

# Financial Assistance for Graduate Students

## 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). **Full-time status for graduate students for the purpose of awarding financial aid is 12 or more credit hours.**

## Aid for Prerequisite courses

You may be eligible for federal student loans for one consecutive 12-month period for prerequisite courses you are required to take before admission to a graduate program. You must be enrolled at least half-time (six or more credit hours) in order to receive federal loans for prerequisite courses. You may be eligible for up to \$5,500 in federal Stafford Subsidized or Unsubsidized loan funding, and up to \$7,000 in additional federal Stafford Unsubsidized loan funding for the classes required for that program.

## Financial Aid for Summer Session

In order to be considered for summer financial aid, receipt of FAFSA data is required *prior to* the last day of the last session for which you are enrolled. *If you wait to file your FAFSA and we receive the data after you have already completed summer classes, you will not be eligible for summer financial aid.*

You will also need to submit the Summer Aid Application to the Financial Aid Office once you are registered for summer classes. The application is available in mid-April, on line and in the Financial Aid Office. If you plan to attend classes at another institution for the summer for coursework required for your degree program, you will also need to submit a Student Consortium Agreement, which is provided with the Summer Aid Application. You will need to: be a matriculated graduate student for the summer session to receive summer aid, *be registered in at least six or more credit hours to receive a federal loan*, and complete the FAFSA at least six weeks in advance of needing funding.

For more information about financial aid for summer and to access the Summer Aid Application, please visit the Financial Aid Office or our web site at: **[www.potsdam.edu/financial](http://www.potsdam.edu/financial)**.

## Federal Financial Aid

***TEACH Grants/Loans:*** <http://www.potsdam.edu/admissions/financial/teachgrant.cfm>

***Loans:*** <http://www.potsdam.edu/admissions/financial/loans/index.cfm>

### ***Federal Work Study (FWS)***

To apply for FWS, 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.

### ***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 at 1-888-442-4551 or see the GI 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 Veterans' Education Benefits in the Registrar's Office, 1-877-768-7326 or 315-267-2154. The Potsdam Web site is [www.potsdam.edu/offices/registrar/veterans/index.cfm](http://www.potsdam.edu/offices/registrar/veterans/index.cfm).

## Graduate Satisfactory Academic Progress Policy & Eligibility Status

Federal regulation mandates that a recipient of Federal Title IV aid (Federal Perkins Loan, Federal Work Study, Federal TEACH Grant/Loan, Federal Stafford Loan, and Graduate PLUS) make satisfactory academic progress (SAP) toward the completion of a degree to maintain eligibility for that funding. Satisfactory academic progress requirements for federal aid are evaluated by the Financial Aid Office. Progress must be reviewed, on a cumulative basis, after the fall, spring and summer terms, and includes periods for which the student did not receive financial aid. All federal satisfactory academic progress requirements are measured at the end of each scheduled evaluation period. Each evaluation will result in an aid eligibility determination and assignment of an appropriate status as follows:

### Eligible for Federal Aid:

- *Making Satisfactory Academic Progress (SAP)*—Assigned to a student who has earned 67% of all attempted credit hours, is meeting the GPA requirement, and has not exceeded the maximum allowed time frame.
- *Financial Aid Warning*—Assigned to a student who has not earned 67% of all attempted credit hours, or has failed to meet the GPA requirement or both. This student will receive federal aid in the **first subsequent term of attendance** that follows the term in which the requirement was not met. Financial aid warning status may be assigned without an appeal or other action by the student. Financial Aid Warning is available one time only. Students must meet SAP requirements at the end of the payment period to continue to be eligible for federal aid.
- *Financial Aid Probation*—Assigned to a student who has not earned 67% of all attempted credit hours, has failed to meet the GPA requirement or both; was previously placed on *Financial Aid Warning*; and receives approval of an appeal to have federal aid reinstated. At the end of one payment period on financial aid probation, the student must meet satisfactory academic progress standards or meet the requirements of their academic plan, as developed by SUNY Potsdam and the student, to qualify for further federal aid.

### Ineligible for Federal Aid:

- *Not Making Satisfactory Academic Progress*—Assigned to a student who has not earned 67% of all attempted credit hours, or has not met the GPA requirement and has been academically dismissed by the college, and is no longer eligible for "Financial Aid Warning".
- *Over Maximum Time Frame*—Assigned to a student who has exceeded the maximum allowed time frame and has attempted more than 150% of their degree requirements.

## Satisfactory Academic Progress (SAP) Requirements

### **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" in the current **SUNY Potsdam Graduate Catalog**.

### **Credit Hour Requirement**

Federal aid recipients are required to earn a minimum of 67% of all **attempted** credit hours.

### **Maximum Time Frame**

Graduate students may receive federal aid for a maximum of 150% of their degree program requirements. The average length of a graduate program at SUNY Potsdam varies from 30 to 52 credit hours. Graduate students who have a degree program that requires 30 credits are allowed a maximum of 45 **attempted** credit hours. Graduate students who have a degree program that requires more credits are allowed to **attempt** more (up to a maximum of 150% of their program requirement). Graduate students enrolled in more than one degree program should make sure that this is noted in their record so that their eligibility can be based upon requirements for both degree programs.

### **EVALUATION BY CREDIT TYPE & OTHER CONSIDERATIONS**

Transfer credits will be included in the evaluation and will count as both attempted and earned hours.

Withdrawals, Incompletes and Repeated coursework are also considered in the analysis. Part-time enrollment counts in the same manner as full-time enrollment. Students earning credits through a consortium agreement and students who change their major are bound by the same requirements as students in standard programs. Students working on second degrees are not bound by the same standards as those working on their first degree.

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.

### **APPEAL PROCESS**

#### *Appeal Form:*

The Satisfactory Progress Appeal form is available both online and in the Financial Aid Office.

#### *Submitting an Appeal:*

Students deemed ineligible for federal aid because they have not met the 67% Credit Hour Requirement, and who are ineligible for "*Financial Aid Warning*", may appeal the status through the Financial Aid Office. Students may not appeal the Maximum Credit Hour Requirement. Appeals will be considered on the basis of mitigating circumstances, such as personal illness or injury, or the death of an immediate family member. Students may appeal more than once, but must provide new documentation of a mitigating circumstance to justify the request. A written statement from the student must accompany the appeal and must explain why the student failed to make satisfactory academic progress, and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation.

#### **Acceptable Documentation:**

Acceptable forms of documentation include but are not limited to: physician's written statement to substantiate illness or accident, newspaper obituaries or death certificates to substantiate deaths, written statement from clergy, family member, or other third party familiar with the student's situation, and written statement from academic advisor or professor. Students who have lost federal aid and have an appeal approved are placed on "Financial Aid Probation" for the subsequent term and may receive federal aid for that term.

#### **Appeal Deadline:**

Appeals must be submitted by the mid-point in the term for which they are seeking the appeal.

#### **Approval Notice:**

Appeals are received, logged, and passed to the Satisfactory Academic Progress Committee who will review appeals; decisions of the committee will be forwarded to each appellant in writing, and will be final.

Students placed on "*Financial Aid Probation*" must earn 67% of their cumulative attempted credits at the end of their probationary period in order to regain federal aid eligibility. All students granted an appeal will be provided with an "Academic Plan" that specifies the new pace to which the student must adhere in order to regain federal aid eligibility. Students that fail to earn 67% of their cumulative attempted credit hours at the end of their probationary period must submit another appeal to the Financial Aid Office. Review of the student's performance, as outlined in their Academic Plan, will be considered for subsequent appeals.

## **State Financial Aid**

### ***Graduate Opportunity Waiver Program***

This need-based program provides a tuition scholarship to former EOP, SEEK or HEOP students who are accepted and enrolled as full-time graduate students. The waiver is typically awarded on the basis of merit. Unfortunately, there is insufficient funding to support all eligible applicants. Applications and all supporting materials must be submitted to the Office of Graduate Studies by April 1.

### ***SUNY Graduate Diversity Fellowship***

The State University of New York (University) offers graduate fellowships to students who have been admitted to graduate or professional study and who will contribute to the diversity of the student body in the graduate or professional program in which enrollment is sought. This program assists the University in the recruitment, enrollment and retention of students in graduate programs who demonstrate that they will contribute to the diversity of the student body, especially those who can demonstrate that they have overcome a disadvantage or other impediment to success in higher education.

To be eligible, applicants must be U.S. citizens or have permanent resident status, and demonstrate how they will contribute to the diversity of the student body in the program for which they are applying. This includes having overcome a disadvantage or other impediment to success in higher education. Economic disadvantage, although not a requirement, may be the basis for eligibility under this category. Membership in a racial/ethnic group that is underrepresented in the graduate program may serve as a plus factor in making awards, but may not form the sole basis of such an award and every student applicant shall be evaluated on his or her own merits. Priorities shall be given to: (1) new graduate students who will contribute to the diversity of the student body; (2) Graduate Opportunity Waiver Program students; and (2) Graduate Assistants. Applications and all supporting materials must be submitted to the Office of Graduate Studies by April 1.

## **Other SUNY Potsdam Competitive Assistance Programs**

### ***Graduate Academic Assistantships***

Graduate Assistantships (GAs) are awarded annually to students who have demonstrated a high degree of academic excellence and professional competence. A limited number of GAs offering both a stipend and a tuition scholarship are available for the academic year based on the availability of funding. Graduate Assistantships are awarded typically on the basis of merit, and it is assumed that GAs will be associated with their major departments and/or School to supplement their graduate degree program.

***Eligibility:*** Consideration is given only to applicants who plan to earn a graduate degree at SUNY Potsdam. Assistantships cannot be awarded to part-time students or to non-matriculated students.

Candidates for an assistantship must submit applications for both an assistantship and for a graduate degree program. Official transcripts of all previous collegiate-level work and three letters of recommendation must be submitted.

***Work Guidelines:*** Full-time graduate assistants receiving the stipend plus tuition scholarship may be associated with their major departments for an average of 20 hours each week. Their responsibilities will be determined by each of the academic departments involved.

The number of credit hours for which a graduate assistant is registered ordinarily shall be at least nine semester hours and shall not exceed 15 semester hours without the approval of the department and/or School. Graduate Assistants who wish to take advantage of the tuition scholarship must be registered full-time (as determined by their program of study).

**Applications:** Inquiries and application requests should be directed to the Graduate Studies Office. Applications and all supporting materials must be received by May 1.

**Special Assistantship Application Procedures for Crane:** Graduate Assistantships in The Crane School of Music are available to qualified full-time music graduate students during the regular academic year only. Applicants for music assistantships must submit an application, available on the web at: [www.potsdam.edu/crane](http://www.potsdam.edu/crane), click on “Graduate Studies” and appropriate supporting materials (e.g., letters of recommendation and materials to document skills, experience or achievement in areas of expertise) to the Office of Graduate Music Study, The Crane School of Music, SUNY Potsdam no later than March 15. Assistantships will be awarded on the basis of student admission to the program, academic credentials, and skill/experience/achievement in the area of each designated assistantship.

### ***Residence Life Assistantships***

Residence Life has assistantships available each year for qualified applicants. Successful candidates serve as the Residence Hall Director of a building of about 200 students and six student staff members. Remuneration consists of a stipend of \$2,000, up to 18 credits of SUNY Potsdam graduate tuition assistance (9 credits each semester), a board plan, a benefits package and a furnished on-campus apartment. Interested candidates should contact the Center for Campus Life, Draime Hall Extension, 315-267-2350.

### ***Other Part-time Student Employment***

A limited number of part-time employment opportunities (in addition to Federal Work Study) are available on campus. Employment with the food service program, as a residence hall assistant or as a student assistant with an academic or administrative department are a few examples of the various on-campus job opportunities.

Job openings through student assistantships, Student Government Association, PACES Dining Services, Temporary Service and the Potsdam College Foundation are posted at [www.potsdam.edu/offices/hr/student.cfm](http://www.potsdam.edu/offices/hr/student.cfm).

### ***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. SUNY Potsdam students registered full-time who have financial aid pending may request emergency advances of up to \$500. A \$10 service fee will be charged for each approved advance. To obtain an application form, contact the Financial Aid Office. Students must be eligible for financial aid and anticipating a refund to receive this advance.

## **SUNY Potsdam Graduate Scholarships**

The scholarships listed below are awarded by the Potsdam College Foundation through gifts from alumni and friends of the College. Information and applications for all education scholarships may be obtained from and returned to the Office of Graduate Studies in Satterlee Hall. Information about the music scholarships may be obtained from Crane School of Music, Graduate Music Office.

### **School of Education and Professional Studies**

#### ***Alumni Scholarship***

Awarded to matriculated students in a teacher certification program.

#### ***Annual Fund Scholarship***

Awarded to matriculated students in a graduate or undergraduate teacher certification program who have completed 12 credits of education courses with a minimum cumulative grade point average of 3.5 in their major.

#### ***Lorraine Mader Bryner Memorial Scholarship***

Awarded to a graduate student pursuing a Master’s degree in Special Education. Candidate must have the ability to

demonstrate potential and commitment to becoming an exceptional teacher in Special Education.

***Winton H. Buddington Reading Scholarship***

Awarded to matriculated students in the MSED program with a Literacy specialization who have completed at least nine graduate credits with a minimum cumulative grade point average of 3.5.

***Peg Cullen Scholarship***

Awarded to a graduate student who is enrolled in a teacher education program. Candidate must exhibit a commitment to teaching, financial need, and have a minimum undergraduate grade point average of 3.0.

***William Q. & Patricia B. Davis Fellowship***

Awarded to graduate matriculated student enrolled in MSED Literacy program, having graduated with an undergraduate grade point average of 3.0 or above or current graduate student grade point average of 3.5 or above if recipient has had one or more semesters of graduate courses. Must provide evidence of ability to plan and organize other staff under their authority, experience in facilitating goal setting and accomplishment, successful teaching experience including pre-service and in-service. Preference will be given to candidates with some background in national and international travel. Candidate will work in the Rebecca V. Sheard Literacy Center a set number of hours per week.

***Florence M. Dowd Scholarship***

Awarded to matriculated students in pursuit of an undergraduate or graduate degree in the elementary certification, MSED (elementary), or MST (elementary) program. Recipient must be a graduate from (in order of preference) Canton Central High School, Lisbon Central High School or Ogdensburg Free Academy.

***Alfred W. Santway Scholarship***

Awarded to full-time matriculated students in pursuit of a graduate degree in the Master of Science in Education or Master of Science in Teaching program who have completed at least 12 graduate credits. Preference will be given to residents of St. Lawrence County who have proven financial need, seriousness of purpose, and academic achievement.

***James Walter and Ruth Johnson Scott Student Scholarships***

Awarded to matriculated graduate students in pursuit of a graduate degree in the Master of Science in Education or Master of Science in Teaching program. Preference will be given to those demonstrating academic excellence and financial need.

## **The Crane School of Music**

The following scholarships do not require a separate application:

***Helen Snell Cheel Scholarship***

Awarded to full-time graduate students in The Crane School of Music who have proven musical ability and financial need. Selection is made by the Potsdam College Foundation and the Dean of The Crane School of Music based upon the recommendation of The Crane School of Music Graduate Program Committee.

***Warren Earl Hultberg Scholarship Fund***

Awarded to students in the graduate music program in The Crane School of Music. Selection is made based upon the recommendation of the Dean of The Crane School of Music.