

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 is available upon request to SUNY Potsdam, Office of Student Accounts, 44 Pierrepont 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 funds 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). Students pursuing Teacher Certification and prerequisite coursework for graduate admission as non-matriculants, also qualify for some forms of financial aid; inquiries should be directed to the Financial Aid Office.

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 #5).

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 sometimes 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, 2014, determined to be unaccompanied 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 October 1. You/your parent will need an FSA ID to act as electronic signature. You can apply for an FSA ID at fsaid.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. Available to undergraduate students working on a first degree.
4. Federal Pell Grants are limited to 12 full-time semester equivalents.

Once the FAFSA is processed, a notification of the Student Aid Report is emailed 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. All or part of a Federal Pell Grant may be declined to reserve funds for later use.

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 Iraq and Afghanistan Service Grant

To be eligible for an Iraq and Afghanistan Service Grant, you must:

1. Have a parent or guardian who was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
2. Not be eligible for a Federal Pell Grant based on your Expected Family Contribution (EFC), and
3. Meet the remaining Federal Pell Grant eligibility requirements, and
4. Have been under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

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 up to \$4,000 per year and 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 website 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 accept the TEACH award). The service requirement may be fulfilled with concurrent years of teaching for multiple TEACH Grants.
6. Sign an Agreement-to-Serve each year an award is received 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 the highest level of financial need (a FAFSA calculated EFC of \$0);
4. Students who receive Federal Pell Grants and who have the greatest need will be considered to receive FSEOG.

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.gov. Information from the FAFSA will populate the online TAP application. After completing the web-based FAFSA, the student should link to the online TAP application from the FAFSA Confirmation Page. You may also access the TAP application directly at tapweb.org. 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.

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 federal 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, Firefighters, Peace Officers and EMS workers
- Veterans Tuition Awards
- World Trade Center Memorial Scholarship
- Scholarships for Academic Excellence
- Regents Award for Child of a Deceased/Disabled Veteran
- Segal AmeriCorps Education Award
- NYS Math/Science Teaching Incentive Scholarship
- Military Service Recognition Scholarships
- Flight 587 Memorial Scholarships
- Flight 3407 Memorial Scholarships

Additional information is available by contacting Higher Education Services Corporation at 888-NYSHESC (888-697-4372) or by contacting the HESC website at: www.hesc.ny.gov.

Vocational Rehabilitation

Application Procedures: Details may be obtained from the Office of Adult Career and Continuing Education Services - Vocational Rehabilitation (ACCES-VR). Request a list of local offices from ACCES-VR, New York State Education Department, One Commerce Plaza, Room 1609, Albany, NY 12234.

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. ACCES-VR 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, 52 Washington Street, Rensselaer, NY 12144-2796.

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, Room 461 EBA, State Education Department, 89 Washington Ave, 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. Application for New York State Indian Aid
2. Official transcript of high school credits; or copy of Equivalency Diploma; or official statement of enrollment in a special degree granting program; or college transcript if completed one or more semesters at the college level;
2. Personal letter, clearly setting forth educational goals and plans;
3. Signatures of the parents of minor applicants, approving education plans;
4. Official tribal certification form; enrollment cards will not be accepted;
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 provided for a maximum of four years of full-time study (five years, where a fifth year is required for completion of degree requirements). Students registered for less than full-time enrollment 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. Participants would not be admitted to SUNY Potsdam through the regular admissions process (due to weaker academic preparation than students admitted through general admission). Students' family incomes 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, SEOG, work study, etc.). The following services are also provided to eligible students on an ongoing basis: personal counseling, academic advising, tutoring, career counseling, extended orientation, special winterim and summer academic programs, and other academic support.

Interested students should contact the EOP office in Sisson 136. eop@potsdam.edu, 315-267-2335.

Loans

Federal Perkins Loan

Based upon financial need, students may qualify to borrow through the Federal Perkins Loan Program. To apply, refer to the General Financial Aid Procedures on page 19.

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, firefighters, librarians working in a Title I eligible school, attorney for a public organization, employees of a public agency providing services to high-risk children, child care employee or other professional positions in an education field.

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 apply for these loans, students/parents complete the FAFSA. Students accept the loan(s) in BearPAWS. Parents should apply for parent loans online at www.studentloans.gov.

Upon acceptance of a Federal Direct Loan, 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 and interest rates can be accessed on the SUNY Potsdam Financial Aid webpage.

Federal Direct Subsidized Stafford Loans

Federal Direct Subsidized Loans are available to undergraduate students with financial need.

- The Financial Aid Office will determine the amount you can borrow and the amount may not exceed your financial need.
- The U.S. Department of Education pays the interest on a Federal Direct Subsidized Loan while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and/or during a period of deferment (a postponement of loan payments).
- If you are a first-time borrower on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. If this limit applies to you, you may not receive Direct Subsidized Loans for more than 150 percent of the published length of your program.

*Note: If you receive a Federal Direct Subsidized Loan that is first disbursed between July 1, 2012 and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period. If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance.

Federal Direct Unsubsidized Stafford Loans

Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.

- The Financial Aid Office determines the amount you can borrow based on your cost of attendance and other financial aid you receive.
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Loan Limits

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

- \$5,500 freshmen
- \$6,500 sophomores
- \$7,500 juniors & seniors
- \$20,500 graduate students (unsubsidized only)

Students who have been deemed independent for purposes of Federal financial aid and dependent students whose parents have been denied Federal Direct PLUS funding may be eligible for the following additional unsubsidized loan 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.

For more information on Federal Student Loans visit the website www.studentaid.gov or contact the Financial Aid Office at 315-267-2162.

Federal Direct Graduate PLUS Loan

Federal Student Loan for Graduate or Professional students with terms similar to a Federal Direct 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.

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. 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 PLUS loan funding. Students who wish PLUS loan funding as part of the award package will be required to have a parent complete an application and a Promissory Note at www.studentloans.gov 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.

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 Bear Tracker, which is accessed at <https://bearpaws.potsdam.edu>. Students may work approximately 5 to 7 hours per week and are paid on a scale starting at minimum wage.

To apply for FWS, refer to the General Financial Aid Procedures, as described on page 19.

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 website at: www.potsdam.edu/offices/hr/student.cfm.

PACES hires over 200 student workers a year through its Dining Services and College Store Retail Complex. Information about wages, benefits, and the 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

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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 charts below show requirements for satisfactory academic progress that 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 Non-EOP students who first received state aid in 2007-08, 2008-09, or 2009-10 and for EOP Students first receiving aid in 2007-08 and thereafter:

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

Standards for Non-EOP students who first received state aid in 2010-11 and thereafter:

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	6	15	27	39	51	66	81	96	111
With at least this GPA:	0	1.5	1.8	1.8	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. Responsibility for consideration and determination of state aid academic waivers rests with the Registrar’s Office.

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 TEACH Grant/Loan, Federal Parent Loan for Undergraduate Students, Graduate PLUS, and Federal Stafford Loan) 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 require-

ment 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 the 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 Undergraduate Catalog (see page 48).

Credit Hour Requirement

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

Maximum Time Frame

Undergraduate students may receive aid for a maximum of 150% of the degree program requirements. For students admitted before fall 2012, the average length of an undergraduate program of study at SUNY Potsdam is 124 credit hours (120 academic hours plus two physical education/health and wellness credits). The maximum time frame for most SUNY Potsdam students to receive aid is 183 **attempted** credit hours. For students admitted to SUNY Potsdam beginning in the fall 2012, the average length of an undergraduate program of study at SUNY Potsdam is 122 credit hours (120 academic hours plus two physical education/health and wellness credits). The maximum time frame for most SUNY Potsdam students to receive aid is 183 **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 as well as those in dual 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.

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).

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.

Re-establishing Aid Eligibility

A student making satisfactory academic progress (SAP) has earned 67% of all attempted credit hours, is meeting the GPA requirement, and has not exceeded the maximum allowed time frame. Students who lose federal aid eligibility can regain eligibility for federal aid by meeting SUNY Potsdam’s SAP requirements.

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 may appeal the status through the Financial Aid Office. 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; an Academic Plan may span more than one semester (term). Any student on probation who does not meet the requirements of the