

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 is available upon request to SUNY Potsdam, Office of Student Accounts, 44 Pierrepoint Avenue, Potsdam, New York 13676.

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 as spending money). 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 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 eligibility is accurately determined. To that end, the office 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 meet 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) at any time since age 13 had both parents deceased, was in foster care or was a dependent

or ward of the court; d) has legal dependents other than a spouse, who live with and receive more than half of their support from the student; 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; h) is or was an emancipated minor, as determined by a court in the state of legal residence (note: NYS does not currently allow such orders within its court system); i) is or was in legal guardianship as determined by a court in the state of legal residence; j) is or was, at any time after July 1, 2008, determined to be an accompanied youth who was homeless, OR was self-supporting and at risk of being homeless.

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 after January You/your parent will need a PIN to act as electronic signature. You can apply for a PIN at 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 to students who demonstrate significant need, based upon results of the FAFSA, 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 3.0 grade point average in the freshman year;
2. Be a U.S. citizen or permanent resident alien;
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 or permanent resident alien;
2. Be eligible for a Federal Pell Grant;
3. Major in mathematics, science, technology, and certain foreign languages deemed important to national security;
4. Maintain at least a 3.0 GPA;
5. Demonstrate financial need.

The Teacher Education Assistance for College and Higher Education (TEACH) Grant/Loan Program

Available to undergraduate and graduate students (for full-time enrollment may be awarded to a maximum of \$4,000 per year to a maximum of \$16,000, with no more than \$8,000 of that for graduate study) and awarded as a grant with mandatory service requirements that if unfulfilled would result in its conversion to a loan. It is a non-need based aid program that can be awarded like the Federal Unsubsidized Stafford or Federal PLUS loans, to replace Expected Family Contribution. To be eligible you must:

1. Be a U.S. citizen or permanent resident alien;

2. Be enrolled in course work that is necessary to begin a career in teaching or plan to complete such course work.
3. Have declared an eligible major/degree program (list available on our Web site at www.potsdam.edu/financial_aid).
4. Have a score above the 75th percentile on an admissions test, such as the SAT, ACT or GRE, or at least a 3.25 GPA.
5. Teach full-time for at least four years within eight years of completing the program as a highly qualified teacher, at a school that serves low-income students, in a high need subject area (mathematics, science, a foreign language, bilingual education, special education, as a reading specialist, and other identified teacher shortage areas as of the time you begin teaching). The service requirement may be fulfilled with concurrent years of teaching for multiple TEACH Grants.
6. Sign an Agreement-to-Serve to certify understanding of the terms of the grant and the terms of the teaching service requirements.
7. Complete Entrance Counseling, Subsequent Counseling for each year that the TEACH Grant/Loan is accepted, and Exit Counseling when no longer receiving the TEACH Grant/Loan.

Grant recipients who fail to fulfill the service obligation must repay the award as an Unsubsidized Direct Stafford Loan, with interest from the date(s) of original disbursement. It is expected that 80% of students who accept this grant will be unable to fulfill the teaching service requirement, and will repay this as a loan.

For more information go to www.teachgrant.ed.gov.

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 for the TAP Grant on line, students should first complete the FAFSA on line at www.fafsa.ed.gov. Information from the FAFSA will populate the on-line TAP application. After completing the web-based FAFSA, the student should link to the on-line TAP application from the FAFSA Confirmation Page. 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 24.

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 24.

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
- NYS Math/Science Teaching Incentive Scholarship

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.

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 on a pro-rated basis. 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 136 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 20.**

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, as long as there is an active MPN already on file.

When planning loan financing, students should expect a deduction of funds for an origination and insurance fee at the time of disbursement. Current fee amounts can be accessed on the SUNY Potsdam Financial Aid web page.

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.

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:

\$5,500.....freshmen	\$7,500 juniors, seniors
\$6,500.....sophomores	\$20,500 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
\$5,000.....juniors, seniors

The cumulative total for undergraduate loans for dependent students cannot exceed \$31,000 (no more than \$23,000 of which can be subsidized). The cumulative total for independent undergraduate students

cannot exceed \$57,500 (no more than \$23,000 subsidized). 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 have filed a FAFSA and are deemed eligible will be offered and required to accept or decline loan funding. Students who accept loan funding as part of the award package will be required to complete a Promissory Note and Entrance Interview before funds can be credited and/or disbursed to the student billing account. Once all required steps are completed the College will request the disbursement of funds from the United States Department of Education and disburse funds to the student billing account.

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 refunds of financial aid 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 advance. Changes in aid eligibility and award amounts may result in a balance due on the advance, for which the student is responsible to pay.

Employment

All on campus student employment opportunities are posted online at: www.potsdam.edu/offices/hr/student.cfm.

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:

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/offices/hr/student.cfm.

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 20.

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, Temporary Service and the Potsdam College Foundation are posted on our Web site at: www.potsdam.edu/offices/hr/student.cfm.

PACES (Dining Services and College Store Retail Complex) hires over 200 student workers a year. Information about wages, benefits and application process is available at www.potsdam.edu/offices/paces/employment.

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.

1st year of State aid funding finish 6 hours/semester
2nd year of State aid funding..... finish 9 hours/semester
Subsequent years of State aid funding..... finish 12 hours/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 or later:

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, 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 Policies" on page 54.

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 double majors are bound by the same maximum limitations as students in standard programs.

Readmission and Academic Forgiveness

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.

SUNY Potsdam Scholarships

Thanks to the generosity of many SUNY Potsdam alumni, employees, businesses, foundations and friends, the Potsdam College Foundation and SUNY Potsdam are able to award nearly \$2.2 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.