

**Post-Completion Options**

1. If the student’s first degree was awarded by SUNY Potsdam, the student must apply to the Office of the Registrar for readmission for a second bachelor’s degree. The second degree must be in a different department from the first. Any exceptions to this rule must be approved by the Provost or designee; exceptions are rarely granted, and only when the second degree is in a discipline significantly different from the first degree. Students must also complete a form (available from the Registrar) specifying their educational goals and a detailed educational plan including all courses they will take each semester at the College. This plan must be signed by the chair of the department in which the second degree program is offered. The student must also meet the other general requirements above.
2. If the student’s first degree was not awarded by SUNY Potsdam, the student must apply to the Office of Admissions as a transfer student. The second degree must be in a discipline significantly different from the first degree earned. The student must also meet the other general requirements above.

**Concurrent Study Option**

Students working concurrently toward completion of two bachelor’s degrees need to file an application for a concurrent second degree and submit an approved educational plan for completion of their second program degree with the Office of the Registrar before completing ninety (90) academic hours of classes. Students must have completed College requirements for both degrees by the end of the semester the degrees will be awarded. The two degrees must not be of the same type. For example, a B.A. and a B.S. would be appropriate, but two B.A. degrees would not, as the latter could be accomplished through the declaration of a second major. The student must also meet the other general requirements above.

**Post-Graduation Admission of Non-Degree Students**

Students who have a bachelor’s degree may apply to the Office of Extended Education for admission as non-matriculated students for the following purposes:

1. Completion of an additional major or minor. Upon certification by the Office of the Registrar that the major or minor requirements have been fulfilled, a comment will be added to the transcript: “Completed all courses required for XXX major/minor.” Note that students in this category are not eligible for financial aid and are limited to registering for eight (8) credits per semester unless they receive special permission from the Admissions Committee.
2. Completion of prerequisites for a graduate program into which they have been admitted. Students who can supply a letter from the SUNY Potsdam Office of Graduate Studies, or another institution with accredited graduate programs, verifying that they have been provisionally admitted to a graduate program pending only the completion of specific prerequisite courses, may register for the number of credits permitted for matriculated students and may be eligible for financial aid.

**Advance Deposits**

Tuition and housing deposits totaling \$100 become payable for accepted students by May 1 for fall semester and January 15 for spring semester, or 30 days after acceptance, whichever is later, but before registration.

This amount is credited at registration time against charges then due. Refunds are made under the following conditions:

1. If requested prior to the indicated dates or within 30 days after acceptance and before the first day of classes.
2. If the College withdraws conditional acceptance.
3. If the College president deems that conditions beyond the student’s control warrant a refund.

**FEES AND FINANCIAL AID**

**Cost of Attendance**

Following is the 2007-2008 semester tuition and fee schedule for undergraduate students. All charges are subject to change by the SUNY Board of Trustees.

**Tuition for full-time students**

(12 semester hours or more)	<b>Semester</b>
New York State Residents .....	\$2,175
Out-of-State Residents .....	\$5,305

**Tuition per hour for part-time students**

New York State Residents .....	\$181
Out-of-State Residents .....	\$442

**Comprehensive Fees**

The following fees will appear on the Student Billing Statement as one total called “Comprehensive Fee.”

**College Fee**

A fee imposed by SUNY	
Full-time .....	\$12.50
Part-time (per credit hour) .....	.85

**Student Government Association Fee (SGA)**

The student body periodically votes on the assessment of a mandatory SGA fee for undergraduate students. The monies collected are allocated to such things as student social programs, student publications and student organizations.

Full-time .....	\$70
Part-time (per credit hour) .....	\$5.85

**Health Fee**

A student fee which provides access to a nationally accredited health care facility on campus. This is not health insurance. Having health insurance does not exempt you from this fee.

Full-time .....	\$136
Part-time (per credit hour) .....	\$11.50

**Intercollegiate Athletic Fee**

A fee that supports all intercollegiate athletic events for women’s and men’s teams.

Full-time .....	\$140
Part-time (per credit hour) .....	\$11.75

**Fitness Center Fee**

A fee that supports the Fitness Center equipment and supervision for all students.

Full-time .....	\$12.50
Part-time (per credit hour) .....	\$.85

**Educational Technology Fee**

A fee that supports student technological needs: including computing, networking, video and other services.

Full-time .....	\$152
Part-time (per credit hour) .....	\$12.50

**Transcript Fee**

A fee which provides official transcripts to students and former students upon written request (per semester).....\$5

**Field Experience Fee**

A fee that supports activities to the development and implementation of field-based teacher and music-education programs.

Full-time .....	\$25
Part time (per credit hour).....	\$2

**Studio Art Fee**

A laboratory fee charge for studio courses within the art curriculum.

Per course (fee varies per course).....	\$40
---	------

**Geology Fee**

A fee that supports Geology courses.

Per course.....	fee varies
-----------------	------------

**Wilderness Education Fee**

A fee that supports Wilderness Education courses.

Per course.....	fee varies
-----------------	------------

**Music Equipment Maintenance Fee**

A student-assessed charge for all music majors that provides for maintenance of musical equipment inventory and other music services.

Per semester.....	\$150
-------------------	-------

**Concert Ticket Fee**

A student-assessed charge for all music majors that provides tickets to Community Performance Series concerts.

Per semester (average amount).....	\$150
------------------------------------	-------

**Applied Music Fee**

A fee to all music majors who are enrolled in applied music (private studio lessons: MUCS 420 or 430).

Per semester.....	\$250
-------------------	-------

**Other Fees**

**Orientation Fee**

A one-time fee charged to all first time students for social, cultural and educational activities related to entering the College.....\$165

Transfer student fee .....	\$25
Transfer students (on-line orientation).....	\$25

**Vehicle and Traffic Regulations**

For more information on vehicle regulations and appeal procedures, or for copies of the *Campus Traffic and Parking Regulations* brochure please contact University Police at (315) 267-2222 or go to: **www.potsdam.edu/police**.

**Parking Fee**

All vehicles parked on campus must display a valid parking decal or permit. The fee schedule is as follows:

Full-time students (12 or more credit hours) .....	\$95/academic year
Part-time students (11 or less credit hours) .....	\$47.50/academic year
Student teachers (full time on campus fall semester; off campus student teaching spring semester).....	\$70/academic year
Summer students.....	\$20/summer

For information regarding discounted fees for designated parking areas, motorcycle permits, visitor, temporary and occasional use permits, please contact the University Police, Van Housen Hall, (315) 267-2222.

**Room**

Contact Residence Life for detailed information and costs at (315) 267-2350.

Standard Double Occupancy (per semester 2007-2008) .....	\$2,460
--	---------

**Board**

Current prices and information can be found at **www.potsdam.edu/paces**, or by contacting the PACES SUNYCard Office at (315) 267-2658. Meal plan prices are subject to change annually.

*Keeping in mind that there are approximately 110 days in the academic semester, how many meals you choose to have available on your meal plan is an individual decision. When choosing what plan is best for you think about how much time you expect to spend away from campus as well as your eating habits.*

*Our meal plans have two accounts: Meals & Flex. Flex is a declining balance account that can be used at any dining location at any time. It is allocated per semester. Meals are allocated per week and may be used for access to Lehman Dining Center or as a \$5.75 credit towards purchases made at selected campus restaurants. Meals per week provides the security of knowing that you will not run out before the semester is over.*

**Optional Fees**

**Alumni Fee**

Enables SUNY Potsdam to underwrite ongoing programs such as Alumni Career Day, Family Weekend, Parent’s Association, as well as funding of internships, practica, assistantships, field service and other experiential learning opportunities.

Per semester.....	\$10
-------------------	------

**Student Accident and Sickness Health Insurance**

Appears on the bill as “Accident and Sickness Insurance.” See Health Services section. Offered through Niagara National, Inc., (800) 444-5530.

Per semester.....	\$685
-------------------	-------

## Semester Residential Meal Plans

### Lehman Value Plan

The Lehman Value Plan allows constant access to Lehman Dining Center, our all-you-care-to-eat dining hall open from 7:00 a.m. until 8:00 p.m. daily. Stop as often as you wish. Note: There are no meal allowances with this plan. All meals are at Lehman Dining Center only. We do not recommend this plan for Crane students, especially those living in Knowles.

### 19MEAL

Nineteen meal blocks per week (approximately 300 meals per semester) that can be used for an all-you-care-to-eat meal at Lehman Dining Center or as a \$5.75 credit towards food purchased in selected restaurants across campus.

### 14MEAL

Fourteen meal blocks per week (approximately 225 meals per semester) that can be used for an all-you-care-to-eat meal at Lehman Dining Center or as a \$5.75 credit towards food purchased in selected restaurants across campus. A great blend of convenience and value; this is our most popular plan.

### 9MEAL

Access to Lehman Dining Center nine times per week (approximately 150 meals per semester) or as a \$5.75 credit towards food purchased in selected restaurants across campus. A great plan for those who expect to eat dinners and weekend brunches at Lehman Dining Center but want the flexibility of eating lunches and snacks at any dining unit.

### 5MEAL

Access to Lehman Dining Center five times per week (approximately 85 meals per semester) or as a \$5.75 credit towards food purchased in selected restaurants across campus. A good plan for those who expect to be off campus most weekends but plan to eat weekday dinners at Lehman Dining Center.

### All Flex

A minimum meal plan for students living on campus. It provides the lowest entry price to Lehman Dining Center plus guest passes. You can eat in any dining unit using your flex credits.

## Semester Townhouse/Commuter Meal Plans

**Lehman50 or 75:** These two plans provide entry for 50 or 75 visits to Lehman Dining Center for an all-you-care-to-eat meal to be used any time during the semester

**Commuter100/300/500:** Choose one of these three all flex plans, which may be used in any dining location. Save the 7% NYS sales tax and receive a 10% discount for the Lehman Dining Center cash price.

*All terms and conditions apply to these meal plans.*

## Estimated Cost of Similar Community Accommodations

Room .....	\$1,565/semester
Board .....	\$1,335/semester

## Personal Expenses (estimated for full-time)

Books and Supplies .....	\$500/semester
Transportation: In-state .....	\$300/semester
Miscellaneous living costs .....	\$600/semester

## Miscellaneous Charges

Late Payment Fee (monthly) ..... \$50  
 Definition of Late Payment: Any payment not completed at the appropriate time established by the Bursar's Office for each academic term.

Late Registration Fee (maximum)..... \$50  
 Definition of Late Registration: Any registration not completed at the appropriate time established for each registration period.

Returned Check .....	\$20
Student Alumni Fee (optional) .....	\$10
SUNY Application Fee (per college) .....	\$40
Parking Fine .....	\$15
Handicapped Zone Fine.....	\$50

## Payment of College Bill

SUNY Potsdam will mail a Student Billing Statement with a respective due date for the semester of enrollment. The Student Billing Statement will reflect the cost of attendance based on the credit hours of enrollment at the time of billing. Late fees may be applied to student accounts that are considered past due. State regulations require interest to be charged on past due accounts.

Payments may be made by cash, check, MasterCard or Visa. Tuition may be deferred to confirmed financial aid awards. SUNY policy requires the College to take the following measures for students in default of financial obligations:

1. Deny registrations for any subsequent term;
2. Withhold official transcripts;
3. Cancel current registrations where the College has inadvertently allowed students to register;
4. Withhold the granting of degrees;
5. Withhold semester grade reports.

To assist students, the College bill may be paid through the SUNY Potsdam Time Payment Plan. The SUNY Potsdam Time Payment Plan allows the semester cost to be spread over three payments: one-half due by the billing due date as indicated on the Student Billing Statement, with two subsequent quarterly bills due within the semester of enrollment. Information may be obtained by contacting the Bursar's Office at (315) 267-2137 or by e-mail: [bursar@potsdam.edu](mailto:bursar@potsdam.edu).

If financial aid exceeds the student's College bill, a refund will be issued in the student's name. The Bursar's Office will e-mail students at their respective SUNY Potsdam e-mail address upon availability of the refund check.

## Refund Policy

Students who withdraw from the College will be refunded tuition and room and board payment in accordance with the following schedule:

Official Withdrawal During	Semester Refund
1st week .....	100%
2nd week.....	70%
3rd week.....	50%
4th week.....	30%
5th week.....	0%

Students who withdraw from all courses and have had Federal Financial Aid applied to their student account will have their student accounts refunded according to Federal Title IV regulations (see Federal Title IV Withdrawals).

Approval of the withdrawal, with the date it becomes effective, must be certified by the President of the College or designee. No money shall be refunded unless application of refund is made within one year after the end of the term for which the tuition to be refunded was paid. For refund purposes, the first day of the class session shall be the first day of the semester or other term: the end of the first week shall be deemed to have ended when seven calendar days, including the first day of the semester or term, have elapsed.

Fees are not refundable under ordinary circumstances if at least one course in the term is attended.

A tuition schedule for any term other than the above is available at the Bursar's Office, Raymond Hall.

The College Fee, Intercollegiate Athletic Fee and Fitness Center Fee are not refundable under ordinary circumstances. The SGA Fee is refunded in accordance with the organization's rules and only upon request. Application should be made directly to the SGA Office in the Barrington Student Union.

The Musical Equipment Maintenance Fee and Applied Music Fee are refunded only if students do not register and have previously paid the fee. Board (food service) refunds are made in accordance with the policies of PACES Dining Service. The Health Fee, Technology and Field Experience Fee may be waived in special circumstances by written request to the respective Offices. Studio Art, Wilderness Education and Geology fees are subject to approval from the Department of Art Chairperson, Wilderness Education Director and Department of Geology Chairperson, respectively.

If financial aid exceeds the student's College bill, a refund will be issued to the student.

### Federal Title IV Withdrawals

Any student who has Federal Title IV financial aid and has fully withdrawn from all courses is subject to review under Federal Register Title IV policy.

Title IV financial aid includes Ford Federal Direct Subsidized Loans, Unsubsidized Loans and Direct PLUS Loans, Federal Perkins Loans, and Federal PELL and SEOG grants.

Federal Title IV financial aid shall be pro-rated based on the policy outlined by the U.S. Department of Education. Eligibility of Federal Title IV financial aid is proportional to the number of days the student attends to the total number of days in the academic semester.

Policy information regarding Federal Register Title IV guidelines are available in the Bursar's Office.

## Financial Aid

There are three major types of financial aid available to students: Grants and Scholarships (awards which do not have to be repaid); Loans (which must be repaid); and Employment (allows students to earn money to be used toward educational expenses). Please note that to be considered for government aid, a student must be matriculated (that is, accepted into a degree program).

The primary responsibility for meeting College costs rests with students and their parents. Financial aid is intended to be a resource to cover education-related expenses for eligible students.

A federal needs analysis formula has been developed to calculate a student's eligibility for U.S. government aid. This formula measures a family's annual ability to pay for college. An annual Expected Family Contribution (EFC) is calculated based upon a review of the data that the applicant reports on the Free Application for Federal Student Aid (FAFSA). This is a government application that gathers information about the family's income, assets, household size, as well as other relevant data. This is the information that is used to determine federal aid eligibility. Therefore, the accuracy of the completed FAFSA impacts the accuracy of the aid determination. An applicant must re-apply for federal aid for each new academic year (the Potsdam Financial Aid Office strongly encourages applicants to complete the new year's FAFSA as soon after January 1st as possible).

The college financial aid office's role is to assist students and families in the aid application process. In addition, the office is charged with ensuring that aid is accurately determined. To that end, the office randomly selects aid applications each year for the purpose of verifying income and other information reported on the FAFSA. All federal student aid applicants should be ready to document their family's income if requested to do so by the Financial Aid Office (see also General Financial Aid Procedures #4).

Once an applicant's family's annual ability to pay is determined, it is compared to the College's annual costs. The difference between the Expected Family Contribution and the College's cost of attendance is defined as the student's annual need. ( $\text{Costs} - \text{EFC} = \text{Need}$ ). The College Financial Aid Office attempts to coordinate meeting the student's annual need through a combination of institutional aid, federal and state aid, and possibly other public and/or private sources.

### Independent Students

The requirement that parental income and assets be considered applies to the majority of students who are considered to be dependent on their parents for support.

For the purposes of federal financial aid programs (Federal Perkins, FWS, Federal SEOG, Federal Pell Grant, Federal Direct Stafford), independent student status may be claimed if the student: a) is 24 years of age or older; b) is a veteran of the U.S. Armed Forces; c) is an orphan or ward of the court; d) has legal dependents other than a spouse; e) is married; f) is a graduate student; or g) is currently serving active duty in the U.S. Armed Forces for purposes other than training.

In some cases students who do not meet one of the above conditions may appeal their dependency status and request consideration as an

independent student. These students are required to submit supporting documentation to the Financial Aid Office. Students wishing to pursue such an appeal are encouraged to contact the Financial Aid Office for more information and assistance before they apply for aid.

The New York State TAP Grant program uses different criteria than that of the federal programs to measure independence. For more specific information concerning TAP independence criteria, contact either a college financial aid counselor or the New York State Higher Education Services Corporation in Albany.

## General Financial Aid Procedures

The following application procedures apply to federal financial aid programs, including the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Perkins Loan, William D. Ford Federal Direct Loans and Federal Work Study (FWS):

1. Complete the Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) after January 1. You/your parent will need a PIN number to act as electronic signature. You can apply for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov).
2. To receive maximum consideration for Federal Perkins, FWS and Federal SEOG, it is suggested that the FAFSA be completed as early as possible. The College will consider applications on a rolling basis and awards will be made providing funds are still available.
3. Read the following sections for details concerning the special application procedures required for other forms of financial aid such as the Tuition Assistance Program (TAP), New York State Scholarships and/or William D. Ford Federal Direct Loans. Most forms of financial aid require at least six weeks for processing.
4. Notify the Financial Aid office, in writing, of any funding awarded from private/outside sources.
5. Respond promptly to any requests for information that you receive from either the College Financial Aid Office and/or federal /state agencies. Among other things, the College Financial Aid Office may request signed copies of either the U.S. and/or state tax forms of the student and/or the parent and/or the student's spouse. The receipt of U.S. government aid requires that an applicant and the parent(s) of an applicant/the spouse of an applicant, abide by U.S. government tax laws/regulations.

## Grants

### Federal Pell Grant

The Federal Pell Grant is a grant program. Grants do not require repayment. To be eligible for a Federal Pell Grant, you must:

1. be a U.S. citizen or permanent resident alien;
2. be enrolled (or accepted for enrollment) in an undergraduate degree program;
3. demonstrate financial need. Federal Pell Grant awards are paid for undergraduate study at approved institutions as long as the student meets academic progress requirements;
4. be working toward a first bachelor's degree.

Once the FAFSA is processed, a Student Aid Report is mailed or e-mailed to the student. The Financial Aid Office determines the amount of the award based on the expected family contribution. After enrollment, funds are paid directly to the applicant or credited to the institutional account.

The amount of the award is affected by costs of attendance and full- or part-time enrollment status.

Standards of academic progress for Federal Pell eligibility are described at the end of this section.

### Federal Academic Competitiveness Grant

Available to first and second year undergraduate students (maximum award is \$750 for first year recipients and \$1,300 for second year recipients). To be eligible you must:

1. maintain a B average in the freshman year;
2. be a U.S. citizen;
3. be eligible for a Federal Pell Grant;
4. be a full-time student who graduated from a rigorous high school curriculum after 1/1/2006 (as determined by NY State guidelines);
5. demonstrate financial need.

### National SMART Grant

Available to third and fourth year undergraduate students (maximum award is \$4,000). To be eligible you must:

1. be a U.S. citizen;
2. be eligible for a Federal Pell Grant;
3. be a full-time student who majors in mathematics, science, technology, and certain foreign languages deemed important to national security;
4. have at least a 3.0 GPA;
5. demonstrate financial need.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is awarded to students with high financial need. To be eligible for FSEOG you must:

1. be a U.S. citizen or permanent resident alien;
2. be enrolled (or accepted for enrollment) in an undergraduate degree program;
3. demonstrate financial need;
4. be PELL eligible.

A student who has already earned a Bachelor's or first professional degree is not eligible to receive FSEOG.

*To apply for FSEOG refer to the General Financial Aid procedures, as described above.* Standards for academic progress for FSEOG eligibility are described at the end of this section.

### Tuition Assistance Program (TAP)

TAP is a grant program that provides aid to New York State residents attending college in New York State full-time. The final determination of an award rests with the Higher Education Services Corporation (HESC).

To apply, students must complete the FAFSA to receive a pre-printed TAP application, which may need to be completed, signed and returned to HESC. New York State scholarship recipients must also complete the TAP application annually to renew the scholarship. The application deadline date is May 1 of the academic year for which the funds are intended.

Undergraduate students generally may receive TAP awards for four years of study. Students enrolled in approved five-year programs, or in a State-sponsored opportunity program, may receive undergraduate awards for five years. Graduate students may receive awards for four years. No student (including opportunity students) may receive awards for more than a total of eight years of undergraduate and graduate study.

As of June, 1996, New York State law requires that, in order to maintain TAP eligibility, a student must have a cumulative C/2.0 grade point average to receive TAP for the fifth semester payment. *Standards of academic progress for TAP eligibility are described on page 26.*

A new Part-Time TAP Grant has been created, effective for the 2007-2008 academic year. To be eligible, a student must have been a first-time freshman in the 2006-2007 academic year or thereafter. In addition, the student must have earned 12 credits or more in each of the 2 previous consecutive semesters, for a minimum of 24 credits earned. The student must also carry a "C" average. The Part-Time TAP program also requires that a recipient be a U.S. citizen or eligible non-citizen, a legal resident of New York State, a graduate from a U.S. high school or a GED recipient, matriculated in an approved degree program, in good academic standing, charged at least annual tuition of \$200, taking at least 6 but fewer than 12 credit hours per semester, not be in default on a HESC-guaranteed student loan, not owe a repayment on any state award and meet income eligibility limits.

### Aid for Part-Time Study (APTS)

APTS is a tuition aid grant program that provides aid to New York State residents attending college part-time in New York State. The student needs to be enrolled in three to eleven credit hours per semester in a degree program.

To apply, a student must complete an APTS application at the beginning of each academic year. Applications are available from the Financial Aid Office.

Awards are dependent upon the funds allocated by New York State. Standards of academic progress for APTS eligibility are similar to the TAP program, described on page 26.

### Other State Aid Programs

The following New York State scholarships and grants are also available through HESC:

- Memorial Scholarship for Families of Deceased Police Officers and Firefighters
- Vietnam Veterans and Persian Gulf Veterans Tuition Award
- Regents Professional Opportunity Scholarship
- Regents Health Care Opportunity Scholarships
- Robert C. Byrd Honors Scholarship Program
- Scholarships for Academic Excellence
- Regents Award for Child of a Veteran
- Primary Care Services Corps

Additional information is available by contacting Higher Education Services Corporation at (888) NYSHESC (888-697-4372) or by contacting the HESC Web site at: [www.hesc.com](http://www.hesc.com).

### Vocational Rehabilitation

*Application Procedures:* Details may be obtained from the Office of Vocational Educational Services for Individuals with Disabilities (VESID). Request a list of local offices from VESID, New York State Education Department, Albany, NY 12230.

*Selection of Recipients and Allocation of Awards:* Any disabled person, with a substantial employment handicap, who can become employable within a reasonable period of time, may be eligible. VESID serves those having any physical, emotional or mental disability except blindness.

The legally blind are served by the Office of Children and Family Services Commission for the Blind and Visually Handicapped, State Department of Social Services, 155 Washington Avenue, 3rd floor, Albany, NY 12243.

Eligible applicants may receive counseling, medical examinations and other evaluation services, physical restoration services and instruction and training, including that given at institutions of postsecondary education.

### State Aid to Native Americans

*Application Procedures:* Application forms may be obtained from the Native American Education Unit, New York State Education Department, Room #465EBA, Albany, NY 12234. The completed application form should be forwarded by the applicant to the Native American Education Unit along with the following materials:

1. official transcript of high school record or photostat of General Equivalency Diploma;
2. personal letter, clearly setting forth educational plans;
3. signatures of the parents of minor applicants, approving education plans;
4. official tribal certification form;
5. copy of acceptance letter from college attending.

*Selection of Recipients and Allocation of Awards:* The applicant must:

1. be a member of one of the Native American tribes within New York State and a resident of New York State (NYS);
2. have graduated from an approved high school, or have earned a General Equivalency Diploma; and
3. be enrolled in an approved postsecondary institution in NYS.

State Aid to Native Americans is an entitlement program. There is neither a qualifying examination nor a limited number of awards.

*Award Schedule:* The award is \$2,000 per year for a maximum of four years of full-time study (five years, where a fifth year is required for completion of degree requirements), a minimum of 12 credit hours per semester. Students registered for fewer than this number will be funded approximately \$85 per credit hour. Remedial programs are not fundable.

*Responsibilities of Recipients:* Students are responsible for notifying the Native American Education Unit in writing of any change in student status, program or institutional enrollment. Students also must submit semester grades, at the end of each semester, showing satisfactory progress toward completion of degree or certification requirements. Students must maintain a 2.0 GPA to remain eligible for funding. Application deadline dates are July 15 for the fall semester; December 31 for the spring semester; and May 20 for the summer term. For more

information, contact the Native American Indian Education Unit in Albany at (518) 474-0537.

### Federal Aid to Native Americans

To qualify an applicant must:

1. be at least one-fourth American Indian, Eskimo or Aleut;
2. be an enrolled member of a tribe, band or group on record with the Bureau of Indian Affairs;
3. be enrolled (or accepted for enrollment) in an approved college or university, pursuing at least a four-year degree; and
4. have financial need.

Application forms may be obtained from a liaison office of the U.S. Bureau of Indian Affairs. A new application is necessary at the beginning of each year of study. An official need analysis, completed by the Financial Aid Office, is required each year. Applications for Mohawks and Senecas may be obtained at their respective tribal education offices.

First-time applicants must obtain proof of tribal enrollment from the Bureau of Indian Affairs area or agency office, which keeps the records of enrollment for the tribe.

For grants to be awarded in successive years, the student must make satisfactory progress toward a degree and show financial need. Freshmen must maintain a 2.0 GPA to remain eligible for funding; sophomores, juniors and seniors must maintain a 2.5 GPA. Application deadline is July 15 for the fall semester.

### Educational Opportunity Program (EOP)

The Educational Opportunity Program is a special admissions and academic support program for economically and educationally disadvantaged students at SUNY Potsdam. Educationally disadvantaged means that the student could not be admitted to SUNY Potsdam through the regular admissions process (due to low SAT scores, low high school average, etc.). Economically disadvantaged means that the family income cannot exceed a level determined by New York State. (Refer to the SUNY Admissions Guidebook for specific eligibility criteria.)

Financial assistance is provided through the Educational Opportunity Program, and that office coordinates with the Financial Aid Office in awarding all other aid (Federal Pell, TAP, etc.). The following services are also provided to eligible students on an ongoing basis: personal counseling, academic advising, tutoring, career counseling and a variety of academic support programs. Entering EOP freshmen are required to attend a fall orientation program.

Interested students should contact the Director of Special Programs, Sisson 208 at (315) 267-2335.

## Loans

### Federal Perkins Loan

Depending on financial need, students may qualify to borrow through the Federal Perkins Loan Program. *To apply, refer to the General Financial Aid Procedures on page 22.*

To be eligible for a Federal Perkins Loan, one must:

1. be a U.S. citizen or permanent resident alien;
2. be enrolled (or accepted for enrollment) in a degree program on at least a half-time basis;
3. demonstrate financial need.

The interest rate, which accrues only during the repayment period, is five percent on the unpaid principal balance. Repayment begins nine months after graduation or leaving school, and may extend up to ten years. Several deferment options are available to postpone repayment for those who qualify. Cancellation benefits are available for a variety of reasons to teachers in federally designated low-income schools, and to those who teach in fields designated as having a shortage of teachers. Additional loan cancellation options are available to nurses, medical technicians, law enforcement or corrections officers, VISTA or Peace Corps volunteers and for service in the U.S. Armed Forces.

### William D. Ford Federal Direct Loans

The William D. Ford Federal Direct Loan program provides low-interest rate loans to students and parents.

To be eligible for a loan, a student must:

1. be a U.S. citizen or permanent resident alien;
2. be enrolled at least half time as a matriculated student at an approved college, university or other postsecondary institution in any of the United States or in a foreign country;
3. be deemed eligible by the school. To be eligible for funding, students must qualify by showing need through the federally mandated award formulas.

To apply for these loans, students/parents complete the FAFSA, accept the loan(s) on the financial aid package Award Confirmation Form.

Upon acceptance of a Federal Direct Loan on the Award Confirmation Form, first-time Ford Federal Direct borrowers must complete a Master Promissory Note (MPN). Once an MPN has been submitted and processed it is good for up to 10 years. Students wanting additional loan funding, in the current or future years, will not be required to sign another MPN.

When planning loan financing, students should expect a deduction of funds for an origination and insurance fee (a two percent fee, plus an automatic rebate of 1.5 percent), at the time of disbursement.

### Federal Direct Subsidized Stafford Loans

Federal Direct Subsidized Stafford Loans are need-based and are interest-free while the student is enrolled in college on at least a half-time basis. Repayment with interest begins six months after the student leaves school or drops below six credit hours. The interest rate for new borrowers is as follows:

- 6.8 percent for loans first disbursed July 1, 2006 to July 1, 2008
- 6 percent for loans first disbursed July 1, 2008 to July 1, 2009
- 5.6 percent for loans first disbursed July 1, 2009 to July 1, 2010
- 4.5 percent for loans first disbursed July 1, 2010 to July 1, 2011

### Federal Direct Unsubsidized Stafford Loans

The Federal Direct Unsubsidized Stafford Loan program has similar terms, interest rates and annual loan limits to the Subsidized Federal Stafford Loan program. Unlike the Federal Direct Stafford Loan, the unsubsidized loan is not need-based; interest will accrue while the student is in school. Students may choose to pay accrued interest while in school or may allow interest to accrue and be capitalized (added to the principal balance), as a means of deferring payment. To obtain a Federal Direct Unsubsidized Loan you must first be evaluated for federal need-based funds.

*Loan Limits:* The combination of subsidized and unsubsidized loans cannot exceed the following maximum annual loan limits:

\$3,500.....	freshmen	\$5,500 .....	juniors, seniors
\$4,500.....	sophomores	\$8,500 .....	graduate students

Students who have been deemed independent for purposes of Federal financial aid may be eligible for the following additional unsubsidized funds:

\$4,000....	freshmen, sophomores	\$12,000 .....	graduate students
\$5,000.....	juniors, seniors		

The cumulative total for undergraduate loans for dependent students cannot exceed \$23,000. The cumulative total for independent undergraduate students cannot exceed \$46,000 (no more than \$23,000 subsidized/\$23,000 unsubsidized). Graduate students may borrow up to a combined total of \$138,500 with subsidized funding limited to \$65,500.

### Federal Direct Graduate PLUS Loan

Federal Student Loan for Graduate or Professional students that works just like a Federal PLUS loan (see below). A credit check does apply. A student can borrow up to the cost of attendance minus other aid at a fixed interest rate of 7.9%.

### Federal Direct Parent Loans for Undergraduate Students (PLUS)

Parents of dependent undergraduate students, who are enrolled for a minimum of 6 credit hours, may apply for a Federal Direct Parent Loan. Parents may borrow up to the total cost of education minus any other aid received for the academic period. A credit review must be completed to determine eligibility for the loan. The current interest rate is fixed at 7.9 percent. There will be a reduction in the award amount at disbursement for origination and insurance fees. Repayment begins 60 days after the loan is fully disbursed.

*Application Procedures:* Students who are eligible will receive Promissory Note materials in the mail after the Financial Aid Office has reviewed all records. Once the Promissory Note is completed the College will request the disbursement of funds from the United States Department of Education.

*Responsibilities of Recipients:* A student may borrow at a relatively low interest rate with no repayment as long as he or she remains enrolled at least half-time. Payment of principal may further be deferred during study in a graduate fellowship program approved by the U.S. Commissioner of Education. In addition, a student can defer payment if in rehabilitation training, unemployed, or experiencing economic hardship.

Other deferments are available to students who, at the time of obtaining a Direct Loan, have an outstanding balance on a Federal Stafford Loan, Guaranteed Student Loan, Federal Insured Student Loan, Federal SLS Loan, ALAS Loan or Federal Consolidation Loan made prior to July 1, 1993.

Six months after a student drops below half-time status, the borrower must make formal arrangements with the Direct Loan service to begin repayment. The following regulations apply:

1. Depending on the amount of the loan, the minimum monthly payment will be \$50 plus interest. Under unusual and extenuating circumstances, the lender, on request, may permit reduced payments.

2. Standard repayment period is 10 years.
3. Extended payment plans vary from 12 to 30 year periods. Other options include Graduated and Income Contingent repayment plans.
4. Repayment in whole or part may be made at any time without penalty.

Standards of academic progress for Stafford Loan eligibility are described at the end of this section.

Sources: *William D. Ford Federal Direct Loan Exit Counseling Guide* and the *1999-00 Federal Student Aid Handbook*.

### Emergency Refund Advance

The Financial Aid Office administers a short-term loan program, which is intended to assist students during times of unanticipated emergencies or other demonstrated necessity by providing an advance on expected refund monies. Full-time registered SUNY Potsdam students who have financial aid pending may request advances of up to \$500. A \$10 service fee will be charged for each approved loan. To obtain an application form, contact the Financial Aid Office. Students must be eligible for financial aid to receive this loan.

### Employment

All on campus student employment opportunities are posted online at: [www.potsdam.edu/HR/StudentEmploy](http://www.potsdam.edu/HR/StudentEmploy).

### Federal Work-Study (FWS)

FWS is awarded to some students who have financial need and who wish to earn part of their educational expenses. To be eligible for Federal Work-Study, you must be:

1. be a U.S. citizen or permanent resident alien;
2. be enrolled (or accepted for enrollment) in a degree program; and
3. demonstrate financial need.

Based on availability, students may select their place of employment from various openings throughout the campus. Job openings are posted on our Web site at: [www.potsdam.edu/HR/StudentEmploy](http://www.potsdam.edu/HR/StudentEmploy).

Students may work approximately 5 to 7 hours per week and are paid on a scale starting at minimum wage to a maximum of \$10/hour.

*To apply for FWS, refer to the General Financial Aid Procedures, as described on page 22.*

### Part-time Student Employment

In addition to Federal Work-Study, a limited number of part-time employment opportunities are available on campus and in the Potsdam community.

Employment with the food service program, as a residence hall assistant or as a student assistant with academic or administrative departments are a few examples of the various on-campus opportunities.

The Office of Human Resources coordinates the publicity for part-time student employment. Job openings through student assistantships, Student Government Association, PACES, Temporary Service and the Potsdam College Foundation are posted on our Web site at: [www.potsdam.edu/HR/StudentEmploy](http://www.potsdam.edu/HR/StudentEmploy).

## Other Sources of Financial Assistance

### Online Scholarship Source

FastWEB: [www.fastweb.com](http://www.fastweb.com)

Financial Aid Information on the World Wide Web. This includes a database of approximately 225,000 private scholarships, grants and loans for college students of all ages and interests. This free service will provide information on possible scholarships based on a student's background, college, parent's income, interests, etc.

### Veterans Benefits

Veterans of the U.S. Armed Forces, National Guard and Reserves, their dependents and survivors may be eligible for postsecondary education benefits.

For detailed information, contact the Veterans Administration toll free at (888) 442-4551 or see the G.I. Bill Web site: [www.gibill.va.gov](http://www.gibill.va.gov).

If you are planning to use GI benefits at SUNY Potsdam, please contact the campus coordinator of Veteran's Education Benefits in the Registrar's Office, toll free (877) 768-7326 or (315) 267-2154. The Potsdam Web site is: [www.potsdam.edu/REG/veterans.htm](http://www.potsdam.edu/REG/veterans.htm).

### Eligibility for Continued State Financial Aid

In order to receive any New York State financial assistance (TAP, New York State Scholarships, etc.), students must show that they are making adequate progress toward completion of the bachelor's degree. This is measured in two ways: program pursuit and satisfactory academic progress. To show satisfactory pursuit, students must finish/complete a certain percentage of a full-time load each semester during their first, second, and subsequent years of State funding.

1<sup>st</sup> year of State aid funding ..... finish 6 hours per semester  
 2<sup>nd</sup> year of State aid funding .....finish 9 hours per semester  
 Subsequent years of State aid funding.....finish 12 hours per semester

Please note that a "W" (withdrawal) is not a satisfactory grade under the pursuit regulations. Students who withdraw from all coursework after TAP certification will lose TAP eligibility for the next semester. Also note that the repeat of a course in which credit was previously earned cannot be counted as part of the semester load for State funding purposes unless the repeated course is a graduation requirement.

In addition, a student's eligibility for certain State awards may require that a student be registered or enrolled in an approved program of study. For example, a student must declare a major before receiving a fifth TAP payment. The declaration of major must occur within 30 days of the end of the drop/add period.

The chart below shows requirements for satisfactory academic progress, which have been approved for State University colleges offering the bachelor's degree. Transfer students and students readmitted after a period of absence of at least one year from the College may be placed on the schedule of satisfactory academic progress in accord with either the number of payments received or the number of credit hours earned, whichever is more beneficial to the student.

### Eligibility for State Student Aid at SUNY Potsdam

*Standards for students who received TAP PRIOR to the 2006-07 year:*

Before being certified for this payment:	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
A student must have accrued at least this many credits:	0	3	9	18	30	45	60	75	90	105
With at least this GPA:	0	.5	.75	1.2	2	2	2	2	2	2

*Standards for students who first received TAP in the 2006-07 year:*

Before being certified for this payment:	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
A student must have accrued at least this many credits:	0	3	9	21	33	45	60	75	90	105
With at least this GPA:	0	1.1	1.2	1.3	2	2	2	2	2	2

Students who lose good academic standing through failure to meet requirements for either program pursuit or satisfactory academic progress are notified by the Higher Education Services Corporation that they have lost good academic standing for State financial assistance purposes. They then have the option of applying for a one-time waiver, if they believe that the loss of good academic standing was the result of extraordinary conditions. The College will consider requests for waivers based upon serious illness of the student, serious illness or death in the immediate family, emotional difficulties, or other detailed and documented unusual personal circumstances. It is expected that students normally will regain good academic standing by pursuing their program satisfactorily and making appropriate progress toward program completion for a minimum period of one term.

Please Note: students who do not have a 2.0 GPA are not eligible to receive payment for their fifth and subsequent semesters of TAP. This also applies to re-admitted students.

### Eligibility for Continued Federal Financial Aid

Federal regulation mandates that a recipient of Federal Title IV aid (Federal Pell Grant, Federal SEOG, Federal Perkins Loan, Federal Work Study, Federal Stafford Loan) make satisfactory progress toward the completion of a degree to maintain eligibility for that funding. Progress must be reviewed, on a cumulative basis, after each term of enrollment, including periods for which the student did not receive financial aid.

#### GPA Requirement

Federal aid recipients must maintain a GPA satisfactory for enrollment as a matriculant, as defined by the Academic Standards Committee, in the "Academic Standards Policy" on page 52.

#### Credit Hour Requirement

Federal aid recipients are required to earn a minimum of 67 percent of all *attempted* credit hours. Transfer credits will be included in the evaluation of this requirement. Withdrawals, Incompletes and Repeated coursework must also be considered in the analysis, and will be included in the calculation of cumulative attempted credit hours.

### Maximum Time Frame

Undergraduate students may receive aid for a maximum of 150 percent of the degree program requirements. The average length of an undergraduate program of study at SUNY Potsdam is 124 credit hours (120 academic hours plus four physical education credits). The maximum time frame for most SUNY Potsdam students to receive aid is 186 *attempted* credit hours. Some music students will have up to a maximum time frame of 199 *attempted* credit hours. Students in music-related degree programs will be reviewed on a case-by-case basis. Students enrolled in dual degree programs and double majors are bound by the same maximum limitations as students in standard programs.

Students who are readmitted or students who have been granted academic forgiveness for previous coursework are subject to the standards defined in this policy for federal aid eligibility. Academic progress will be reviewed upon readmission and receipt of the Free Application for Federal Student Aid (FAFSA). All previous coursework at SUNY Potsdam must be included in each review of academic progress for federal aid; therefore, even coursework “forgiven” academically must be considered in the review.

### Appeals

Students who have been deemed ineligible for federal aid, on the basis of this policy, may appeal the status through the Financial Aid Office. *Ineligibility based on maximum time frame may not be appealed.* Appeals will be considered on the basis of mitigating circumstances, such as personal illness or injury, or the death of an immediate family member. The Satisfactory Academic Progress Committee will review appeals; decisions of the committee will be forwarded to each appellant in writing, and will be final.

### Consumer Information

The United States Department of Education regulates that certain consumer information be disclosed to enrolled and prospective students. Students have the right to obtain the following:

#### Student Right-To-Know Act

- information on completion/graduation rates for general student body;
- information on completion/graduation rates for student athletes;
- Equity in Athletics Disclosure Act;
- drug and alcohol abuse prevention information;
- Cleary (Campus Security) Act;
- Family Educational Rights and Privacy Act (FERPA);
- availability of employees for information dissemination.

A printed copy of such information will be provided to students upon written request. Please submit your request to: SUNY Potsdam Financial Aid Office; 44 Pierrepont Avenue; Potsdam, NY 13676; Phone: (315) 267-2162; Fax: (315) 267-3067.

## SUNY POTSDAM SCHOLARSHIPS

Thanks to the generosity of many SUNY Potsdam alumni, employees, businesses, foundations and friends, the Potsdam College Foundation is able to award nearly \$1.8 million in scholarships and awards to over 900 incoming and returning students each year. Most scholarships and awards are based upon student achievement, and some also take into account financial need as well. When applicable, financial need is determined by analysis of the Free Application for Federal Student Aid (FAFSA).

**Most scholarships do not require a specific application.** Those that do require an application are marked as such in the list below. Scholarships for incoming students (freshman or transfer) are awarded upon admission to SUNY Potsdam and are generally based on the student’s high school or transfer grade point average, and auditions for students applying to The Crane School of Music. In some cases scholarships are based on financial need and/or involvement in extracurricular activities. Scholarships for returning students are generally awarded through the department. For more specific information on scholarships and awards, please contact the **Financial Aid Office**, which administers all scholarships and awards, at **(315) 267-2162** or go to **www.potsdam.edu/scholarships**. You may also consult a professor in your major concerning scholarships specific to your major.

Please note that the value of scholarships is not listed here because amounts vary each year depending upon availability of funds. Also, not every scholarship is available to new recipients every year. Some scholarships are renewable from year to year; that is, the recipient may continue to receive the award every year until graduation, as long as he or she continues to meet the scholarship criteria.

Scholarships may be affected by the estimated cost of attendance and by other sources of aid received.

The following is a list of scholarships available to undergraduate students at SUNY Potsdam, organized by the general category of students who are eligible to receive the scholarship.

**An asterisk (\*) denotes scholarships awarded to incoming students upon admission.**

### Scholarships for Freshman Students

#### Potsdam Scholars Program (First Year Students)\* application required

The Potsdam Scholars Program provides scholarship awards to incoming first-year fall applicants based on academic excellence as measured by high school grade point average in conjunction with standardized test scores. Consideration is given to participation and leadership in extracurricular activities as well as community service. Students earning at least a 90 GPA or combined SAT Math and Critical Reading scores of 1100 (ACT composite of 24) and higher may apply for a Potsdam Scholars Award. An application, one recommendation letter and current FAFSA application are required. Awards start at \$1,000 a year, and are renewable for an additional three years with the attainment of a 3.25 minimum GPA and continuous full-time enrollment. This award may not be used in conjunction with the Mt. Emmons Scholarship.

#### Mount Emmons Scholarship\* – application required

Five scholarships covering in-state tuition and some fees, a \$500 book stipend, residence hall fee waiver and board are awarded each year. These