

Education Assistance Program (Ch35), MYCAA and GoArmyEd.

VA Work Study Program – The SUNY Fredonia Veterans Affairs Office participates in the Federal VA Work Study Program. If you're a full-time or 3/4-time student in a college degree program, or a vocational or professional program, you can "earn while you learn" with a VA Work Study allowance. For more information please visit [www.gibill.va.gov/pamphlets/wkstud.htm](http://www.gibill.va.gov/pamphlets/wkstud.htm).

For eligibility for the numerous Federal veterans' educational entitlement programs available, please visit the Veterans Affairs website at [www.gibill.va.gov](http://www.gibill.va.gov).

## *New York State Grants*

### **New York State Tuition Assistance Program (TAP)**

The New York State Higher Education Services Corporation (NYSHESC) administers the Tuition Assistance Program (TAP) for New York State residents who are enrolled full-time at post-secondary institutions. The TAP award is a state grant that is based on prior year state "Net Taxable Income" as verified by NYSHESC. The minimum award, if eligible during 2011-12, was \$500 and the maximum is \$4,995.

The 2012-13 Express TAP Application (ETA) will be available online at [www.tapweb.org](http://www.tapweb.org) following the submission of the 2012-13 FAFSA data. Once the ETA is processed and the New York State budget is passed for the subsequent year, NYSHESC will mail a TAP Award Certificate to your attention. You can also view the status of your TAP award at [www.hesc.com](http://www.hesc.com).

### **SUNY Tuition Credit**

In late June 2011, the New York State Legislature passed Governor Cuomo's NY-SUNY 2020 Plan, which enacts a rational tuition plan for the State University of New York (SUNY). As set forth in the Plan, tuition credits will be calculated by the New York State Higher Education Services Corporation (HESC) for TAP eligible students enrolled at a SUNY college or university, whose annual resident undergraduate tuition rate exceeds \$5,000.

### **State University Student Assistance (SUSTA)**

SUSTA (State University Student Assistance) is a state grant that is based on a full-time student's TAP grant eligibility and financial need. This grant is based on continued funding by the New York State Division of the Budget and is allocated to SUNY Fredonia on an annual basis. SUSTA is a grant and does not have to be repaid. Amount of awards can range between \$200 and \$800 per academic year.

### **Aid for Part-Time Students (APTS)**

Eligibility for this program is determined by the Financial Aid Office based on the following criteria:

- The completion of a separate APTS Application available at the Financial Aid Office prior to the start of the academic year
- Student must be an undergraduate enrolled between 3-11 credit hours per semester
- Student must meet the income limits prescribed by the program; \$50,500 or less if dependent or independent with dependents, and \$34,250 or less if independent

## *Educational Opportunity Program (EOP)*

Eligibility for this program is determined by the SUNY Fredonia Admissions Office. Participation is limited to students who are both economically and educationally disadvantaged. Only students admitted to this program by the Admissions Office are eligible to receive funding. Award amounts depend on New York State funding allocations and vary from year to year.

## *Federal Work Study Program*

The Federal Work Study Program is a Federally-funded source of financial assistance used to offset education costs. A student can expect to work up to eight hours a week at a salary based on local market conditions, years employed in the program, and current minimum wage standards. At SUNY Fredonia, assignments are made by the Financial Aid Office based on information provided by the student on a survey. Work Study earnings are paid bi-weekly directly to the student. Students must pay attention to deadlines and instructions or the award is canceled.

**Since the Federal Work Study Program is a Federal campus-based funding source, early application (FAFSA) is critical in determining eligibility for this work-based program. Eligibility is determined each year based on the results of the FAFSA.**

The "Reading First" program allows students who meet certain Work Study eligibility and tutor/training criteria to be assigned as tutors to area public school districts. The "Math and Science Partnership Program" allows students with a concentration in mathematics to serve as math tutors in grades K-9. Interested students should contact both the Financial Aid Office and the School of Education at (716) 673-4830 or Mathematics Department at (716) 673-3246 to see if they qualify.

Notification of a Work Study award is made through an award letter from the Financial Aid Office. If a Work Study award is listed, and it is your first year in the program, you must complete the online survey by the deadline. If a Work Study award is not listed, it means you are not eligible or funding has been depleted. If you are still interested, you can request to be added to the Work Study Waiting List. If a position becomes available, the waiting list is used to fill that position and the student is contacted by our office.

## *Federal Loan Options For Students*

Once all sources of gift aid have been explored, you and your financial aid administrator can consider a number of education loans available through the Federal government or private lenders. Unlike scholarships, grants or Work Study programs, loans must be repaid, including their interest. Federal loans include the Perkins Loan, the Stafford Loan (subsidized and unsubsidized), the Graduate PLUS Loan and the Parent Loan for Undergraduate Students (PLUS). Please note that all Federal Stafford and PLUS Loan processing will take approximately 2 to 3 weeks from the time the student/parent has completed all the necessary requirements. Please refer to the specific borrower instructions listed under *Federal Loan options for students*.

### **Federal Perkins Loan**

The Federal Perkins Loan is based on a combination of Federal funds and collections from past borrowers. SUNY Fredonia selects recipients and administers the funds ranging from \$1,000 - \$1,500 per year.