Financing Your Education

What kind of financial aid can I receive?
Financial aid is available from a variety of sources, such as the U.S. federal government, the state where you live, the college you attend, or a nonprofit or private organization. The first step is to fill out the FAFSA (Free Application for Federal Student Aid), to determine your eligibility for scholarships, grants, work-study and loans.

Once we have received your FAFSA information from the Federal Government, and we have received any other requested data needed from you, we will process your financial aid package and notify you of your aid eligibility. You will receive an award notification via e-mail directing you to BearPAWS.

I was awarded financial aid, but some of it doesn’t show on my bill.
Be sure to respond promptly to any inquiries from federal and state agencies, or from our office. We will notify continuing students via e-mail to access the BearPAWS system to see what information is missing in order to process your financial aid. Delays in receipt of pertinent information will delay the review process, mailing of award letters, and disbursement of funds.

Student Employment
Can I get a job on campus to help pay my bills?
BearTracker, accessible through BearPAWS, is the web-site for Student Employment information as well as listings of available on-campus jobs. Jobs may include those funded as Federal Work Study, Student Assistantships, PACES, SGA, Research Foundation and Temporary Services.

Academic Information & Financial Aid
Does my academic standing affect my financial aid?
Yes! Most financial assistance programs have some funding eligibility standards, i.e., students must maintain Satisfactory Academic Progress toward completion of a degree program to be eligible for funding. Requirements vary by program/type of funding and may include achieving a certain semester or cumulative GPA or passing a certain percentage of credit hours attempted. It is important to know and earn the minimum requirements for each type of funding you wish to receive. Federal, state and SUNY Potsdam requirements may be accessed at http://www.potsdam.edu/admissions/financial/SAP.cfm.

Additional Financing Options
How else can I pay my bill?
While your aid package will cover many of your expenses, you can also use additional options to finance the balance of your bill, such as payment plans, outside scholarships, a Federal Direct Parent Loan and/or private education loans.
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Consumer Information
The United States Department of Education regulates that certain consumer information be disclosed to enrolled and prospective students.

General Institutional Information
- Privacy of Student Records—Family Educational Rights and Privacy Act (FERPA)
- Facilities and Services for Students with Disabilities
- Student Diversity
- Price of Attendance
- Net Price Calculator
- Refund Policy and Requirements for Withdrawal and Return of Federal Financial Aid
- Textbook Information
- Timely Book and Supply Allowance
- Educational Opportunity Program
- Transfer of Credit Policies and Articulation Agreements
- Accreditation, Approval, and Licensure of Institution and Programs
- Copyright Infringement—Policies and Sanctions
- Computer Use and File Sharing
- Teacher Preparation Program Report
- Intercollegiate Athletic Program Participation Rates and Financial Support Data (Equity in Athletics Disclosure Act)
- Voter Registration

Student Financial Assistance
- Assistance Available From Federal, State, Local and Institutional Programs
- Federal Student Financial Aid Penalties for Drug Law Violations
- Student Loan Information
- Institutional Code of Conduct for Education Loans
- Written Agreement Disclosure

Health and Safety
- Drug and Alcohol Information
- Vaccination Policies
- SUNY Policies on Sexual Violence Prevention and Response
- SUNY Clery and Title IX Procedure for International Programs
- Crime and Incident Reporting Guidelines for CSA’s and Responsible Employees
- Fire Log (On-Campus Housing Facilities) (Annual Report)

Student Outcomes
- Undergraduate and graduate enrollment, credit hours generated, academic program enrollment, degrees granted and retention data (Student Right to Know Act)
- Graduation Rates (Student Right to Know Act)
- Job Placement for Graduates

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

Please allow at least one week for the Financial Aid Office to provide the requested documentation.
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FAQ’s

How do I apply for federal financial aid at SUNY Potsdam for the Fall or Spring semester?
All students should complete the Free Application for Federal Student Aid (FAFSA) or the renewal FAFSA on-line at http://www.fafsa.ed.gov. The SUNY Potsdam school code is 002850. A Federal Student Aid Identification Number (FSA ID)) is required to complete the FAFSA and renewal FAFSA on-line. An FSA ID can be obtained at https://fsaid.ed.gov/. You may access an itemized list of application steps at www.potsdam.edu/financialaid under “How To Apply.”

What is a renewal FAFSA?
If you filed a FAFSA form in the previous academic year, the federal government automatically sends you a reminder email, so that you can complete the renewal FAFSA on-line. The renewal FAFSA has your application information from the previous year already prefilled and you need only make appropriate changes and updates, followed by the proper e-Signatures.

What if I filed a FAFSA but didn’t put SUNY Potsdam as a college of choice at that time?
You may electronically add our school code (002850) to your FAFSA application at www.fafsa.ed.gov.

What type of federal financial aid is available?
The federal government offers grants (Federal Pell Grant, Federal SEOG), loans (Federal Perkins Loan, William D. Ford Federal Direct Loans), Federal Work Study (student employment opportunities), and a grant/loan (Teacher Education Assistance for College and Higher Education – Federal TEACH Grant). More information may be accessed from the “Types of Aid” section of the financial aid home page at www.potsdam.edu/financialaid.

When should the financial aid application be filed?
File the FAFSA application each year as soon after October 1 as possible.

What is a Student Aid Report (SAR) and how do I get one?
A SAR is an acknowledged receipt of your FAFSA. Students who filed a FAFSA or renewal FAFSA (paper or electronic) and provided an e-mail address will be notified that their SAR is available via e-mail. If you did not provide an e-mail address, a SAR will be mailed to you. Please review the information and submit any necessary corrections online at http://www.fafsa.ed.gov.
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Refund Information

Waiting for a refund? Things to consider...

- Complete a William D. Ford Loan Program Entrance Counseling and Master Promissory Note online at: https://studentloans.gov  All first-time borrowers must complete this requirement.
- Accept or decline your financial aid awards on BearPAWS.
- Complete your electronic Check-In on BearPAWS.
- Disbursement of your financial aid will not begin until after the add/drop period of each semester.

How do I know my refund is available?

When your Financial Aid process is complete, the Financial Aid Office request your funds through a voucher process. Student Accounts then disburses the funds to your account. The Student Accounts Office will process a refund if you are eligible. The Student Accounts Office will notify you via your SUNY Potsdam email account when your refund is available. You must select a refund option to receive your refund; if you did not select a refund option, BankMobile will eventually mail a check to your permanent home address.

Visit the Financial Aid's Web site for more information: www.potsdam.edu/financialaid
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Student Employment Opportunities

Students may search for available employment opportunities on BearTracker, which is accessed through BearPAWS. Jobs may include those funded as Federal Work Study, Student Assistantships, PACES, SGA, Research Foundation and Temporary Services.

Federal Work Study
Federal Work Study (FWS) provides jobs for students who wish to earn money to offset part of their educational expenses. The amount of the award is dependent on financial need and availability of funds. To be eligible for FWS, you must: have a high school diploma or recognized equivalent; be enrolled at least half-time as a matriculated student; be either a U.S. citizen or eligible non-citizen; be making satisfactory progress in a degree program; demonstrate financial need (as determined on the financial aid application); and complete the Free Application for Federal Student Aid (FAFSA) each academic year.

Typically, FWS students at SUNY Potsdam may choose their job assignment and work an average of 5 hours per week. Pay usually starts at minimum wage depending on job duties and how long the student has been employed in the same job. If you are interested, complete the FAFSA on-line at http://www.fafsa.ed.gov after October 1, but BEFORE January 1.

Student Assistantships
Student assistantships offer part-time employment to students who want to earn money to finance their education. Students may work at a number of places on campus, including the Office of Admission, the Public Affairs Office, and many other departments. Pay varies depending on job duties and how long the student has been employed in the same job. No financial need is necessary to obtain a Student Assistantship. For more information on job descriptions and available positions, check BearTracker.

Part-time Student Employment
A number of other part-time jobs are available on campus and in the Potsdam community. Dining Service workers, Resident Assistants and student assistants for academic departments are a few of the positions available on campus. To apply, check BearTracker.

Students who work off campus in the Potsdam area may work as bartenders, as cashiers at grocery stores, or even as waiters or waitresses at one of the restaurants in the vicinity. There are plenty of employment opportunities in the village of Potsdam.

Dining Services Student Employment
Dining Services is the largest employer of students on campus, hiring 300-400 students per year. Student employees are offered minimum wage, student supervisor rates and a longevity bonus program each year. Very few positions (approximately 12) are work study positions, and student employees are paid every other Wednesday. To apply, you need to see the Manager of the dining area in which you wish to work. Some types of student positions may include waiter/waitress duties working catered events, kitchen preparation, line server, pots and pans, dish room and several other types of jobs. Students schedule shifts around their class schedules and typically work between 10-15 hours per week. Student employment is valued as serious job experience during your campus career. Students who do not take their job duties seriously are not eligible to work for Dining Services.

Affirmative Action Statement
In affirming its commitment to equal opportunity for all individuals, SUNY-Potsdam actively seeks faculty, staff and students without regard to race, ethnicity, creed, color, national origin, native language or dialect, sex, age, disability, marital status or sexual orientation.
Financing Your Education

TAP

TAP—Tuition Assistance Program Grant (administered by New York State Higher Education Services Corporation—HESC)

Important facts regarding TAP...

General Eligibility, you must:

- Be a U.S. citizen or eligible non-citizen
- Be a legal resident of New York State
- Study full-time (at least 12 credits per semester) at a College/University in New York State
- Have graduated from high school, or have a GED, or have passed a federally-approved exam
- Be matriculated in an approved program of study and be in good academic standing
- Have at least a cumulative “C” average after receipt of TAP for four semesters
- Be charged at least $200 tuition per year
- Not be in default on a student loan guaranteed by the NYS Higher Education Services Corporation and not be in default on any repayment of State awards
- Meet income eligibility guidelines
- Have a declared major after having received TAP for four semesters

Maintaining TAP Eligibility:

- Income eligibility is re-assessed for every new academic year. The prior tax year’s New York taxable income and child support income are used to determine eligibility.
- Academic eligibility is re-assessed after each semester. Cumulative GPA, total hours earned and total hours completed in the previous term can all impact academic eligibility for TAP. Refer to the college catalog or contact the Financial Aid Office for specific academic guidelines.

How do I file for TAP (New York State aid)?

- If you have never applied for a TAP grant, you can apply for TAP at the end of the FAFSA-On-The-Web application. If you do not apply for TAP on line, the TAP Grant agency in Albany will eventually forward you information on applying for TAP.
- If you applied for TAP for the previous academic year, you should not need to reapply for TAP unless your family's financial information has radically changed. You must re-file your FAFSA each academic year. The information from your renewal FAFSA is used to determine your TAP eligibility for those years beyond your first year.
- Questions should be directed to the campus financial aid office or to the TAP agency (HESC) at 888-NYS-HESC (888-697-4372).