

Financial aid eligibility requirements

Eligibility Requirements	Grants				Loans				
	PELL	TEACH	TAP	SEOG	Perkins	Stafford	Grad PLUS	PLUS	Work Study
Demonstrated financial need	■		■	■	■	■ ¹			■
Enrolled in certificate program		■				■	■		
Enrolled in a degree program	■ ²	■	■	■ ²	■	■	■	■ ²	■
Maintaining satisfactory academic progress as determined by the school	■	■	■	■	■	■	■	■	■
Must be enrolled part-time (6 credit hours or more)			■ ⁵	■	■	■	■	■	■
Must be enrolled full-time (12 credit hours or more)			■						
Not in default on any loan	■	■	■	■	■	■	■	■ ³	■
Does not owe a refund on any grant	■	■	■	■	■	■	■	■ ³	■
Provides Social Security Number	■	■	■	■	■	■	■	■ ³	■
Registered for the draft, male 18 years old	■	■	■	■	■	■	■	■	■
U.S. citizen (or permanent resident)	■	■	■ ⁴	■	■	■	■	■ ³	■

¹ Stafford Subsidized only. Stafford Unsubsidized is not based upon need.

² Available for undergraduate students only.

³ Both the parent borrower and the student on whose behalf he or she is borrowing must meet the eligibility requirement.

⁴ Resident of New York State attending an eligible school in New York State.

⁵ Available to summer aid recipients only. Any Summer TAP will not be refunded until October of the following year.

GOOD ACADEMIC STANDING AND RECEIPT OF STATE UNDERGRADUATE FINANCIAL AID

Requirements

State regulations require that all financial aid recipients maintain program pursuit and make satisfactory progress toward completion of degree program requirements for continued receipt of State assistance. The Financial Aid Office at SUNY Fredonia evaluates academic progress according to *State requirements* for SUSTA, TAP and APTS at the

completion of each semester. All three criteria in the charts must be met in order to retain financial aid for the following semester. If you withdraw from a course, it may affect your aid for the next semester/year. The Financial Aid Office strongly encourages you to make an appointment with a financial aid advisor before officially withdrawing from a course(s).

New York State Good Academic Standing Chart for Undergraduate State Aid for Students Whose First TAP Payment was in 2010-11 and thereafter (TAP, SUSTA, APTS)

Before receiving this TAP payment you must meet the criteria below	1	2	3	4	5	6	7	8	9	10*
Student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With a minimum grade point average of	0	1.50	1.80	1.80	2.00	2.00	2.00	2.00	2.00	2.00

* Only students in approved five-year programs (EOP, Medical Technology and Public Accountancy) are eligible for 10 semesters of undergraduate TAP. All other students are limited to eight semesters of undergraduate TAP.

Repeated Courses. Courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repeated courses may be counted toward full-time study requirements if a student repeats a failed course, if a student repeats the course for additional credit, if a student has received a grade that is passing at the institution but is unacceptable in a particular curriculum, or when a student repeats a previously withdrawn course.

New York State Good Academic Standing Chart for EOP Undergraduate Students and Students Whose First TAP Payment was 2006-07 through 2009-10 (TAP, SUSTA, APTS)

Before receiving this TAP payment you must meet the criteria below	1	2	3	4	5	6	7	8	9	10*
Student must have accrued at least this many credits	0	3	9	21	33	45	60	75	90	105
With a minimum grade point average of	0	1.10	1.20	1.30	2.00	2.00	2.00	2.00	2.00	2.00

* Only students in approved five-year programs (EOP, Medical Technology and Public Accountancy) are eligible for 10 semesters of undergraduate TAP. All other students are limited to eight semesters of undergraduate TAP.

Repeated Courses. Courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repeated courses may be counted toward full-time study requirements if a student repeats a failed course, if a student repeats the course for additional credit, if a student has received a grade that is passing at the institution but is unacceptable in a particular curriculum, or when a student repeats a previously withdrawn course.

Notification procedure

The Financial Aid Office will notify the student within one month after the conclusion of the Fall semester if good academic standing requirements were not met while the student received State aid, and within one month after the Spring semester while the student received State aid. The letter will inform the student of loss of aid at SUNY Fredonia for the semester immediately following the one in which the program pursuit and satisfactory academic progress standards were not met and will also apprise the student of the waiver procedure to follow if the student feels financial aid should be reinstated.

Waiver procedure

A request to reinstate State aid for the next semester at Fredonia will be evaluated and granted only if exceptional circumstances (e.g., family

illness or death, personal illness, personal emotional disturbances, changes in education objective) can be documented by the student. Waivers of the Good Academic Standing criteria and reinstatement of aid are not automatic. They are approved only if in the best interest of the student and only if unusual circumstances prevented the student from meeting the expected criteria. A waiver to reinstate State aid is available only once during undergraduate study (with the exception of "C" average waiver). The waiver request form is mailed with the notification of aid loss to the student by the Financial Aid Office. A student choosing to use the waiver process to reinstate aid the next semester at SUNY Fredonia should complete and submit the waiver form (with appropriate documentation) to the Office of Student Affairs for evaluation.

GOOD ACADEMIC STANDING AND RECEIPT OF FEDERAL UNDERGRADUATE FINANCIAL AID

Federal Good Academic Standing (PELL/TEACH/SEOG Grant, Work Study, Perkins/Stafford/PLUS/Grad PLUS Loan)

Before receiving Federal aid at this grade level, you must meet the criteria below	Prior to Grade Level 1	Freshman Prior to Grade Level 2	Sophomore Prior to Grade Level 3	Junior Prior to Grade Level 4	Senior Prior to Grade Level 5	5th Year Senior Prior to Grade Level 6
Receive passing/failing grades for this % of hours attempted during last two semesters	0, ft=0, pt=0	50%, ft=12, pt=6	75%, ft=18, pt=9	100%, ft=24, pt=12	100%, ft=24, pt=12	
Accrue at least this many total credits	0	12	30	54	78	102
Maintain at least this cumulative Grade Point Average	0	1.00	2.00	2.00	2.00	2.00

Federal Aid receipt is limited to 12 semesters (for students enrolled full-time) according to Federal Regulation 34CFR PART 668.16. Part-time students enrolled beyond 12 semesters (up to 24 semesters maximum) must continue to complete 100% of hours attempted and maintain a 2.00 GPA.

Federal Satisfactory Academic Progress (SAP)

Final regulations published in the Federal Register on October 29, 2010 (668.16 and 668.34) by the U.S. Department of Education require institutions that participate in the student financial aid programs under Title IV of the Higher Education Act of 1965, as amended to (the HEA), to implement new guidelines, effective July 1, 2011; tied to the annual Satisfactory Academic Progress (SAP) review for Federal student aid. SUNY Fredonia conducts a review of Satisfactory Academic Progress tied to the receipt of Federal student aid on an annual basis, at the completion of the Spring semester. If a student fails to achieve satisfactory academic progress at that time, the institution may not award and disburse Federal Title IV program funds to the student from that point forward until the student gets back on track academically.

Incompletes and Withdrawals – Effective 7/1/11, GPA and pace of completion are affected by course incompletes and withdrawals. Transfer courses must count as both attempted and completed hours when measuring quantitative progress.

Financial Aid Probation – This will be a new status assigned to a student who fails to meet the Satisfactory Academic Progress review at the completion of the Spring semester, who has appealed that determination via the institutional Waiver process, and has subsequently had eligibility for Federal aid reinstated as a result of the Waiver being approved. This status will be assigned for a single consecutive payment period and the student will receive Title IV funding while in this status. At the end of that payment period, the student must meet the institution's SAP standards or meet the requirements of the "academic plan" that may have previously been developed by the institution to qualify for further Federal aid in subsequent semesters/terms.

The institutional **SAP Waiver Policy and Use of Academic Plans** is based on the following set of procedures:

- A student will be notified within four weeks at the conclusion of the Spring semester if he/she fails to meet Federal Satisfactory Academic Progress requirements.
- If the student chooses to appeal the loss of Federal student aid for the subsequent semester, he/she must submit a letter and include supporting documentation with the Waiver Application that supports the reason for failing to meet Federal Satisfactory Academic Progress requirements along with an academic plan for reestablishing eligibility.
- The basis on which a student may file an appeal are the death of an immediate family member, student illness, illness of a family member, and/or other personal and emotional difficulties.
- The Satisfactory Academic Progress (SAP) Waiver Committee will review the documentation and either approve or deny the Federal Aid Waiver request and will subsequently notify the student via written and electronic means.
- If the Federal Aid Waiver is approved, the student is placed in a Financial Aid Probation status for the next semester.
- Once in a Financial Aid Probation status, a determination will be made as to whether or not a student could meet the required SAP standards after the subsequent payment period and if not, the Dean/Department Chair will develop an "academic plan" in collaboration with the student to ensure that the student meets Federal SAP standards by a specific point in time. The "academic plan" then becomes the student's mandate to meeting Federal Satisfactory Academic Progress requirements in place of the standard Federal SAP Chart for future SAP reviews.

GOOD ACADEMIC STANDING AND RECEIPT OF FEDERAL GRADUATE FINANCIAL AID

Requirements

Federal regulations require that all financial aid recipients maintain program pursuit and make satisfactory progress toward completion of degree program requirements for continued receipt of Federal assistance. The Financial Aid Office at SUNY Fredonia evaluates academic progress according to Federal requirements for TEACH, SEOG, PELL, Work Study,

Perkins, Stafford, Graduate PLUS and PLUS Loans at the completion of the academic year. All three criteria in the charts must be met in order to retain financial aid for the following semester. If you withdraw from a course, it may affect your aid for the next semester/year. The Financial Aid Office strongly encourages you to make an appointment with a financial aid advisor before officially withdrawing from a course.

Graduate Good Academic Standing Chart for Federal Aid (PELL/TEACH/SEOG Grant, Work Study, Perkins/Stafford/PLUS/Grad PLUS Loan)

Before receiving Federal aid prior to this semester, you must meet all three criteria below	3rd	5th	7th
Percentage of attempted hours that must be completed with a passing or failing grade	65%	85%	85%
Student must have accrued at least this many credits	12	24	48
With a minimum grade point average of	2.50	2.75	3.00

Notification procedure

Compliance with guidelines for receipt of Federal financial aid (see chart above) is evaluated for all graduate students on a yearly basis at the end of the Spring semester. The Financial Aid Office will notify students who become ineligible for financial aid within one month after the Spring semester if they have not met the eligibility requirements. The notification letter will inform the student of loss of aid at SUNY Fredonia for the subsequent semester and it will also outline the waiver procedure that must be followed if the student chooses to appeal the decision.

Waiver procedure

Reinstatement of graduate Federal financial aid may be approved only when unusual circumstances prevented the student from meeting the expected criteria (see chart above) and there is sufficient documentation supporting the request for reinstatement. A request to reinstate Federal graduate financial aid for the next semester is initiated via the **Waiver Application Form** sent to you by the Financial Aid Office and will be evaluated based on the student’s documentation of the unusual circumstances that led to the cancellation of such aid. A student choosing to use the waiver process to request reinstatement of financial aid must complete and submit the **Waiver Application Form** (with appropriate documentation) to the Graduate Studies Office, 2144 Fenton Hall, for evaluation by the committee.



Other considerations

Appeals for additional financial assistance

During the course of a year, a family may experience unemployment, death, or disability of a wage earner. These cases are grounds for a review of the applicant’s aid eligibility.

The procedure for filing an appeal due to severe income changes within a family is as follows:

1. The initial FAFSA/Renewal FAFSA using prior year income has been filed by the family and the resulting Student Aid Report (SAR) has been received by the student.
2. Current year family income has been reduced due to unemployment for a period of 10 weeks or more, death or disability.
3. The family then submits a letter to the Financial Aid Office which details the reason for income change, the date of the income change, and total taxable and untaxed income for the family during the present calendar year.

4. If additional documentation is required by the Financial Aid Office, it will be requested.
5. The appeal is evaluated, and eligibility is recalculated if possible.
6. A response regarding the appeal determination is sent to the student.

Independent student

Students will be considered independent if they:

1. are 24 years of age or older before January 1 of the award year,
2. are veterans of the U.S. Armed Forces,
3. were age 13 or older and both parents were deceased, or they were in foster care, or were a ward of the court,
4. are graduate students,
5. are married at the time of application,
6. have legal dependents (other than a spouse),
7. are an emancipated minor, as determined by a court of law,