2019-20 Fredonia Scholarship Opportunities Information

In order to be considered for Fredonia scholarships, all First-time First-Year applicants must complete the admission application process (complete and submit either a SUNY Application or The Common Application).

Scholarship recipients will be notified of awards on a rolling basis beginning in December. Many of the scholarships require students to live on campus. SAT scores are critical reading and math combined. Such specific requirements will be noted in the award letter. Scholarship review continues until all awards are offered and accepted.

Scholarships Awarded to First-Year and Minimum Criteria for Consideration

**President's Award of Excellence**

The President's Award of Excellence is a renewable $3,000 merit-based award to entering first-year students for Fall who plan to live on campus. Minimum requirements for consideration are a 95 unweighted high school average, and one of the following: 1080 New SAT (EBRW + Math after March 2016), or 1000 Old SAT (Critical Reading + Mathematics), or 22 ACT Composite score. Once enrolled the student must achieve a minimum 2.8 GPA and continue to live on campus to retain this award. This scholarship is specifically designated for fees, room, food, books, personal & travel cost of attendance components.

**Fredonia Scholar Award**

The Fredonia Scholar Award is a renewable $2,500 merit-based award to entering first-year students for Fall who plan to live on campus. Minimum qualifications for this merit award are a 93 unweighted high school average, and one of the following: 1080 New SAT (EBRW + Math after March 2016), or 1000 Old SAT (Critical Reading + Mathematics), or 22 ACT Composite score. Once enrolled the student must achieve a minimum 2.8 GPA and continue to live on campus to retain this award. This scholarship is specifically designated for fees, room, food, books, personal & travel cost of attendance components.

**Dean’s Scholar Award**

This is a renewable $2,000 scholarship awarded to entering first-year students for Fall who plan to live on campus. Minimum qualifications for this merit award are a 90 unweighted high school average, and one of the following: 1080 New SAT (EBRW + Math after March 2016), or 1000 Old SAT (Critical Reading + Mathematics), or 22 ACT Composite score. Once enrolled the student must achieve a minimum 2.8 GPA and continue to live on campus to retain this award. This scholarship is specifically designated for fees, room, food, books, personal & travel cost of attendance components.

**Fredonia Promise Award**

This is a renewable $1,500 award for first-year students who plan to live on campus. Minimum qualifications for this merit award are an 87 unweighted high school average, and one of the following: 1080 New SAT (EBRW + Math after March 2016), or 1000 Old SAT (Critical Reading + Mathematics), or 22 ACT Composite score. Once enrolled the student must achieve a minimum 2.8 GPA and continue to live on campus to retain this award. This scholarship is specifically designated for fees, room, food, books, personal & travel cost of attendance components.

**Honors Program Scholarship**

This $1,500 one-time Honors Program scholarship is designed for students who are invited to join the honors program in the fall of their first year. Students with a 90 or better HS Average and a 1150 or better composite SAT score or 25 or better ACT score are invited to apply and instructed to write an essay. Essays are reviewed by the Honors Program Director and successful candidates are then invited to join the Honors Program and offered the one-time scholarship of $1,500.

*Special requirements: Students must be invited to apply and must write an essay to be evaluated by the Honors Program Director.

**Yunghans-Mirabelli Science Achievement Award**

This $8,000 scholarship will be offered to students entering as a first-year student in the Fall. This award is renewable up to three additional years for a full-time student maintaining a 2.8 GPA. Available to Biology and Molecular Genetics majors. Minimum qualifications for consideration are a 92% unweighted high school average, 1250 SAT or 28 ACT, along with strong Regents test scores in both Science and Math. Summer research opportunities may also be available.

**Kelly Family Scholarship Endowment**

James J. Kaminski Scholars Endowment

These $8,000 scholarships will be offered to students entering as a first-year student in the Fall. These awards are renewable up to three additional years for a full-time student maintaining a 2.8 GPA. Available to BioChemistry and Chemistry majors. Minimum qualifications for consideration are a 92% unweighted high school average, 1250 SAT or 28 ACT, along with strong Regents test scores in both Science and Math. Summer research opportunities may also be available.

**President’s Science/Math Scholarship**

The President’s Science/Math Scholarship is $4,000, will be awarded to new incoming first-year students for Fall and are renewable for up to three years for full-time students that maintain a 3.0 GPA. To be eligible to be considered for this award, a student should have at least a 90 high school average and a 1200 SAT score (Critical Reading and Math combined) or an ACT composite score of at least 27. Eligible majors include; Biology, Molecular Genetics, Chemistry, Bio-Chemistry, Physics, Math and Geo-Science. Education majors are eligible. This scholarship is specifically designated for fees, room, food, books, personal & travel cost of attendance components.

**Keeper of the Dream Scholarship**

Renewable $4,000 award given to high school students who graduate in the top 10% of their class. Minimum requirements are a 95 unweighted high school average, 1100 SAT or 25 ACT score, involvement in multicultural activities, and demonstration of leadership and community service, as well as a commitment to pluralism. Once the student is enrolled they must achieve a minimum of 3.00 GPA to retain this award. A separate application and essay is required. For more information contact the Intercultural Center at (716) 673-3398.
Even if you don’t qualify for need-based financial aid, you must still complete a FAFSA to be considered for most Federal student loans. Undergraduate and graduate students must complete and submit a new FAFSA each school year to be considered for most forms of financial aid.

President’s Out Of State Scholar Award
This scholarship is a renewable $5,000 per year award (equally distributed $2,500 each semester) offered to non New York State residents. Incoming non-New York state residents admitted as undergraduate freshman are eligible based on academic merit. Students are automatically reviewed for this merit based award. In order to receive this award, students are required to enroll as full-time students and maintain residence outside of New York State.

The scholarship is renewable for up to four years for entering freshman, provided the student maintains the required 2.8 GPA, makes normal academic progress toward graduation, maintains a record of good student conduct, and stays enrolled full-time. This scholarship is specifically designated for fees, room, food, books, personal & travel cost of attendance components.

Selection: The Director of Admissions will choose the award recipients based on their admissions application, SAT scores and high school grades. There is no separate application required. Students will be informed of the award in writing shortly after being admitted.

International Scholar Award
All new international students will be considered for renewable scholarships ranging from $1,500 to $3,000.

In order to be considered for these awards, students are required to enroll as full-time students, maintain residence outside of New York State and international student status, maintain normal academic progress, live in a university residence hall and maintain a 2.8 GPA.

School of Music Scholarships
School of Music Scholarships are awarded to qualified new students. Factors considered in awarding scholarships are music talent and accomplishments, academic achievement, and service to the School of Music. Prospective students must also audition prior to March 15 for fall semester scholarship consideration. Questions regarding music scholarships should be directed to Director, School of Music, Mason Hall, State University of New York at Fredonia, Fredonia, NY 14063.

Other available scholarships

Fredonia Transfer Scholar Award
There are a number of transfer scholarship awards available, ranging from $1,000 to $2,000. Scholarships are offered only to transfer students who have received an Associate’s Degree from an accredited 2-year college or another 4-year institution.

For consideration, students should have a 3.50 cumulative average. USA and Seager Scholars from Jamestown Community College may also be eligible for this award and must meet the same criteria as referenced above. This scholarship is specifically designated for fees, room, food, books, personal & travel cost of attendance components.

SUNY Empire State Diversity Honors Scholarship
This scholarship is a renewable $1,000 award offered to students who will make a contribution to the diversity of the student body in their program or school, primarily by demonstrating that they have overcome a disadvantage or other impediment to success in higher education. Student must be a U.S. citizen and NYS resident. Minimum qualification for application is an 87% unweighted high school average. Once the student is enrolled, they must achieve a minimum GPA of 2.75 to retain this award.

Carnahan-Jackson Scholarship
This scholarship is a one-time $4,000 award offered to incoming freshmen and transfer students who demonstrate academic promise with preference given to qualified students from the Jamestown, NY area. Students who have a minimum unweighted high school average of 92% and a minimum 1250 SAT or 28 ACT score, or a transfer GPA of 3.50 are eligible to apply.

Enrolled students
There are a number of scholarships for returning students through their academic department and the Foundation. Eligible students are contacted regarding the awards.

Alumni scholarships
The Fredonia Alumni Association awards scholarships yearly to students who are children or grandchildren of Fredonia Alumni. Interested persons should contact the Alumni Affairs Office at (716) 673-3553 for more information.
Departmental scholarships/awards
Following is a list of departments that currently offer scholarships. The awards are based on academics, talent and particulars within the discipline. Interested persons should contact the department in their major directly to obtain specific requirements and application procedures for these awards.

- Art
- Athletics
- Biology
- Business Administration
- Chemistry
- Communication
- Computer Science
- Cooperative Engineering
- Dance
- Economics
- Education
- English
- Geosciences
- History
- Mathematics
- Modern Languages
- Music*
- Physics
- Political Science
- Psychology
- Sociology
- Speech Pathology & Audiology
- Theatre Arts

* School of Music Scholarships are also awarded to currently enrolled students. Factors considered in awarding scholarships are musical talent and accomplishments, academic achievement, and service to the School of Music. Students wishing to be considered for scholarship assistance must submit the Free Application for Federal Student Aid (FAFSA). Questions regarding music scholarships should be directed to: Director, School of Music, Mason Hall, State University of New York at Fredonia, Fredonia, NY 14063 or contact (716) 673-3151.

Scholarships open to all majors
Scholarships are awarded to continuing students who demonstrate outstanding academic aptitude, financial need and/or personal qualifications by the University Scholarship Committee. Separate applications are not required, as qualified students are automatically considered for these scholarships and awards are based on preestablished criteria.
For information on scholarships open to all majors, contact the University Scholarship Committee, Financial Aid Office, Second Floor, Maytum Hall at (716) 673-3253. For departmental scholarships for specific majors, students may contact the appropriate department.

Private scholarships
You must search for private scholarships on your own. Check with any public library for scholarship listings.
FastWEB (Financial Aid search through the WEB) is the largest and most complete scholarship search on the Internet. It provides access to a searchable database of over 400,000 private sector scholarships, fellowships, grants, and student loans. Used by colleges across the United States, fastWEB is now available to you FREE through the World Wide Web, courtesy of Fredonia and fastWEB.com, L.L.C.

Hispanic College Fund (HCF)
HCF has a variety of scholarship programs available for undergraduate and graduate students, including the Google Scholarship Program, MasterCard® Scholarship Program, Ford Mi Fuerza Program, and the Lockheed Martin Scholarship Program. More information and application procedures are available on the HCF scholarship Web page. The application deadline is March 1 of each year.

Federal Grants

Pell Grant

What is a Federal Pell Grant?
A Federal Pell Grant, unlike a loan, does not have to be repaid. A Pell Grant is generally awarded to undergraduate students – those who haven’t earned a bachelor’s or graduate degree.

How does one qualify?
The U.S. Department of Education uses a standard formula to determine if students are eligible. This formula, calculated once a student completes the FAFSA (Free Application for Federal Student Aid), determines the EFC (Expected Family Contribution) and if it falls within a certain amount, the student is eligible for a Pell Grant.

How much money can one receive?
The maximum Pell Grant award for 2018-19 (July 1, 2018 to June 30, 2019) is $6,095. This maximum award amount is determined by Congress. How much an individual student receives is dependent on the EFC, the cost of attendance, full-time or part-time status and whether one attends school for a full academic year or less. You may not receive Pell Grant funds from more than one school at a time.

What is Year-Round Pell?
Year-round Pell now allows a student to receive Federal Pell Grant funds for up to 150 percent of the student’s Pell Grant scheduled award for an award year. This provision is effective beginning with the 2017-18 award year.
To be eligible for the additional Pell grant funds, the student must be otherwise eligible to receive Pell Grant funds for the payment period and must be enrolled at least half-time, in the payment period(s) for which the student receives the additional Pell Grant funds in excess of 100 percent of the student’s Pell Grant Scheduled Award.

How does one receive the money?
Fredonia credits the funds to the student’s account, writes the student a refund check, or combines these methods. Fredonia is required to notify students in writing how much they will be receiving.
**TEACH Grant**

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides up to $4,000 per year in grants for undergraduate and graduate students in eligible TEACH Grant majors who intend to teach full-time in high-need subject areas for at least four years at schools that serve students from low-income families. Students may receive up to $16,000 for undergraduate study and up to $8,000 for graduate study. Part-time students are eligible, but the maximum grant will be reduced. If you fail to complete the four year teaching obligation you will have to repay the grant with interest.

Please note, due to sequestration, the 2016-17 TEACH Grants are reduced by 6.9%.

**Student eligibility requirements**

To receive a TEACH Grant you must:

- Complete the Free Application for Federal Student Aid (FAFSA).
- Meet the eligibility requirements for Federal student aid listed at www.fredonia.edu/finaid.
- Be enrolled in an eligible TEACH Grant major at Fredonia. For a list of eligible majors, go to www.fredonia.edu/finaid/teach-grant. Eligible programs are those that prepare a student to teach in a high-need area.
- Meet one of the following academic achievement requirements:
  - Score above the 75th percentile on a college admissions test (e.g., SAT, ACT, GRE), or
  - Graduate from high school with a cumulative GPA of at least 3.25 (on a 4.00 scale) to receive the grant as a freshman, or
  - Have a cumulative GPA of at least 3.25 (on a 4.00 scale) on your college coursework to receive a grant for each subsequent term.
- Complete TEACH Grant Entrance counseling requirements.
- Sign a TEACH Grant Agreement to Serve and respond to requests by the U.S. Department of Education confirming your continuing intention to meet the teaching obligation.

For further information, please visit myfedloan.org/TEACH or www.fredonia.edu/finaid/teach-grant. Please note that once the TEACH Grant is disbursed, you have 14 days to cancel it.

**Supplemental Educational Opportunity Grants (SEOG)**

The Federal SEOG is a more limited source of funding in which the college distributes government money to undergraduates with exceptional financial need. The SEOG award has a yearly maximum of $4,000. Awards at Fredonia average $800 per year. However, unlike a Federal Pell Grant, there is no guarantee that every eligible student will receive SEOG. Since Federal SEOG is a Federal campus-based funding source, early application (FAFSA) is critical in determining eligibility for this grant.

**Veterans’ Benefits**

The Veterans Affairs Office on campus is located in Nixon Hall, and can be reached at (716) 673-3423, www.fredonia.edu/veteransaffairs, or veteran.affairs@fredona.edu.

**Fredonia Scholarships Offered to Students Receiving Veterans’ Educational Entitlements**

**Veterans Scholarship Fund**

The Fredonia Veterans Scholarship Fund will provide financial support to academically meritorious students receiving veterans-related entitlements. The scholarship will celebrate excellence of our students and the freedoms secured through the sacrifices and patriotism of our veterans. Applications are available on the Web at: www.fredonia.edu/student-life/veterans-affairs/scholarship.

**Robert E. Rie Scholarship**

www.fredonia.edu/student-life/veterans-affairs/grants

The Office of Student Affairs is pleased to announce the availability of the Robert E. Rie Scholarship for children of Vietnam Veterans attending the State University of New York at Fredonia. With funds provided through the estate of Dr. Robert E. Rie, Professor in the Foreign Languages Department from 1963-1975, the University Scholarship Committee will be awarding several $500 scholarships to students enrolled full time. Recipients will be selected by the Committee following a thorough review of all submitted applications and an evaluation of your academic achievement as a student at Fredonia.

**New York State Programs**

Veterans Tuition Awards (VTAs) are awards for full-time study and part-time study for eligible veterans matriculated at an undergraduate or graduate degree-granting institution or an approved vocational training program in New York State.

For eligibility for this award and for other state veterans’ educational entitlement programs available, please visit the HESC website at www.hesc.ny.gov for more information.

**Federal Programs**

The Fredonia Veterans Affairs Office facilitates the following Federal veterans’ entitlement programs: POST 911 GI Bill (Ch33 & TEB), Montgomery GI Bill (Ch30), Vocational Rehabilitation Program (Ch31), Montgomery GI Bill Select Reserve (1606) and REAP (1607), Dependents Education Assistance Program (Ch35), and GoArmyEd.

VA Work Study Program – The 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 https://www.benefits.va.gov/gibill/workstudy.asp.

For eligibility for the numerous Federal veterans’ educational entitlement programs available, please visit the Veterans Affairs website at www.benefits.va.gov/gibill.
New York State Grants

New York State Tuition Assistance Program (TAP)
The New York State Higher Education Services Corporation (NYSHEC) 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 NYSHEC. The minimum award, if eligible during 2018-19, was $500 and the maximum is $5,165. Fredonia’s TAP school code is 0915.

The 2019-20 TAP Application will be available online at www.tapweb.org following the submission of the 2019-20 FAFSA data. Once the TAP application is processed and the New York State budget is passed for the subsequent year, NYSHEC will mail a TAP Award Certificate to your attention. You can also view the status of your TAP award at www.hesc.ny.gov.

Important: Credit-bearing courses in the student’s minimum full-time course load (12 semester hours or the equivalent) must consist of courses applicable to the student’s program of study as a general education requirement, major requirement, or elective. The only exception is in the student’s final term of study: if the student needs fewer than 12 credits to complete the program, other courses may be included to determine full-time status even if not required to complete graduation requirements.

Income Adjustments as it relates to NYS TAP
The New York State Higher Education Services Corporation (NYSHEC) processes all TAP awards and any exclusion of income based on special circumstances. The bullets below highlight the circumstances that are considered:

- Income adjustments allowed for death;
- permanent and total disability;
- and/or divorce or separation
- Proration will be on the 2016 tax information

For any adjustments to income, the reported date for any reason mentioned above must have occurred between January 1, 2019 – June 30, 2020.

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 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; $50,550 or less if dependent or independent with dependents, and $34,250 or less if independent

Part-Time TAP (PTAP)
This is a state grant that is based on the student’s TAP award and the credit hours that he/she is enrolled. To be eligible, you must meet income guidelines as set by NYS, be enrolled between 6-11.5 hours and have earned 12 credits per semester in two consecutive semesters. The FAFSA and TAP application is required to determine PTAP eligibility.

NYS Achievement and Investment in Merit Scholarship (NY-AIMS)
The NY-AIMS provides merit-based scholarships to NYS high school graduates who achieved academic excellence as a high school student, and enroll or plan to enroll in a public or private NYS college immediately after high school. The annual award is $500. For eligibility requirements and how to apply, please visit www.hesc.ny.gov

NYS Science, Technology, Engineering, and Mathematics (STEM) Incentive Program
The NYS STEM Incentive Program provides a full SUNY tuition scholarship to the top 10 percent of students in each NYS high school if they pursue a STEM degree in an associate’s or bachelor’s degree program and agree to live in NYS and work in a STEM field in NYS for five years after graduation. A recipient receives an annual award for full-time study equal to the annual tuition charged to NYS resident students attending an undergraduate program at the State University of New York (SUNY), or actual tuition charged, whichever is less. For the 2016-2017 academic year, the Standard SUNY Tuition Rate was a maximum of $6,470 per year. The STEM Incentive Program award will be reduced by the amount of any other tuition-only assistance award, such as the NYS Tuition Assistance Program (TAP), received. For eligibility requirements and how to apply, please visit www.hesc.ny.gov

NYS Masters-in-Education Teacher Incentive Scholarship Program
The Masters-in-Education Teacher Incentive Scholarship Program provides students who (a) have achieved academic excellence in their undergraduate studies, (b) are pursuing a master’s degree program in education, and (c) agree to teach for five years in a classroom at a NYS public elementary or secondary school with a full tuition scholarship to a State University of New York (SUNY) college or university. A recipient will receive an annual award equal to the annual full-time tuition charged to NYS resident students attending a graduate program at
SUNY. The maximum annual award for the 2017-18 academic year is $10,870 or actual tuition, whichever is less. Awards will be reduced by the amount of any other tuition-only assistance award received. For eligibility requirements and how to apply, please visit www.hesc.ny.gov

The Excelsior Scholarship Program
Governor Cuomo has announced as part of the 2018 budget agreement, a new scholarship program beginning in 2017-18 entitled The Excelsior Scholarship. In year one, this program will provide a tuition scholarship at Fredonia and other public colleges and universities to families earning up to $100,000 in calendar year 2015.

The Excelsior Scholarship will be phased in over the next three years, with eligibility beginning in Fall 2017 for both new and returning undergraduate students. Since the Excelsior Scholarship is a “last dollar” scholarship, all federal, state, and institutional sources of grant assistance will be subtracted from the 2016-17 SUNY annual in state tuition rate of $6,470 to calculate eligibility for the award.

Eligibility: Attend a New York State public institution.

Tuition: The undergraduate in-state tuition charged to recipients of The Excelsior Scholarship cannot exceed the tuition rate for the 2016-17 academic year ($6,470).

Income: As with the 2018-19 FAFSA and TAP application, Prior-Prior year (PPY) 2016 adjusted gross income (AGI) will be used.

Adjusted Gross Income (AGI) Thresholds:
2017-18: $100,000 (2015 AGI)
2019-20: $110,000 (2016 AGI)
2019-20: $125,000 and thereafter (2017 AGI)

Application Process: The Excelsior Scholarship can be found at hesc.ny.gov/excelsior. Students applying for this scholarship must complete the FAFSA and TAP applications.

In 2018, applications were available March 26th and the deadline for submission was July 23rd.

Verification of AGI: HESC will be verifying prior year’s AGI through the NYS Tax and Finance Department.

Application of Other Financial Aid Award Programs:
Pell, TAP, and the SUNY Tuition Credit along with Fredonia scholarships must be applied first. The Excelsior Scholarship is a last dollar scholarship which means all federal, state, and institutional grants and scholarships will reduce the annual amount of the award.

GPA and Earned Credits: According to HESC, recipients must earn a passing grade in their coursework to maintain the scholarship. Recipients must complete a total of 30 credit hours over the course of an academic year. In addition, students must be enrolled for a minimum of 12 credits per semester. Recipients may use intersessions and summer terms in accumulating the 30 credits within the academic year.

Duration of Award; allowable interruptions and deferments of post graduated requirements: The awards are limited to the length of the program (2 year, 4 year, approved 5 yr). HESC will define allowable interruptions and deferments of post graduation requirements in regulation. The law allows for interruptions including but not limited to a death of a family member, medical leave, military service and parental leave. HESC has indicated postgraduate deferrals for residing in NYS will include military service and graduate school. Applicants cannot receive an excelsior award if they already have a bachelor degree and cannot receive a second associates if they already have an associate degree.

NYS Residency: Applicants must be a NYS resident to be eligible for the scholarship.

Post Graduation Residency: The student is required to reside in NYS for the same number of years in which they received the award. The student does not need to be employed during this period; however they cannot be employed in another state.

Citizenship: The Excelsior Scholarship program falls under the general award rule. As such, applicants must meet the same requirements for citizenship as for TAP.

Loan Information: The scholarship only reverts to a loan when a student does not fulfill the post graduation residency requirement. The scholarship does not revert to a loan if the student becomes ineligible and loses the scholarship during their undergraduate work prior to graduation.

Regaining eligibility: A student cannot regain eligibility if they lose the scholarship during their undergraduate study. There are some allowable interruptions listed in the statute and we anticipate more information will be detailed in regulation.

For more information, FAQ’s and to apply for the Excelsior Scholarship visit: hesc.ny.gov
**Educational Opportunity Program (EOP)**

Eligibility for EOP/EDP is determined by the 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 five to six hours a week based on current minimum wage standards and years employed at Fredonia. At 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.

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**Federal Direct Subsidized Stafford Loan**

You are eligible for a subsidized Stafford Loan if you are in school at least half time, have financial need and are an undergraduate student. With a subsidized Stafford Loan, the Federal government will pay the interest while you’re enrolled at least half time. Graduate students are not eligible for the Subsidized Stafford Loan.

The interest rate for Direct Subsidized Loans for Undergraduate students is 5.04% with an Origination Fee of 1.062%.

Please note, there is a limit of the maximum period of time (measured in academic years) that a First-Time Borrower on or after July 1, 2013 can borrow in a Direct Subsidized Stafford Loan. In general, a First-Time Borrower on or after July 1, 2013 may not receive Direct Subsidized Loans for more than 150% of the published length of the academic program. For more information, please visit www.fredonia.edu/finaid/dlsubeligibility.

**Federal Direct Unsubsidized Stafford Loan**

Unsubsidized Stafford Loans are for students who do not have financial need. With an Unsubsidized Stafford Loan, you are responsible for paying the interest during all periods, starting from the date the loan is first disbursed.

The interest rate for Direct Unsubsidized Loans for Undergraduate students is 5.06% with an Origination Fee of 1.062%. The interest rate for Direct Unsubsidized Loans for Graduate students is 6.595% with an Origination Fee of 1.062%.

**Federal Direct Stafford Loan Borrower Instructions**

1. You are required to accept the Federal Direct Stafford Loan via Your Connection.
2. First-time borrowers at Fredonia must complete Entrance Counseling. Go to https://studentloans.gov and sign in using your FSA ID used to sign the FAFSA. Then click on “Complete Loan Counseling (Entrance, Financial Awareness, Exit).” Click the “Start” Button that appears to the right of Entrance Counseling.