residents who are enrolled full time at post-secondary institutions. The TAP award is a state grant that is based on prior year state “Net Taxable Income” as verified by NYSHESC. The minimum award, if eligible during the 2015-16, was $3,500 and is $5,165.  

The 2015-16 Express TAP Application (ETA) will be available online at www.tapwefund.org following the submission of the 2015-16 FAFSA data. Once the ETA is processed and the New York State budget is passed for the subsequent year, NYSHESC will mail a TAP Award Certificate to your attention. You can also view the status of your TAP award at www.ets.newyork.gov.

Eligibility for this program is determined by the Financial Aid Office based on a full-time student’s TAP grant eligibility and financial need. This grant is based on continued funding by the New York State Department of Education Services Corporation (HESC) for TAP eligible students enrolled at a SUNY college or university, whose annual resident undergraduate tuition rate exceeds $5,000. 

The Federal Work Study Program is a federally-funded source of financial assistance to offset education costs. A student can expect to work up to eight hours a week at a salary based on local market conditions, years employed in the program, and current minimum wage standards. At SUNY Fredonia, assignments are made by the Financial Aid Office based on information provided by the student on a survey. Work Study earnings are paid bi-weekly directly to the student. Students must pay attention to deadlines and instructions or the award is canceled. 

The “Heading First” program allows students who meet certain Work Study eligibility and tutor/training criteria to be assigned as tutors to area public school districts. The “Math and Science Partnership Program” allows students with a concentration in mathematics to serve as math tutors in grades K-9. Interested students should contact both the Financial Aid Office and the School of Education at (716) 673-4003 or Mathematics Department at (716) 673-3246 to see if they qualify. 

The Federal Student Aid website, www.studentaid.gov, allows you to complete the Free Application for Federal Student Aid (FAFSA) online. Students must complete the FAFSA and the SUNY Fredonia Federal Work Study application to be considered for Federal Work Study eligibility and tutor/training criteria to be assigned as tutors.

Borrower Fees/Benefits

- **First Disbursed On or After October 1, 2014 and beyond**
  - Origination Fee: 1.073%
  - Interest Rate: 4.66%

**Annual Loan Limits**

<table>
<thead>
<tr>
<th>Year/Classification</th>
<th>Base Amount</th>
<th>Additional Loan</th>
<th>Total Unsubsidized Loan</th>
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<tr>
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**Aggregate Loan Limits**

- Undergraduate Dependent Students: 31,000 ($21,000 Subsidized Stafford Loan) 
- Undergraduate Independent Students: $57,500 ($31,000 Subsidized Stafford Loan) 
- Graduate Students: $138,500 ($59,500 Subsidized Stafford Loan) 

Graduate students are not eligible for the Subsidized Stafford Loan.

**Direct Federal Parent Loan for Undergraduate Students (PLUS)**

1. Go to https://studentloans.gov and under “Request a Direct PLUS Loan” in your 4-digit PIN used to sign the FAFSA.

2. Then select “Request a Direct PLUS Loan” to complete the application and credit check.

3. Once the PLUS Application has been completed you must complete the Master Promissory Note. Select “Complete Master Promissory Note.”

4. All PLUS loan funds will be processed as a Fall/Spring loan with two equal disbursements unless specified during the loan application process.

Federal Direct Subsidized Stafford Loan

- Borrower Fees/Benefits
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