

# Appendix A

## Standard, Current Descriptions of Financial Aid Programs

### I. New York State Programs

#### A. Tuition Assistance Program (TAP)

**Application Procedures:** Applicants must apply annually to the New York State Higher Education Services Corporation (HESC), Albany, New York 12255. The application deadline for the current academic year is May 1. Students can begin the TAP application process by completing the Free Application for Federal Student Aid (FAFSA), available at [fafsa.ed.gov](http://fafsa.ed.gov), or from any high school guidance office.

The Higher Education Services Corporation determines the applicant's eligibility and mails an award certificate directly to the applicant indicating the amount of the grant. The postsecondary institution may defer payment on the basis of receipt of the award certificate. Actual payment is received after the school certifies student eligibility.

**Selection of Recipients and Allocation of Awards:** Tuition Assistance Program is an entitlement program. The applicant must (1) be a New York State resident and a U.S. citizen (or a permanent resident alien, paroled refugee, or conditional admittant to the United States); (2) be enrolled full time and matriculated at an approved New York State postsecondary institution and program; and (3) be charged tuition of at least \$200 per year. The amount of the award is dependent on state legislation and can vary from year to year.

Undergraduate students may generally receive TAP awards for eight semesters of study. Students enrolled in approved five-year programs, or in a state-sponsored opportunity program, may receive undergraduate awards for five years.

**Continuation of Awards:** Eligibility for renewal of awards is dependent upon satisfactory academic progress and good standing. The minimum standards of eligibility for undergraduate students are listed in the chart below:

**Standard of Satisfactory Academic Progress for Purpose of Determining Eligibility for State Student Aid**

Before being certified for this payment	First	Second	Third	Fourth	Fifth	Sixth	Seventh	Eighth	Ninth	Tenth
A student must have accrued at least this many courses	0	1	3	6	9	12	15	19	23	27
With at least this grade point average	0	1.1	1.2	1.3	2.0	2.0	2.0	2.0	2.0	2.0

**Responsibilities of Recipients:** Recipients must be in good academic standing in accordance with Commissioner's Regulations and must not be in default of a loan guaranteed by the Higher Education Services Corporation (HESC). A statement of good academic standing, which is established by each institution in accordance with Commissioner's Regulations, may be obtained from the institution's financial aid office. Under certain circumstances, defaulted borrowers can be reinstated for TAP eligibility by HESC.

- B. Memorial Scholarships for Children and Spouses of Deceased Police Officers, Firefighters, Volunteer Firefighters, Peace Officers, and Emergency Medical Service Workers**
- C. Regents Awards for Child of Deceased or Disabled Veteran (CV)**
- D. Nursing Faculty Scholarship**

**E. Veterans Tuition Awards****F. New York State Scholarships for Academic Excellence****G. World Trade Center Memorial Scholarship****H. Military Service Recognition Scholarship****I. State Aid to Native Americans****J. New York State Math and Science Teaching Incentive Scholarship**

*Source and contact for programs described above:* New York State Higher Education Services Corporation, 99 Washington Avenue, Albany, New York 12255, 888-697-4372, hesc.com

**K. Vocational Rehabilitation**

**Application Procedures:** Persons with disabilities may obtain a list of local Office of Vocational Rehabilitation (OVR) offices from: Office of Vocational Rehabilitation, New York State Education Department, 1 Commerce Plaza, 19th Floor, Albany, New York 12234.

**Selection of Recipients and Allocation of Awards:** Any person with a substantial employment disability, who can become employable within a reasonable period of time, may be eligible. OVR serves those having any physical, emotional, or intellectual disability except blindness.

Persons legally blind are served by the Commission for the Blind and Visually Handicapped, State Department of Social Services, 40 North Pearl Street, Albany, New York 12243.

Eligible applicants may receive counseling, medical examinations and other evaluation services, physical and mental restoration services, and instruction and training including that given at institutions of postsecondary education.

Clients are asked to share the expenses, based upon state standards, of some of the services provided, such as college or university expenses to enable that client to attain his/her vocational objective. The client is required to maintain an average of C or better.

**II. Federal Programs**

**Standard of Satisfactory Academic Progress for continued Federal Student Aid Eligibility:** In order to achieve minimum satisfactory academic progress, students must successfully complete 6 courses in the first year and 14 courses by the end of their second year. Throughout the student's remaining enrollment he/she must complete a minimum number of credits as reflected in the "Standard of Satisfactory Academic Progress" chart above. These minimum standards in addition to grade point standards are used to monitor eligibility for federal aid. The financial aid office reviews the academic records of aided students at the end of each year. In addition, the Committee on Standards and Academic Standing (CSAS) reviews the academic performance of all students each term. If a student is not making progress according to the standards outlined in Chapter VII, the student is placed on warning or is dismissed. Note: Federal student aid funds may be suspended for a drug conviction or drug related offense.

**Eligibility Requirements for Federal Student Aid:** To be eligible for Federal Student Aid, dependent students and their families or independent students, must complete a FAFSA (Free Application for Federal Student Aid) at [FAFSA.ed.gov](http://FAFSA.ed.gov). The student must be a US citizen or an eligible non-citizen and must be an undergraduate/graduate enrolled at least half-time as a matriculated student at an eligible institution. The exception is for a Federal Pell Grant when students can be enrolled less than half time. In addition, students must not be in default or owe a refund for any Federal Title IV aid at any institution and be registered, if applicable, with the Selective Service. The Office of Financial Aid (OFA) confirms eligibility and awards, if applicable, and the amount is based on federal regulations in effect for each federal program.

**A. Federal Pell Grants**

The Federal Pell Grant is an entitlement program. The award amount is determined by the Federal Expected Family Contribution (EFC), cost of attendance, and enrollment status i.e. full time, part time. An Institutional Student Information Report (ISIR) will be sent to each applicant based on the information provided in the application. Once the ISIR is received by the Office of Financial Aid (OFA), the award is calculated based on a payment schedule approved annually by Congress.

## **B. Federal Supplemental Educational Opportunity Grants (FSEOG)**

Awards are made to students with the lowest EFC (Expected Family Contribution).

## **C. Federal Direct Loan (subsidized)**

A student who receives this loan for the first time will be given application instructions at the time of the award. A student may borrow up to \$3500 the first year, \$4500 the second year, and \$5500 per year for the last two years. Interest rates can be found at [studentaid.ed.gov](http://studentaid.ed.gov). Interest does not accrue until the borrower enters repayment. Repayment is deferred as long as the student remains enrolled at least half-time and for a six month grace period after he/she ceases to be enrolled at least a half-time. Payment of principal may also be deferred for certain categories of borrowers: (1) rehabilitation training; (2) unemployment; (3) economic hardship including the Peace Corps, and (4) during a period of active military service. After ceasing to be at least a half-time student, the borrower must make formal arrangements with the Department of Education's servicer to begin repayment. Depending on the amount of the loan, the minimum monthly payment will be \$50 plus interest. Under unusual and extenuating circumstances the servicer, on request, may permit reduced payments. Repayment in whole or part may be made at any time without penalty.

## **D. Federal Direct Unsubsidized Loan**

This loan is virtually identical to Federal Direct Loans except the borrower, not the federal government, is responsible for the interest that accrues during the in-school, grace and deferment periods. Loan limits are the same as for the Direct Loan minus any amounts received under the Direct Loan for the academic year. The interest rate for new borrowers is fixed at 4.66 percent. Interest accrues on Federal Direct Unsubsidized Loans during the in-school, grace, and deferment periods and must be paid either monthly or quarterly by the borrower or else be capitalized.

## **E. Federal Direct PLUS Loan**

To apply for this loan the borrower, who must be the parent of a dependent undergraduate student, begins the application at [studentloans.gov](http://studentloans.gov). PLUS loans require a simple credit check. The maximum loan that can be borrowed is the cost of attendance, minus other aid. Interest rates can be found at [studentaid.ed.gov](http://studentaid.ed.gov). There is a 4.28 percent origination fee. Repayment begins 60 days after the full amount of the loan is disbursed.

## **F. Federal Work-Study Program**

An institution must make employment reasonably available to eligible students at the institution who are in need of financial aid.

## **G. United States Bureau of Indian Affairs Aid to Native Americans**

**Higher Education Grants:** The grant application is available from the education office of the tribe in which you are affiliated or possess membership. As the majority of federally recognized tribes are administering the grant program for their tribal members, call your tribe first. A tribal directory is located on the Department of the Interior's website. If your tribe is not administering the grant program, they can direct you to the nearest Office of Indian Education Programs Education Line Officer for the application (OMB No. 1076-0101), with instructions for completing and returning the application. More information can be found online at [olep.bia.edu](http://olep.bia.edu).

## **H. Veterans Administration (VA) Educational Benefits \***

1. Post-Vietnam Era Veterans Educational Assistance (Chapter 32)
2. Dependent and Survivors Educational Assistance (Chapter 35)
3. Montgomery GI Bill (Chapter 30)
4. Vocational Rehabilitation for Service-Disabled Veterans
5. Montgomery GI Bill Selected Reserves Educational Assistance Program (Chapter 1606)
6. Post 9/11 GI Bill (Chapter 33)

\* **Application Procedures:** Application forms, information, and assistance in applying for benefits are available at [gibill.va.gov](http://gibill.va.gov).