including all courses they will take each semester at the College. This plan must be signed by the chair of the department in which the second degree program is offered. The student must also meet the other general requirements below.

If the student's first degree was not awarded by SUNY Potsdam, the student must apply to the Office of Admissions as a transfer student. The student must also meet the other general requirements below.

Requirements for completion of a second bachelor's degree include the following:
1. The student must complete at least 30 academic credit hours at SUNY Potsdam above those required for the first bachelor's degree. These 30 hours must be earned subsequent to admission for the second degree. A minimum 2.0 cumulative grade point average is required for completion of the second degree program.
2. The student must complete all major and cognate requirements for the second degree. All departmental and College policies will apply during the pursuit of the second bachelor's degree.
3. Courses taken to complete General Education requirements in the first degree will apply to the second degree as appropriate. If the General Education requirements for the two degrees are different, requirements for both degrees must be satisfied. General Education requirements for students pursuing post-completion study will be those in place at the time of admission for the second degree.
4. Of the additional hours of coursework for the second bachelor's degree, at least 15 must be taken at the upper-division level in the major of the second degree program and in residence at SUNY Potsdam.
5. All baccalaureate-level coursework taken at SUNY Potsdam will appear on one transcript with a single cumulative grade point average.

Post-Graduation Admission of Non-Degree Students
A student with a bachelor's degree may also be permitted to enroll as a non-matriculated student to complete a minor, a second major, teacher certification requirements, or prerequisites for a graduate program. Students who have a bachelor's degree may apply to the Division of Graduate and Continuing Education for admission as non-matriculated students for the following purposes:
1. Completion of an additional major or minor. Upon certification by the Office of the Registrar that the major or minor requirements have been fulfilled, a comment will be added to the non-matriculated transcript: "Completed all courses required for XXX major/minor." Note that students in this category are not eligible for financial aid and are limited to registering for eight (8) credits per semester unless they receive special permission from the Admissions Committee.
2. Completion of prerequisites for a graduate program into which they have been admitted. Students who can supply a letter from the SUNY Potsdam Center for Graduate Studies, or another institution with accredited graduate programs, verifying that they have been provisionally admitted to a graduate program pending only the completion of specific prerequisite courses, may register for the number of credits permitted for matriculated students and may be eligible for financial aid.
3. Completion of courses required for an alternate teacher certification process. Students who can supply documentation that the coursework would qualify them for certification may be eligible for financial aid.

FINANCIAL INFORMATION
Contact information: Office of Student Accounts, 412 Raymond Hall
315-267-2137, student-accounts@potsdam.edu

Rates contained in this catalog reflect costs for the 2015-16 academic year and are subject to change pending New York State Budget, SUNY Board of Trustees or college action. For the most current cost, please visit the Office of Student Account web page (www.potsdam.edu/offices/studentaccounts/) and click on the Tuition and Fee Schedules link.

Tuition
Full-time Students (12 semester hours or more) Semester
New York State Residents .................................................. $3,235.00
Out-of-State Residents .................................................... $8,160.00

Part-time Students
New York State Residents .............................................. $270.00 per credit hour
Out-of-State Residents ................................................... $680.00 per credit hour

Fees
Comprehensive Fees
The following fees will appear on the Student Billing Statement combined as one fee and listed as “Comprehensive Fee.”

College Fee
A fee imposed by SUNY.

Full-time ................................................................. $12.50
Part-time (per credit hour) ........................................... $0.85

Student Government Association Fee (SGA)
A fee that supports the Student Government Association for activities that include student social programs clubs and organizations and publications that are approved by a periodic student referendum.

Full-time ................................................................. $95.00
Part-time (per credit hour) .......................................... $8.00

Health Fee
A fee that supports student access to a nationally accredited health care facility on campus. This is not health insurance.

Full-time ................................................................. $185.00
Part-time (per credit hour) .......................................... $15.45

Intercollegiate Athletic Fee
A fee that supports all intercollegiate athletic events for women and men's teams.

Full-time ................................................................. $197.00
Part-time (per credit hour) .......................................... $16.45

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

Full-time ................................................................. $17.00
Part-time (per credit hour) .......................................... $1.45
Technology Fee
A fee that supports a critical component for the college’s various technological services utilized by all students. Services include email, online web course registration and access to grades (BearPAWS), projection classrooms, hands-on classroom computer labs, curricular software, printing, various Internet web resources, and the learning management software.

- Full-time ............................................................ $205.00
- Part-time (per credit hour) ....................................... $17.10

Transcript Fee
A fee that provides official transcripts to students and former students upon written request.

- Full-time and Part-time ........................................ $5.00

Career Services Fee
This fee supports career/internship assessment and exploration, job and internship resources, technology and equipment, employer networking events.

- Full-time (per semester) ......................................... $10
- Part-time (per credit hour) ....................................... $0.80

Other Fees

Course Fees
A course based fee that supports related expenses for students enrolled in specific courses offered by The Crane School of Music, Art, Theater and Dance, Geology, Biology, Chemistry and Wilderness Education departments.

Field Experience Fee
A fee that supports associated with the implementation of field-based teacher and music education programs. The fee begins in the sophomore year and continues until commencement.

- Full-time ............................................................ $35.00
- Part time (per credit hour) ........................................ $3.00

Music Fee
A fee that supports maintenance of musical instrument inventory and other music services for students enrolled in the Crane School of Music.

- Full time .............................................................. $185.00
- Part time (per credit hour) ....................................... $15.50

Concert Fee
A fee assessed to students enrolled in the Crane School of Music (undergraduate and graduate) that supports the expense of tickets for required attendance at concerts during the semester.

- Per semester ......................................................... $200.00

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

- Freshman ......................................................... $200.00
- International ...................................................... $130.00
- Transfer ............................................................... $40.00

Optional Fees

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

- Per semester ......................................................... $10.00

SpringFest Endowment Gift
A student gift, when partnered with other students’ gifts, will be used to support the annual student Spring Fest.

- Per semester ......................................................... $10.00

Health Insurance Requirement
All domestic, matriculated, graduate or undergraduate students taking 12 or more credit hours are required to have health insurance coverage. Students without health insurance are encouraged to explore all available options to get coverage. Those without health insurance are required to purchase the SUNY Potsdam Insurance Plan (SPIP). STUDENTS WHO HAVE HEALTH INSURANCE SHOULD SUBMIT AN ONLINE WAIVER FORM TO REMOVE THE SPIP PREMIUM FROM THEIR BILL. Waivers must be submitted each semester a student attends SUNY Potsdam, and must be completed by the first Friday of the semester. Late waivers will not be granted for any reason.

Information on how to submit a waiver, the premium amount, coverage details, and enrollment is available at: www.potsdam.edu/studentlife/healthservices/insuranceplan.cfm.

Vehicle Registration Fee
All vehicles parked on campus must display a valid parking decal or temporary permit. All vehicle registrations are done online through BearPaws. The fee schedule is as follows:

- Full-time students (12 or more credit hours) . . $105.00/academic year
- Part-time students (11 or less credit hours) . . . . $57.50/academic year
- Student teachers .................................................................. $80.00/academic year
- Full time on campus fall semester; off campus student teaching spring semester
- Summer students ................................................................. $30.00/summer

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

Miscellaneous Charges

Late Add/Drop Fee (per course) ........................................ $15.00
Late Registration Fee (maximum) ........................................ $50.00

The State University authorizes charges for items such as no show to appointments, dorm damage and repairs, returned checks, loss of library materials and failure to return physical education or health center equipment. Fees are charged by Academic or Student Services department as appropriate and are subject to change.
Other Expenses

Room
For more detailed information please visit our webpage: www.potsdam.edu/studentlife/ResHalls/index.cfm or call 315-267-2350. Department email is reslife@potsdam.edu.

2015-2016 Room Rates

<table>
<thead>
<tr>
<th>Room Type</th>
<th>Cost per Sem. / Year</th>
<th>Single rate per Sem. / Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(S775 additional ea. semester)</td>
</tr>
<tr>
<td>Standard Double (non-suite),</td>
<td>$3,385 / $6,770</td>
<td>$4,160 / $8,320</td>
</tr>
<tr>
<td>Built Single, and Triple</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lehman Apartment</td>
<td>$3,685 / $7,370</td>
<td>$4,460 / $8,920</td>
</tr>
<tr>
<td>Townhouse</td>
<td>$4,210 / $8,420</td>
<td>N/A</td>
</tr>
<tr>
<td>Suite without bath</td>
<td>$3,385 / $6,770</td>
<td>$4,160 / $8,320</td>
</tr>
<tr>
<td>Suite with bath</td>
<td>$3,535 / $7,070</td>
<td>$4,310 / $8,620</td>
</tr>
</tbody>
</table>

Meal Plans
All students who live on campus are required to purchase a residential meal plan unless they have satisfied the campus residency requirement. For a current description of meal plans and their structure, details, terms, conditions, and current pricing please visit www.potsdam.edu/studentlife/dining/MealPlans or contacting the PACES Business Office at 315-267-2638. Meal plan prices and structure are subject to change annually.

Personal Expenses (estimated for full-time)
Books and Supplies ..............................................$800-1,200/year
Transportation: In-state .......................................$885-1,400/year
Miscellaneous Expenses .......................................$1,100/year

SUNY Potsdam will assess charges to the student account approximately 30 days prior to the start of the semester. An email is sent to the student’s Potsdam email account notifying them when bills are available in their BearPAWS account. A paper bill will not be mailed. Bills are due approximately 14 days prior to the first day of classes. The Student Billing Statement will reflect the cost of attendance based on the credit hours of enrollment, major and type of courses selected at the time of billing. Late fees will be applied to student accounts that are not paid in full by the bill due date. The following NYS regulations apply to all billings:

Per State Finance Law § 18, State agencies are authorized to assess interest or late payment penalty charges on overdue debt. State agencies or their representatives may charge collections fees to cover the estimated cost of processing, handling and collecting delinquent debts. If the debt is not paid within 90 days of your presumed receipt of the billing notice, the amount can be as much as 22 percent of the outstanding debt.

Per § 302.I(j) of Chapter V, Title 8 of the Official Compilation of Codes, Rules and Regulations, no person shall receive credit or other official recognition for work completed satisfactorily, or be allowed to re-register, until all tuition, fees and all other charges authorized by SUNY Potsdam have been paid or student loan obligations have been satisfied.

Per State Finance Law Section § 19, State agencies are authorized to charge a return check fee when a check is dishonored.

Per State Tax Law §171-f, State agencies are authorized to certify to the Department of Taxation and Finance that past due legally enforceable debts should be offset against any tax refunds, contracts or other State payments.

Payments may be made by cash, check, ACH and MasterCard/VISA/Discover/AMEX credit and debit cards. ACH, credit and debit card payments are processed online using the ePayment option available through the student’s BearPAWS account using the eBill link to the college’s CASHNet portal. Student can set up authorized payers in CASHNet and those users can opt in to receive billing email and text message notifications. Charges may be deferred to confirmed financial aid awards and if so a credit will be noted on the billing statement. SUNY policy requires the College to take the following measures for students in default of financial obligations:

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

If financial aid exceeds the student’s College bill or an overpayment exists, a refund will be issued in the student’s name. The Student Accounts Office will send a notification to the student’s SUNY Potsdam email address when the refund is available.

Liability Policy
When a student withdraws from a class, the length of the course and effective date of withdrawal determine student liability for the incurred charges. Liability for room is based on the official checkout date as defined when the room is completely vacated and key(s) are returned. Liability for meals are based on the last date meals, Flex, or Bear Express were used. Special circumstances may be considered by the Director of Residence Life or the Executive Director of PACES or their designee.

Official Withdrawal Date Liability

1st week ........................................................................................0%
2nd week ....................................................................................100%
3rd week....................................................................................50%
4th week......................................................................................70%
5th week....................................................................................100%

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

Approval of the withdrawal, with the date it becomes effective, must be certified by the President of the College or designee. For refund purposes, the first day of the class session shall be the first day of the semester. The end of the first week shall be deemed to have ended when seven calendar days, including the first day of the semester or term, have elapsed.

Fees are not refundable under ordinary circumstances.

Federal Title IV Withdrawals
Any student who has Federal Title IV financial aid and has fully withdrawn from all courses is subject to review under Federal Register Title IV policy.
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. (Costs – EFC = 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