A course of study that leads to a degree
The organization that administers
Important Terms
Failure to repay a loan according to the terms agreed
SUNY Fredonia measures progress in
The total amount it will cost
One who is enrolled in an institution
If required by law,
The total amount of financial aid
SUNY Fredonia measures progress in credit hours
Eligible Noncitizen: You must be one of the following to receive Federal student aid
• U.S. citizen
• U.S. national (includes natives of American Samoa or Swain’s Island)
• U.S. permanent resident who has an I-151, I-551, or I-515 I (Alien Registration or Receipt Card)
• If you’re not in one of these categories, you must be an eligible noncitizen and have an Arrival-Departure Record (I-94) from USCIS Immigration Services (USCIS) showing one of the following designations:
  • “Refugee”
  • “Asylum Granted”
  • “Cuban-Haitian Entrant, Status Pending”
  • “Conditional Entrant” (valid only if issued before April 1, 1980)
• “Parolee” – you must be paroled into the United States for a temporary purpose and intend to become a U.S. citizen or permanent resident. If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you aren’t eligible for Federal student aid.
If you’re in the United States on certain visas, including an F1 or F2 student visa only, or on a J1 or J2 exchange visitor visa only, you are not eligible for Federal student aid. Also, persons with G series visas (pertaining to international organizations) are not eligible for Federal student aid.

Eligible Program: A course of study that leads to a degree or certificate and meets the U.S. Department of Education’s requirements for an eligible program. To get Federal financial aid, you must be enrolled in an eligible program, with two exceptions:
• If a school has told you that you must take certain coursework to qualify for admission into one of its eligible programs, you can get a Direct Loan or a FFEL for up to 12 consecutive months while you’re completing that coursework. You must be enrolled at least half-time, and you must meet the usual student aid eligibility requirements.
• If you’re enrolled at least half-time in a program to obtain a professional credential or certification required by a state for employment as an elementary or secondary school teacher, you can get a Federal Perkins Loan, Federal Work-Study, a Direct or FFEL Stafford Loan (or your parents can get a PLUS Loan) while you’re enrolled in that program.

Expected Family Contribution (EFC): The formula used to calculate your EFC is established by law and is used to measure your family’s financial strength on the basis of your family’s income and assets. The EFC is used to determine your eligibility for Federal student aid.

Financial Aid Package: The total amount of financial aid (Federal and non-Federal) a student receives.

General Education Development (GED) Certificate: A certificate students receive if they’ve passed a specific, approved high school equivalency test. Students who don’t have a high school diploma but who have a GED may still qualify for Federal student aid. A school that admits students without a high school diploma must make a GED program in the vicinity of the school available to these students and must inform them about the program. Students who pass an approved ability-to-benefit (ATB) test must go on to be qualified. An applicant without a high school diploma or its recognized equivalent can be eligible for funds if he or she 1) passes an independently administered ATB test approved by the Department of Education and used for determining the student’s ability to benefit from post-secondary education or 2) enrolls in a school that participates in a process that has been both prescribed by the state in which the school is located and approved by the Department.

Guarantee Agency: The organization that administers the FFEL Program in your state. This agency is the best source of information on FFELs. To find out the name, address and telephone number of the agency serving your state, you can contact the Federal Student Aid Information Center toll-free at 1-800-4-FED-AID (1-800-433-3243). A directory of guarantee agencies is available on the Department of Education’s Web site at www.ed.gov/Programs/hastings/SGA.htm

Three-quarter time: SUNY Fredonia measures progress in credit hours and semesters. Three-quarter time enrollment is between nine and 11 hours per semester.

Half-time: SUNY Fredonia measures progress in credit hours and semesters. Half-time enrollment is between six and eight hours per semester.