

Financial Aid

The goal of the Financial Aid Office is to assist students with securing sufficient funding to cover their educational expenses. According to our records, most graduate students receive some form of financial aid (federal; state; institutional; private) while attending SUNY Buffalo State University.

Staff members in the Financial Aid Office, Moot Hall 230, are available year-round to assist students and their families with the financial aid application process. The staff strictly adheres to the industry's Codes of Conduct.

For the most thorough and up-to-date information, contact the Financial Aid Office by phone (716-878-4902), email (finaid@buffalostate.edu), or visit the [Financial Aid website](#).

Application Procedures

There are multiple steps in the financial aid application process. Students must file the Free Application for Federal Student Aid (FAFSA) after Oct. 1st of each year to apply for aid for the upcoming year. Students are encouraged to apply by Buffalo State's priority filing deadline date.

The FAFSA can be found on-line at fafsa.gov. To expedite this process, students (and parents, if dependent student) will need to have an FSA ID. Apply at <https://studentaid.gov/fsa-id/create-account/launch>. The FSA ID serves as the electronic passport to federal student aid online.

After submitting the FAFSA, students receive a FAFSA Submission Summary which provides your official Student Aid Index (SAI) calculation. This summarizes the information provided on the FAFSA. Review the summary carefully for errors (the form highlights items that may need attention) and follow directions for making corrections. Students are encouraged to submit corrections promptly to avoid long delays in processing the application. Retain a copy of the summary for record purposes.

Financial Need

Based on financial information provided on the FAFSA, a thorough analysis of the students' and/or parents' financial strength, including income, assets, and number of family members, will be conducted by the federal processor, and the applicants' Student Aid Index (SAI) is computed. The SAI is a number used to determine your federal student aid eligibility and to build your aid offer.

Financial need is determined by subtracting the Student Aid Index (SAI) from the Cost of Attendance (an estimated budget that includes tuition, fees, room, board, books, supplies, transportation, and a personal allowance) . Students can only be funded up to the amount of the [Cost of Attendance](#).

Approximately 30% of Buffalo State students will be required to complete the review of a student's financial aid eligibility. This may include the submission of the IRS Tax Return Transcript and other supporting documents. This verification process is required to ensure the accuracy of information provided on the FAFSA. If selected, students (and parents, if dependent) will be required to provide the office with the requested documentation before aid will be disbursed to the student's account.

It is very important for students to respond to all requests for additional documentation in a timely fashion.

Federal Student Aid

Eligibility for financial aid is based on many factors, including but not limited to citizenship status, matriculation status, enrollment status, financial need, and satisfactory academic progress.

To be considered eligible for federal financial aid, students must:

- be in good academic standing.
- be a U.S. citizen or eligible noncitizen.
- be matriculated.
- be registered for at least 6 credit hours (except for TEACH Grant.)
- not be in default on a previous educational loan.

Matriculation

To be eligible for most forms of financial aid, students must be U.S. citizen or eligible noncitizen and matriculated into degree or a certificate program approved by the Department of Education. Only courses required for a student's current program of study are eligible for federal financial aid. Students taking continuing education courses, some visiting students, and special status students who have been allowed to take courses but have not been formally accepted by the university are considered non-matriculated and are ineligible for federal financial aid.

Students with bachelor's degrees taking courses required by the state for teacher certification may borrow a Federal Direct Loan at the fifth-year undergraduate limits, even though they are not actually pursuing a degree. Undeclared (pre-major) graduate students can take out loans at the fifth-year undergraduate limits for one year if they are enrolled in preparatory coursework. Preparatory coursework does not include courses taken solely to raise the student's GPA to meet graduate admission standards and the courses must be part of an eligible program. The courses must be part of an eligible program.

Enrollment Status

Students must be enrolled at least half time (6.0 credit hours) in courses required for their program to be eligible for federal aid at the graduate level (except for TEACH Grant) each term.

SUNY Graduate Diversity Fellowship Program

The Graduate Diversity Fellowship Program (GDFP) is designed to direct aid to graduate students who have demonstrated academic achievement and overcome a disadvantage or other impediment to success in higher education. Candidates will contribute to the diversity of the student body by demonstrating their commitment to facilitating and enhancing diversity, equity, and inclusion efforts in their academic programs and activities.

To participate in the GDFP, candidates must:

1. have earned, by the time of enrollment, a baccalaureate degree granted by an accredited U.S. College or university, or an international university of recognized standing.
2. be accepted and registered as a matriculated in a graduate (Master's degree) student.
3. be a U.S. citizens or have permanent resident status.
4. demonstrate how they have overcome a disadvantage or other impediment to success in higher education.
5. demonstrate a commitment to contributing to the diversity of the student body by facilitating and enhancing diversity, equity, and inclusion efforts in their academic programs and campus activities.

Even though financial need is not a requirement for program eligibility, applicants may utilize economic disadvantage as a basis for eligibility.

Preference will be given to candidates who are:

From a low-income background (e.g., Pell-eligible as undergraduates), were first-generation college students (students whose parents have not earned a bachelor's degree), have overcome adversity, are AmeriCorps alumni, or are veterans.

The Graduate Diversity Fellowship Program is open to any and all prospective candidates regardless of race, color, national origin, or sex, and is consistent with all current governing federal and state nondiscrimination law. All application submissions will be assessed and evaluated in accordance with the required eligibility criteria.

All campus distributions are pending annual state budget approval. While we have been awarding campuses scholarships for many years, funding may not be guaranteed every year.

Awards

Students who are awarded a SUNY Graduate Diversity Fellowship for the 2025–2026 academic year may receive a tuition scholarship and/or a stipend during their continuous registration as a master's degree candidate.

Up to twelve (12) graduate credit hours of tuition may be funded each fall and spring semester for the 2025-2026 school year. The tuition amount will be adjusted for in-state tuition. It is the student's responsibility to pay all university fees.

Applying for other financial aid programs that may be available through other sources is encouraged. This allows the university to maximize funds available under the fellowship program.

Fellows must maintain a 3.0 cumulative GPA each semester to receive funding.

For more information, visit the [Graduate Studies Office](#).

Graduate Assistantships

[Graduate assistantships](#) are available through various academic departments and administrative offices on campus.

Duties of graduate assistants consist of nonteaching functions such as grading papers, monitoring exams, assisting in administrative assignments, or participating in research projects.

Assignments range from 10 to 20 hours per week and provide stipends from \$5,000 to \$10,000 per academic year, depending on the nature of the assignment. A graduate assistant may receive a tuition award and a stipend. A tuition scholarship, if awarded, is for a maximum of 9 graduate credits each fall/spring semester at the in-state rate. Stipends and/or tuition awards do not cover college fees, which are the responsibility of the student.

Graduate students appointed to an assistantship must be in good academic standing in a degree program with a minimum GPA of 3.0 and maintain registration (nine credit hours) concurrent with the appointment.

A link to available assistantships can be found through the [Graduate Studies website](#) or by searching for [job opportunities](#) at the Buffalo State

Military, Veteran, and Dependent Benefits

Campbell Student Union 400F

Military, Veterans, and/or Dependents (i.e., Spouse/Child) may be able to receive aid for approved postsecondary study. To find out what the student's eligibility is, please contact Veteran and Military Services by phone (716-878-3600), email (vetservices@buffalostate.edu), or on the [web](#).

Aid for Students with Disabilities

Students with disabilities pursuing higher education may be eligible for assistance through the state <http://www.acces.nysed.gov/vr> (ACCES-VR) [NY State Commission for the Blind](#) (NYSCB). Criteria and funding vary. Applications and eligibility requirements may be obtained at the Buffalo-area offices or at local area offices for ACCES-VR and CBVH. Additional resources be found on Buffalo State's [Student Accessibility Services Office website](#) or by calling 716-878-4500.

Aid to Native Americans

The U.S. Bureau of Indian Affairs offers need-based grants to students who are enrolled tribal members of an American Indian, Eskimo or Aleut tribe, band, or group recognized by the Bureau of Indian Affairs. An application is necessary for each year of study and must be accompanied by an official needs analysis from the Financial Aid Office after submission of the Free Application for Federal Student Aid (FAFSA).

First-time applicants must submit tribal enrollment certification from the bureau, agency, or tribe proving affiliation or membership. For further information, contact the [Bureau of Indian Education](#) at 202-208-6123.

New York State also offers grants to Native Americans who are members of one of the Native American tribes located on reservations within New York State. Applications and program details may be obtained from the [NY State Indian Aid Program website](#).

Eligibility for Summer Aid

Summer aid eligibility is dependent upon a student not having exhausted their eligibility during the fall and spring semesters. Therefore, it is advisable that students seek advice from the Financial Aid Office prior to registering for classes. Students must file a summer aid application with the Financial Aid Office.

Eligibility

Required Courses and Student Outcome Tracking

Students must enroll in required courses to qualify for federal and/or New York State, including loans. Buffalo State systemically reviews students' enrollment for required courses using Student Outcome Tracking (SOT). SOT compares students' enrollment to their Degree Works audit to verify that each course is required and fulfills specific degree requirements. If the SOT process identifies courses not required, students will be notified so they can take the appropriate actions (e.g., change their registration, work with the advisor to update Degree Works, etc.). Students' financial aid will be adjusted after the drop/add period elapses to reflect the number of required credits they are enrolled in, which could result in a reduction or cancellation of financial aid.

Eligibility for Federal Work-Study

The Federal Work-Study program provides employment opportunities in various on-campus offices and in off-campus community service agencies. Students who qualify for the Federal Work-Study program will be paid at an hourly rate and receive bi-weekly paychecks for the hours worked. Federal Work-Study will not be credited to your account. It is the responsibility of the student to secure employment. Federal Work-Study positions are limited; therefore, there is no guarantee of eligibility from one year to the next. Students are encouraged to complete the FAFSA by the priority filing date to receive full consideration to participate in the Federal Work-Study program.

Eligible students will receive a letter before the start of the semester with details regarding the steps to visit the job database in Online Resource for Career Advancement (ORCA). Students who do not qualify for Federal Work-Study or

who are not successful in securing a job may be able to secure employment with the assistance of the Career Development Center in Cleveland Hall 306.

Eligibility for the TEACH Grant

TEACH Grant eligibility is determined after the fall, spring, and summer semesters start. Those students who meet the eligibility requirements will be invited to apply for the TEACH Grant. Students must complete Entrance Counseling and an annual Service Agreement at studentaid.gov.

In exchange for receiving a TEACH Grant, students must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students.

A TEACH Grant recipient must teach for at least four academic years (within eight calendar years). If a student fails to complete his or her service obligation, all amounts of TEACH Grants that were received will be converted to a Federal Direct Unsubsidized Loan. Students must then repay this loan to the U.S. Department of Education. Interest will be assessed from the date the grant(s) was disbursed. Note: TEACH Grant recipients will be given a six-month grace period before entering repayment if a TEACH Grant is converted to a Federal Direct Unsubsidized Loan. All federal loans require students to be enrolled in at least six (6) credit hours of required coursework each semester.

Eligibility for Federal Direct Unsubsidized Loan

[Federal Direct Unsubsidized Loan](http://studentaid.gov) is a low-interest loan for eligible students to help cover the cost of higher education. Students are not required to demonstrate financial need to receive a Federal Direct Unsubsidized Loan. Students can pay the interest while in school and during grace periods and deferment or forbearance periods, or students can allow it to accrue and be capitalized (that is, added to the principal amount of your loan). Students that choose not to pay the interest as it accrues will have an increased total amount to repay because interest will be charged on a higher principal amount.

If you are a first time Federal Direct Loan borrower you must sign a Master Promissory Note. The electronic Master Promissory Note (e-MPN) is the agreement to pay back any Direct Loans. The e-MPN is available online at www.studentaid.gov.

Online Entrance Counseling is required for first-time Direct Loans borrowers at www.studentaid.gov. Entrance Counseling will educate students on the rights and responsibilities associated with receiving funds that must be repaid. To satisfy your online Entrance Counseling requirements, students must complete the tutorial and pass a quiz. Failure to comply with this requirement will prevent the disbursement of the student's loan proceeds.

The U.S. Department of Education issued [FSA ID](http://studentaid.gov) is required to complete Entrance Counseling and the e-MPN.

Eligibility for Federal Direct PLUS Loans for Graduate Students

Graduate students can borrow a low, fixed interest rate guaranteed Federal Direct PLUS Loan up to the cost of attendance less any other aid received to help cover educational expenses. This loan requires the student to be credit-worthy.

Buffalo State must determine the student's maximum eligibility for the Federal Direct Unsubsidized Loan before a student can receive a Federal Direct PLUS Loan.

The first time a graduate student applies for a Federal Direct PLUS Loan, he/she will need to complete a Federal Direct PLUS e-MPN. This e-MPN is separate from the Federal Direct Unsubsidized Loan e-MPN.

Satisfactory Academic Progress (Federal)

Satisfactory Academic Progress (SAP) is the process used to determine if a student is making acceptable progress toward a degree or certificate. At the end of each payment period (semester), a review of a student's progress is conducted. A student's failure to meet any of the three Satisfactory Academic Progress standards (for all terms enrolled, not just those terms that aid was received) may result in loss of federal aid eligibility.

An electronic notification detailing the SAP status will be sent to the student's Buffalo State e-mail address; if unavailable, a hard copy notification will be mailed to the permanent address on file.

All three of the following Satisfactory Academic Progress standards must be met:

1. Cumulative Grade Point Average (GPA) - Qualitative Component
 - a. A student must have a minimum cumulative GPA of 3.0 (Buffalo State's GPA only)
2. Minimum Pace rate for Attempted Credit Hours - Quantitative Component
 - a. A student must complete at least two-thirds (66.67%) of all cumulative attempted credit hours.
 - b. The following grade designations are considered to be attempted credit hours but are not considered to be successfully completed: I, IP, N, X, W, U, E, EV, and F grades.
3. Maximum Time Frame/Degree Completion within 150 percent of the average Length of the Program - Quantitative Component
 - a. Students must complete their master's degree within 150 percent of the normal time required to complete a Master's degree. For example, for a degree that requires 30 earned credit hours, student must be able to graduate within 45 credit attempts to remain eligible for federal aid.
 - b. Federal financial aid eligibility will be terminated when the Financial Aid Office determines it is not mathematically possible for a student to complete his/her degree program within the maximum time frame.
 - c. Transfer credit hours posted to the official academic record will be counted as attempted credit hours.
 - d. All courses removed through the academic clemency process will be counted as attempted credit hours. On a case-by-case basis, academic clemency may be subject to appeal.

Readmission to the college after an absence does not automatically mean reinstatement of federal aid eligibility.

Repeated Courses

Courses that are repeated to improve a grade are counted as attempted each time they are taken but are only counted as completed once.

Financial Aid Warning

A student who fails to maintain cumulative GPA or meet Pace requirements is placed on Financial Aid Warning. There is no action required by the student; federal aid eligibility continues for one payment period/semester.

Appeal Process

If the student is still not making satisfactory academic progress after the Financial Aid Warning semester, he or she is ineligible for federal financial aid until the required standards are achieved. Only transcript updates (e.g. grade change; retro-drop; etc.) made within one calendar year from the date the student became ineligible for federal aid will be considered during the appeal process.

A student has a right to appeal the loss of federal financial aid eligibility if mitigating circumstances (events totally beyond the student's control) existed. All SAP appeals should be submitted through the [Academic Standards Office](#)

website. To schedule an appointment, or for questions regarding the documentation that must be submitted, students should contact the Academic Standards Office via email at acadstandards@buffalostate.edu.

Financial Aid Probation

A student who fails to maintain the cumulative GPA and/or meet the Pace rate standard is placed on Financial Aid Probation only if the student has successfully appealed. The student will continue to receive federal financial aid for one payment period/semester. The student must meet SAP at the end of the probationary period or comply with the requirements of an Academic Plan (contractual agreement that ensures the student is able to meet overall SAP requirements by a specified point in time).

If the student is still not making Satisfactory Academic Progress or fails to meet the Academic Plan requirements after the probationary period, he or she will become ineligible for federal financial aid until all three SAP standards are successfully met.

Award Notification

After you are accepted and have a valid Free Application for Federal Student Aid (FAFSA) on file, the Financial Aid Office will send a SUNY Financial Aid Plan (FAP) detailing the aid you are eligible to receive based on program eligibility requirements. Students must accept, revise, or decline award(s) by the prescribed deadline date. Failure to accept aid by the deadline date may result in the loss of some types of financial aid.

The Financial Aid Office will forward an email notification directing students to view their SUNY Financial Aid Plan (FAP) online in Banner. All students are given the opportunity to adjust their awards via Banner. Some aid programs require additional steps to complete the application process.

All students are responsible for monitoring their campus email and their financial aid status online by accessing Banner.

Overawards

Each year, several students receiving aid are overawarded. This occurs, in part, when students are awarded other forms of assistance (e.g., scholarships; tuition waivers; loans) from outside agencies after they have accepted their award package. Students may have portions of their federal aid reduced or canceled because of overawards, which may leave an outstanding balance on their college accounts. Students should notify the Financial Aid Office in writing immediately if they receive additional funds that were not included in their award package.

Withdrawal from Classes

If a student who has received financial aid funds withdraws, takes a leave of absence, or drops out during a semester, a portion of the financial aid may need to be repaid to the granting institution. In some situations, students may have incurred full liability for charges but only have "earned" a portion of the aid they were awarded. In such cases, the unearned portions of aid will be returned, but students will still owe the full balance to the university. Students who unofficially withdraw (i.e., stop attending classes without formally withdrawing from school) may also be subject to returning a portion of the aid they received. Students considering withdrawal should consult with staff in the Financial Aid Office prior to taking any actions.

Return of Title IV (R2T4) Funds

Federal regulations mandate a Return of Title IV Funds calculation when a student receiving Title IV financial aid (e.g. Direct Loans) completely withdraws. If a student never attends, ceases enrollment, or withdraws from all courses in the semester and they received federal financial aid, the university must determine if these funds are required to be returned to the appropriate financial aid programs within forty-five (45) days.

R2T4 Calculation

The R2T4 calculation may result in a reduction of the student's federal loan(s) and grant(s) if he/she attended less than 60 percent of the semester. The R2T4 calculation is based on the following:

- The number of days the student attended
- The institutional charges assessed
- The total amount of federal Title IV aid awarded, accepted and or disbursed

As a result, the school and the student may be required to return any "unearned" federal aid received.

Unofficial Withdrawal

Federal Title IV financial aid is processed for a student under the assumption that the student will attend courses for the entire period for which the financial assistance is provided. A registered student who failed to earn a passing grade in at least one course is presumed to have "unofficially withdrawn" for federal Title IV financial aid eligibility purposes.

The Financial Aid Office will work with the student and his/her faculty members to ascertain official proof regarding the student's last date of attendance (known as the withdrawal date) for the semester and perform the R2T4 calculation to determine the "unearned" federal financial aid that must be returned to the designated program(s). The student will be notified by U.S. Postal mail regarding the results of R2T4 calculation.

Academic Withdrawal

While there is no academic penalty associated with the 'W' grade, there may be Financial Aid implications regardless of the reason (e.g. medical; etc.). Any student who received federal Title IV financial aid funding (e.g. Direct Loans) will have their eligibility recalculated to determine:

- the amount of financial aid the student is eligible to retain
- the amount of "unearned financial aid" that must be returned

Additionally, the calculation will be based on the earliest date documented that the student provided official notification of his/her intent to withdraw.

Withdrawal from Modular (Mini-Session/Term) Courses

A student who completes all the graduation requirements for a program will not be considered withdrawn if they fail to attend future summer module(s) for which they are registered. A student who successfully completes a module (passes at least one course) that comprises 49% of the total days in the payment period will not be considered withdrawn. A student who successfully completes coursework (passes course(s) equal to or greater than the coursework required for half-time (6 credit hours) enrollment will not be considered withdrawn. Only courses that the student was enrolled in at the summer freeze file will be used in the R2T4 calculation. All others will be considered as withdrawn for Return of Title IV (R2T4) purposes.

An exception is made if the student provides written notification affirming their intent to attend a future course (prior to start of the course) within the payment period or the student provides affirmation of attendance by enrolling/registering in a future course within the same payment period after the original withdrawal date. Written notification **MUST** be received prior to the first day of the future course.

Notification of attendance in a future course must be made in writing by submitting the Affirmation of Future Attendance form. It is the responsibility of the student to provide complete, accurate and timely information to the Financial Aid Office, Moot Hall, 230.

Unearned Aid

A determination regarding the percentage of the semester the student completed must be performed and this will reveal the percentage of the federal Title IV aid that the student has earned. The total amount of federal aid disbursed to the student, or that could have been disbursed to the student minus the amount of federal aid earned by the student equals the amount of federal loan(s) and grant(s) that is unearned and that must be returned: (688.22(e)).

Total Title IV Disbursable Aid - (minus) Title IV Aid Earned = Title IV Loan(s) and Grant(s) to be Returned

If the university is required to return any unearned aid, we will reduce or cancel the federal award(s), debit the student's account and return the unearned portion of aid to the U.S. Department of Education.

This adjustment may result in a balance due to Buffalo State. It is the student's responsibility to repay the "unearned" portion of aid that was charged back to the student account. Students will receive notification of this action via a U.S. Postal letter and he/she will receive an updated student bill.

Post-Withdrawal Disbursement

A post-withdrawal disbursement of federal Title IV aid occurs when the amount of federal aid earned by the student is greater than the amount of the federal aid disbursed for the semester. A student eligible for a post-withdrawal disbursement will receive written notification from the university. Students receive a notification via U.S. Postal mail that they have the right to accept or decline, some, or all, of the offered post-withdrawal loan disbursement(s).

R2T4 Distribution of Financial Aid Refund

Refunds returned to the U.S. Department of Education on behalf of the student are distributed among the financial aid programs in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct PLUS Loans for Graduate Students

Scholarships

Buffalo State a variety of scholarships opportunities to current students demonstrating outstanding leadership qualities, academic abilities and/or financial need. These scholarships are based on specific criteria which includes; academic merit, financial need, field of study, or a combination of criteria. Scholarship funding is made possible through donations from alumni and friends of the college who value a Buffalo State education. Students may log in to the [Campus Application Portal for Scholarships \(CAPS\)](#) and view and apply for scholarship opportunities. Students need to complete a general scholarship annually and which will auto-match them to applicable scholarships. Some scholarships may require additional tasks. Additionally, staff in the Financial Aid Office, Moot Hall 230, can assist students in locating scholarships offered by agencies not affiliated with Buffalo State.