

Financial Aid

The goal of the Financial Aid Office is to assist students with securing sufficient funding to cover their educational expenses. Annually, 90 percent of all undergraduate students receive some form of financial aid (federal, state, institutional, and/or private) while attending SUNY Buffalo State College.

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 adheres to the industry's Code of Conduct (<http://financialaid.buffalostate.edu/conduct/>).

Contact the Financial Aid Office at (716) 878-4902 or finaid@buffalostate.edu. Additional financial aid information is available on-line at financialaid.buffalostate.edu/ ([http:// financialaid.buffalostate.edu/](http://financialaid.buffalostate.edu/)).

Application Procedures.

The FAFSA can be found on-line at <https://studentaid.gov>. To expedite this process, students (and parents, if dependent student) will need to have an FSA ID. Apply at Create Account | Federal Student Aid (<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 and Federal Pell Grant eligibility.

The FAFSA Submission Summary is broken into four tabs: Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps.

Financial Need

Based on financial information provided on the FAFSA, a thorough analysis of the students' and/or parents' financial strength, including income, 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.

Eligibility for Federal Financial 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 Pell Grant and TEACH Grant);

- not be in default on a previous educational loan;
- have a high school diploma or equivalent: General Education Development (GED) certificate or Home Schooled.

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 college 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

In most cases, students must be enrolled at least half time (6 credit hours) in courses required for their program to be eligible for federal financial aid. Students may be eligible for a Federal Pell Grant and TEACH Grant when enrolled less than half time.

Required Courses and Student Outcome Tracking Students must enroll in required courses to qualify for federal financial aid, including loans. Buffalo State systemically reviews enrollment for required courses using Student Outcome Tracking (SOT). SOT compares enrollment to Degree Works audit to verify 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 registration, work with the advisor to update Degree Works, etc.). Federal financial aid is adjusted after the drop/add period elapses to reflect the number of required credits in which the student is enrolled, which could result in a reduction or cancellation of financial aid.

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 federal 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 college. 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 withdrawing from all courses should consult with the Financial Aid Office before 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. Pell, SEOG, and 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 college 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. Pell Grant, Direct Loans, etc.) will have their eligibility recalculated in order 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 on the official Academic Withdrawal form.

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 his/her 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 college 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.

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 college. Students receive a notification via U.S. Postal mail that they have the right to accept or decline, some, or all, of the post-withdrawal disbursement that is being offered. It is the responsibility of the student to provide written notification to the Financial Aid Office if accepting a post-withdrawal loan disbursement; the post-withdrawal disbursement of Title IV loan proceeds will be made as soon as possible but no later than 180 days after the date the student withdrew.

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. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Direct Parent Loan for Undergraduate Students
4. Federal Pell Grant
5. Iraq and Afghanistan Service Grants
6. Federal Supplemental Educational Opportunity Grant
7. TEACH Grants

Notification

Students will receive official written notification indicating the type and amount of aid returned to the U.S. Department of Education.

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 email 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 2.0 (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. New freshmen are required to successfully complete at least half (50%) of the credits they attempt during their first two semesters. Starting with their third semester, they are then required to successfully complete two-thirds of their credits.
 - c. The following grade designations are considered to be attempted credit hours but are not considered to be successfully completed: I, N, X, W, U, E, EV, and F grades.
 - 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.
 - e. Noncredit remedial courses are no longer counted in the Pace calculation. Transfer credit hours posted to the official transcript record will be counted as attempted credit hours.
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3. Maximum Time Frame/Degree Completion within 150 percent of the average Length of the Program - Quantitative Component
 - a. Students must complete their first baccalaureate degree within 150 percent of the normal time required to complete a bachelor's degree. For example, credit hours cannot exceed 180 attempted credit hours for a program with a published length of 120 credit hours.
 - b. Federal financial aid eligibility will be terminated when a student has attempted 180 credit hours (for a degree published with a 120 credit hours requirement); there is no waiver of the maximum time frame standard for any reason.
 - c. Federal financial 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.
 - d. A student pursuing a double major or degree must earn his or her first bachelor's degree within the 150 percent maximum time frame standard.
 - e. A student that completed all coursework required for a major or degree is ineligible for a Pell grant even if an Application for Undergraduate Degree form is not on file.

Students must be accepted into a major before completing 60 credit hours to continue to be eligible for federal aid.

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 as long

as it is mathematically possible to recover in one payment period. 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 standard(s) is 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

(<https://academicstandards.buffalostate.edu/federal-aid-waivers/>) 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.

Federal Financial Aid Sources

There are three basic federal financial aid categories that constitute a student's individual award package: grants and scholarships (do not need to be repaid), loans (must be repaid), and jobs (Federal Work-Study position).

Eligibility for the Federal Pell Grant

The Federal Pell Grant Program provides need-based grants to low-income undergraduate students to promote access to postsecondary education. The student's Expected Family Contribution (EFC) determines eligibility for this grant.

The maximum Pell Grant is set by the U.S. Department of Education each award year. The amount of the Pell Grant a student will receive depends on the student's EFC and several factors, including cost of attendance (tuition and fees, room and board, books, and supplies) and the amount of time the student attends college (whether a full academic year or less, and whether full time or part time). Students cannot receive Pell Grant funds from more than one college at a time. Students may receive up to 12 full-time semesters of a Pell Grant (or part-time Equivalent) or until they have completed the requirements for a bachelor's degree; whichever happens first. The Federal Pell Grant Program allows an eligible student to receive up to 150 percent of the student's Federal Pell Grant Scheduled Award for an award year (if all conditions are met).

Eligibility for Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is only for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. Similar to the Pell Grant, the FSEOG does not have to be repaid.

Eligibility for the Federal TEACH Grant

TEACH Grant eligibility is determined after the fall, spring, and summer semester starts. 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 <https://studentaid.gov/teach-grant-program> (<https://studentaid.gov/teach-grant-program/>).

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 to qualify for an in-school deferment.

Eligibility for Federal Direct Loans

Federal Direct Loans are low-interest loans for eligible students to help cover the cost of higher education. Federal Direct Subsidized Loans are for students with financial need. Students are not charged interest while in school at least half time and during grace periods and deferment periods.

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 the loan). Students who 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.

First time Federal Direct Loan borrowers 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 (<https://studentloans.gov/myDirectLoan/index.action/>).

On-line Entrance Counseling is required for first-time Direct Loans borrowers. Entrance Counseling will educate students on the rights and responsibilities associated with receiving funds that must be repaid. To satisfy the online Entrance Counseling (<https://studentloans.gov/myDirectLoan/index.action/>) requirements, the student 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's issued FSA ID (<https://studentaid.gov/fsa-id/create-account/launch/>) is required to complete Entrance Counseling and the e-MPN.

Eligibility for Federal Direct PLUS Loan for Parents of Undergraduate Students

The Federal Direct PLUS loan is a loan in the parent's name to assist their undergraduate dependent student when there is a gap between the cost of education and the student's own financial aid. These loans are federally regulated and require credit approval. The PLUS loan has a fixed interest rate, and if a parent is not credit worthy, the student may be eligible for an additional Federal Direct Unsubsidized Loan.

If a parent receives credit approval, he or she will also need to complete a Direct PLUS Master Promissory Note at studentaid.gov (<https://studentaid.gov/>). If a parent is applying for a PLUS loan for more than one student in college, a separate MPN is required for each student. If more than one parent is applying for a PLUS loan for the same student, each parent must complete a MPN.

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 biweekly paychecks for the hours worked. Federal Work-Study is not be credited to the student's 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 use the job database, Online Resource for Career Advancement (ORCA), to research available positions. 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 located in Cleveland Hall 306.

Scholarships

Buffalo State offers a variety of scholarship 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)

(<https://buffalostate.academicworks.com/>) to 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.

Excelsior Scholarship

The Excelsior Scholarship (<https://www.hesc.ny.gov/excelsior/>) pays any remaining tuition charges for NYS residents (must also satisfy other conditions) after the student's other grants and scholarships have been applied.

The scholarship program is designed to promote on-time graduation while reducing college loan debt.

Recipients of the Excelsior Scholarship

- may receive up to \$5,500 or actual tuition, whichever is less.
- are eligible to receive award payments for not more than four years of full-time undergraduate study, or five years if the program of study normally requires five years in a program leading to a bachelor's degree.
- must live in New York State for the same length of time the award was received. Failure to meet these requirements will result in the conversion of the award to a no-interest loan.

Eligibility for New York State Financial Aid

Required Courses and Student Outcome Tracking

Students must enroll in required courses to qualify for New York State financial aid, such as TAP and the Excelsior Scholarship. 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 each course that 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' NYS financial aid will be adjusted after registration ends to reflect the number of required credits they are enrolled in, which could result in a reduction or cancellation of financial aid.

Eligibility for Tuition Assistance Program

The Tuition Assistance Program (TAP) is a grant program for New York State residents who are enrolled full time (12 or more credit hours per semester). The on-line TAP application can be accessed after completing the FAFSA by linking to it directly from the FAFSA Confirmation Page. If you miss the TAP link after finishing the FAFSA, you must wait five business days until your FAFSA data is received by HESC. After the information is received, you can complete a NYS Student Aid Payment Application ([https:// www.tap.hesc.ny.gov/totw/](https://www.tap.hesc.ny.gov/totw/)).

To be eligible for TAP, students must:

Be accepted into a major prior to their completion of 60 credit hours

- Pre-major and undeclared status are unacceptable for TAP purposes once a student has earned 60 credit hours

Enroll full-time each semester only in courses that apply to the program of study or major

- Minimum of 12 new credit hours required
- Enrollment in course(s) previously failed or withdrawn from is allowed as part of the minimum 12 credit hours

Maintain satisfactory academic progress according to the published TAP chart (p. 33).

Students enrolled for less than 12 credit hours can apply for Aid for Part-Time Study (APTS).

SUNY Tuition Credit (SUNYTC)

SUNYTC is a SUNY grant for TAP-eligible students that helps to offset the rising tuition cost.

TAP Academic Eligibility Chart

Students who received a TAP payment in 2009 or earlier are evaluated under a different eligibility chart. EOP students are also evaluated under a different eligibility chart.

Event	1st	2nd	3rd	4th	5th	6th	7th	8th	9th ¹	10th ¹
(Having accrued this many TAP points ²)	0-5	6-11	12-17	18-23	24-29	30-35	36-41	42-47	48-53	54-59
A student must have completed this many credit hours with a passing or failing grade in the prior semester	0	6	6	9	9	12	12	12	12	12
Must have accrued at least this many credit hours	0	6	15	27	39	51	66	81	96	111
With at least this cumulative GPA	0.0	1.5	1.8	1.8	2.0	2.0	2.0	2.0	2.0	2.0
TAP Academic Eligibility Chart										

¹ Only EOP students can receive a ninth or 10th payment.

² TAP payments are measured by TAP points, with students usually being charged six points every semester they receive a TAP award.

Eligibility for Aid for Part-Time Study

Aid for Part-Time Study (APTS) is a grant program for New York State residents who are enrolled for 3–11 credit hours per semester.

Applications are available on-line ([https:// financialaid.buffalostate.edu/forms/](https://financialaid.buffalostate.edu/forms/)) and in the Financial Aid Office, Moot Hall 230.

Satisfactory Academic Progress (State)

To receive TAP/APTS, students must be in good academic standing as defined by two components: pursuit of program and satisfactory academic progress. Pursuit of program tracks withdrawal from courses that result in a student being enrolled for fewer than 12 credit hours in a semester. Satisfactory academic progress looks at both a student's cumulative GPA and the accumulation of credit hours toward a degree. A student's academic standing is then measured on the TAP Academic Eligibility Chart, above.

It should be noted that when using the chart, only semesters that a student receives a TAP/APTS payment are considered.

Students who first receive TAP grants at the start of their junior year would be required to meet the standards represented by the first column. Students are limited to receiving eight semesters of TAP grants, except EOP students, who can receive 10 semesters of TAP. All students must be accepted into a major prior to completing 60 credit hours to continue to be eligible for TAP/APTS. Pre-major and undeclared status are unacceptable for TAP/APTS purposes once a student has earned 60 credit hours.

Students who fail to maintain good academic standing become ineligible for TAP/APTS until they achieve the appropriate standards. In exceptional situations, students who become ineligible may be granted a one-time waiver of their ineligibility. All waiver requests should be submitted to the Academic Standards Office, Twin Rise 100.

Arthur O. Eve Educational Opportunity Program (EOP)

The Arthur O. Eve. Educational Opportunity Program (EOP) provides educational access for academically and economically disadvantaged students from historically excluded communities residing in New York State. EOP is an alternative means of acceptance to Buffalo State for students who show ability and motivation despite the effects of economic and academic struggles. Students who do not meet the college's general academic admissions standards may instead qualify for admission through EOP. Application for the program is made on the SUNY Application for Admission. Students who are not initially admitted into Buffalo State through EOP cannot join the program at a later time.

Military, Veteran, and Dependent Benefits

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 at (716) 878-3600.

vetservices@buffalostate.edu

Aid for Students with Disabilities

Students with disabilities pursuing higher education may be eligible for assistance through the state Adult Career and Continuing Education Services – Vocational Rehabilitation (<http://www.acces.nysed.gov/vr/>) (ACCES-VR) or Office of Children and Family Services, Commission for the Blind and Visually Handicapped (<http://www.ocfs.state.ny.us/main/cbvh/>) (CBVH). Criteria and funding vary.

Applications and eligibility requirements may be obtained at the Buffalo-area offices or at your local area offices for ACCES-VR and CBVH.

Eligibility for Native Americans

The U.S. Bureau of Indian Affairs offers need-based grants for college to applicants 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 FAFSA.

First-time applicants also must submit tribal enrollment certification from the bureau, agency, or tribe that records enrollment for the tribe. Applications are available from the education office of the tribe, band, or group with which you are affiliated or possess membership. For further information, contact the Bureau of Indian Education at (202) 208-6123 or www.bie.edu (<http://www.bie.edu/>).

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 Native American Education Program Unit State Education Department, Room 461EBA Albany,

Eligibility for Summer Aid

Students are encouraged to seek guidance from the Financial Aid Office before registering for summer classes.

Summer financial aid eligibility is predicated upon a student's remaining eligibility from the fall and spring semesters.

However, Pell grant eligibility for students graduating during the summer or fall semesters may be calculated based on the valid FAFSA from the upcoming academic year.

Eligibility for Study Abroad Programs

Many Buffalo State students take advantage of the National Student Exchange (NSE) and Study Abroad programs.

Financial aid is available for both of these programs. Students must submit the official exchange budget sheets to the Financial Aid Office, as well as have a processed FAFSA on file to receive federal financial aid for participation in the NSE and Study Abroad programs. **Aid can only be approved for required courses.**

To receive TAP for either of these programs, tuition payment must be to a New York State institution.

Award Notification

After you are accepted and have a valid Free Application for Federal Student Aid (FAFSA) on file, the Financial Aid Office will generate 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 send an e-mail notification directing students to view their award package online in Banner. All students are given the opportunity to accept as is, reduce or decline any award offered via Banner. Some aid programs require additional steps to complete the application process.

All students are responsible for monitoring their campus e-mail and their financial aid status on-line by accessing Banner.

TAP Notification

New York State TAP award notifications are sent to students directly from Higher Education Services Corporation (HESC) shortly after the state budget is set each year. TAP awards are school specific and must have "SUC Buffalo" on the certificate to be valid at Buffalo State; TAP code is 0905. Actual award dollars are sent directly to the Student Accounts Office.