a student repeats a failed course, if a student repeats the course for additional credit, if a student has received a grade that is passing at the institution but is unacceptable in a particular curriculum, or when a student repeats a previously withdrawn course.

GOOD ACADEMIC STANDING AND RECEIPT OF FEDERAL UNDERGRADUATE FINANCIAL AID

Federal Good Academic Standing (Pell/TEACH/SEDG Grant, Work Study, Perkins/Stafford/PLUS/Grad PLUS Loan)

Before receiving Federal aid at this grade level, you must meet the criteria below

| Prior to Grade Level | Freshman Sophomore Junior Senior 5th Year Prior to Grade Level 6 |
|---------------------|----------------|----------------|----------------|----------------|----------------|
| 0                   | 50%            | 75%            | 100%           | 100%           | 100%           |
| 50%                 | 75%            | 100%           | 100%           | 100%           | 100%           |
| 75%                 | 100%           | 100%           | 100%           | 100%           | 100%           |
| 100%                | 100%           | 100%           | 100%           | 100%           | 100%           |

Federal Aid receipt is limited to 12 semesters (for students enrolled full time) according to Federal Regulation 34CFR PART 668. Part-time students enrolled beyond 12 semesters (up to 24 semesters maximum) must continue to complete 100% of hours attempted and maintain a 2.00 GPA.

Federal Satisfactory Academic Progress (SAP)

Final regulations published in the Federal Register on October 29, 2010 (75FR 66924 through 66924) by the U.S. Department of Education require institutions that participate in the student financial aid programs under Title IV of the Higher Education Act of 1965, as amended (to the HEA), to implement new guidelines, effective July 1, 2011, to tied the annual Satisfactory Academic Progress (SAP) review for Federal student aid.

SUNY Fredonia conducts a review of Satisfactory Academic Progress tied to the receipt of Federal aid on an annual basis, at the completion of the Spring semester. If a student fails to achieve satisfactory academic progress at that time, the institution may not award and disburse Federal Title IV funds to the student from that point forward until the student gets back on track academically.

Incompletes and Withdrawals - Effective 7/1/11, GPA and pace of completion are affected by course incompletes and withdrawals.

Transfer courses must count as both attempted and completed hours when measuring quantitative progress.

Financial Aid Probation – This will be a new status assigned to a student who fails to meet the Satisfactory Academic Progress requirements at the completion of the Spring semester, who has appealed that determination via the institutional waiver process, and has subsequently had eligibility for Federal aid reinstated as a result of the waiver being approved. This status will be assigned for a single consecutive payment period and the student will receive Title IV funding while in this status. At the end of that payment period, the student must meet the institution’s SAP criteria or meet the requirements of the “academic plan” that may have previously been developed by the institution to qualify for further Federal aid in subsequent semesters/terms.

Notification procedure
The Financial Aid Office will notify the student within one month after the conclusion of the Fall semester if good academic standing requirements were not met while the student received State aid, and within one month after the Spring semester while the student received State aid. The letter will inform the student of loss of aid at SUNY Fredonia for the semester immediately following the one in which the program pursuant and satisfactory academic progress standards were not met and will also apprise the student of the waiver procedure to follow if the student feels financial aid should be reinstated.

Waiver procedure
A request to reinstate State aid for the next semester at Fredonia will be evaluated and granted only if exceptional circumstances (e.g., family illness or death, personal illness, personal emotional disturbances, changes in educational objective) can be documented by the student. Waivers of the Good Academic Standing criteria and reinstatement of aid are not automatic. They are approved only if in the best interest of the student and only if unusual circumstances prevented the student from meeting the expected criteria. A waiver to reinstate State aid is available only once during undergraduate study (with the exception of “C” average waiver). The waiver request form is mailed with the notification of aid loss to the student by the Financial Aid Office. A student choosing to use the waiver process to reinstate aid the next semester at SUNY Fredonia should complete and submit the waiver form (with appropriate documentation) to the Office of Student Affairs for evaluation.

The Institutional SAP Policy and Use of Academic Plans is based on the following set of criteria:

1. A student will be notified within four weeks at the conclusion of the Spring semester if he/she fails to meet Federal Satisfactory Academic Progress requirements.
2. If the student chooses to appeal the loss of Federal student aid for the subsequent semester, he/she must submit a letter and include supporting documentation with the Waiver Application that supports the reason for failing to meet Federal Satisfactory Academic Progress requirements along with an academic plan for reestablishing eligibility.
3. The basis on which a student may file an appeal are the death of an immediate family member, personal illness, illness of a family member, and/or other personal and emotional difficulties.
4. The Satisfactory Academic Progress (SAP) Waiver Committee will review the documentation and either approve or deny the Federal Aid Waiver request and will subsequently notify the student by written and electronic means.

5. If the Federal Aid Waiver is approved, the student is placed in a Financial Aid Probation status for the next semester.
6. Once in a Financial Aid Probation status, a determination will be made as to whether or not a student could meet the required SAP standards after the subsequent payment period and if not, the Dean/Department Chair will develop an “academic plan” in collaboration with the student to ensure that the student meets Federal SAP standards by a specific point in time. The “academic plan” then becomes the student’s mandate to meeting Federal Satisfactory Academic Progress requirements in place of the standard Federal SAP Chart for future SAP reviews.
GOOD ACADEMIC STANDING AND RECEIPT OF FEDERAL GRADUATE FINANCIAL AID

Requirements
Federal regulations require that all financial aid recipients maintain program pursuant and make satisfactory progress toward completion of degree program requirements for continued receipt of Federal assistance. The Financial Aid Office at SUNY Fredonia evaluates academic progress according to Federal requirements for TEACH.

Graduate Good Academic Standing Chart for Federal Aid (TEACH/Stafford/Grad PLUS Loan)
Before receiving Federal aid prior to this semester, you must meet all three criteria below

<table>
<thead>
<tr>
<th>Percentage of attempted hours that must be completed with a passing or failing grade</th>
<th>3rd</th>
<th>5th</th>
<th>7th</th>
</tr>
</thead>
<tbody>
<tr>
<td>85%</td>
<td>85%</td>
<td>85%</td>
<td></td>
</tr>
</tbody>
</table>

Notification procedure
Compliance with guidelines for receipt of Federal financial aid (see chart above) is evaluated for all graduate students on a yearly basis at the end of the Spring semester. The Financial Aid Office will notify students who become ineligible for financial aid within one month after the Spring semester if they have not met the eligibility requirements. The notification letter will inform the student of loss of aid at SUNY Fredonia for the subsequent semester and it will also outline the waiver procedure that must be followed if the student chooses to appeal the decision.

Waiver procedure
Reinstatement of graduate Federal financial aid may be approved only when unusual circumstances prevented the student from meeting the expected criteria (see chart above) and there is sufficient documentation supporting the request for reinstatement. A request to reintestate Federal graduate financial aid for the next semester is initiated via the Waiver Application Form sent to you by the Financial Aid Office and will be evaluated based on the student’s documentation of the unusual circumstances that led to the cancellation of such aid. A student choosing to use the waiver procedure to request reinstatement of financial aid must complete and submit the Waiver Application Form (with appropriate documentation) to the Graduate Studies Office, 2144 Fenton Hall, for evaluation by the committee.

SPECIAL CIRCUMSTANCES
Tuition Assistance Program: File a separate Express TAP application as well as the FAFSA. If you are already receiving TAP at a different school, you must file a separate J-Term Financial Aid Application, available online, may need to be completed and returned to the Financial Aid Office for processing. J-Term: We hope you will be interested in spending two weeks in January with us as you earn undergraduate or graduate credit. SUNY Fredonia faculty members offer a variety of courses at several levels, many of which serve our general education requirements (CCC). For additional information regarding J-Term, refer to www.fredonia.edu/jterm/welcome.asp. All J-Term financial aid applicants must complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov. A separate J-Term Financial Aid Application, available online, may need to be completed and returned to the Financial Aid Office for processing. Spring-only aid applicants For Spring-only assistance, you must submit the following applications to be considered for Federal financial aid. The FAFSA must be submitted as soon as possible. If you already completed a FAFSA, please make sure you add SUNY Fredonia (school code 002846). Taliban Assistance Program: File a separate Express TAP application as well as the FAFSA. If you are already receiving TAP at a different school, you must file a change form or go to www.esec.com to switch the TAP Award to SUNY Fredonia (undergraduate code 1015). The Financial Aid Office will notify you of your aid eligibility by means of a financial aid award letter. This will be sent to you after you have been accepted by the Admissions Office to SUNY Fredonia and after we receive the results from your FAFSA.

Other considerations
Appeals for additional financial assistance
During the course of a year, a family may experience unemployment, death, or disability of a wage earner. These cases are grounds for a review of the applicant’s aid eligibility. The procedure for filing an appeal due to severe income changes within a family is as follows:

1. The initial FAFSA/Renewal FAFSA using prior year income has been filed by the family and the resulting Student Aid Report (SAR) has been received by the student.
2. Current year family income has been reduced due to unemployment for a period of 10 weeks or more, death or disability.
3. The family then submits a letter to the Financial Aid Office which details the reason for income change, the date of the income change, and total taxable and untaxed income for the family during the present calendar year.

- If additional documentation is required by the Financial Aid Office, it will be requested.
- The appeal is evaluated, and eligibility is recalculated if possible.
- A response regarding the appeal determination is sent to the student.

Independent student
Students will be considered independent if they:
- are 24 years of age or older before January 1 of the award year,
- are veterans of the U.S. Armed Forces,
- are age 13 or older and both parents were deceased, or they were in foster care, or were a ward of the court,
- are graduate students,
- are married at the time of application,
- have legal dependents (other than a spouse),
- are an emancipated minor, as determined by a court of law,
- are in legal guardianship, as determined by a court of law,
- are an unaccompanied homeless youth, or
- are in active duty in the U.S. Armed Forces for purposes other than training.

If you do not meet any of the ten criteria above, you will be considered Dependent for Federal Assistance and must complete parent and student sections of the FAFSA.

Cash advances
The Faculty Student Association (FSA) will advance funds to an individual who is waiting for approved financial aid checks to arrive on campus. Since some aid checks are delayed for a few weeks, this system has been put in place to cover emergencies until the aid check arrives. Contact the FSA Office in Gregory Hall for further information.

Summer aid
A student’s eligibility for Summer financial aid is driven by his or her actual enrollment during the Summer sessions. In order to be eligible to apply for a Federal Stafford Loan, students must be enrolled for at least six (6) credit hours. Eligibility for certain Alternative Loans requires enrollment of at least three (3) credit hours during the Summer sessions. If eligible, students can also receive the State TAP Grant, Federal Pell Grant or TEACH Grant. Students should be aware that receipt of Summer aid may reduce their academic year aid. Please complete the FAFSA and TAP application as you would for academic year assistance. A separate “Summer Aid Application” must also be completed and can be obtained online at www.fredonia.edu/summer.asp.

Student employment
Students not qualifying for Federal Work Study will have the opportunity to work on campus. Students not qualifying for Federal Work Study will have the opportunity to work on campus.

Resident Assistant (RA) positions and the receipt of Federal student aid
Students employed by the Office of Residence Life as Resident Assistants should be advised that as per Federal regulations, Resident Assistant room and board waivers must be considered on a “resource” in the packaging of Federal financial aid awards. This additional resource may result in a reduction of your Federal financial aid.

Studying abroad and the receipt of financial aid
Studying abroad can be one of the most rewarding and exciting experiences in a college student’s career. Students who wish to study abroad should first contact the Office of International Education at (716) 673-3425. Those who wish to receive financial aid for coursework outside the United States should contact the Financial Aid Office at least three months prior to their departure. For further information, visit www.fredonia.edu/finaid/studyabroad.asp. Federal and State financial aid, along with Alternative Loans, are available for sanctioned Study Abroad programs. Financial aid is disbursed upon verification of the student’s enrollment in the foreign country, consequently financial aid is not available in time to pay up-front costs such as advance deposits, insurance, plane fares, etc. Many sister SUNY institutions who participate in Study Abroad programs have developed Financial Aid Arrangement procedures with the Office of Student Accounts at SUNY Fredonia to assist students with the payment of institutional Study Abroad Program Fees.

Students taking classes at another college
The Financial Aid Office at SUNY Fredonia will process Federal and State financial aid for students who are matriculated at SUNY Fredonia and taking classes at another institution. SUNY Fredonia (the home Special Circumstances