



## Quick Guide to Financial Aid

- Become acquainted with SUNY Adirondack's estimated cost of attendance (billable & non-billable), bill adjustment schedule and deferment of payment.
- Understand student's rights and responsibilities as they pertain to registration in classes required for a SUNY Adirondack degree or certificate, Federal Aid Recalculation, the Return of Title IV (federal) Funds, and Satisfactory Academic Progress regulations.
- Read the descriptions of the grant programs first since grants and scholarships do not have to be repaid. These include the federal Pell grant, federal SEOG, New York State (NYS) Tuition Assistance Program (TAP) which is mostly paid to full-time students but includes part-time students as well, NYS Aid for Part-Time Study (APTS) for part-time enrollment, NYS Excelsior Scholarship, ACCES-VR (for students with a disability) and various SUNY Adirondack Foundation Scholarships.
- Additional grants are offered through NYS. They include veteran awards for Vietnam or Persian Gulf veterans, as well as a child of a deceased or disabled veteran. NYS offers grants and scholarships to a child of a deceased firefighter, police officer or correction officer, and to Native Americans. Scholarship funding is also available for the children and spouses of victims of the September 11th attacks. You are encouraged to contact NYS Higher Education Services Corporation at 1-888-NYS-HESC about these opportunities.
- If interested in a work-study position on the SUNY Adirondack campus or SUNY Adirondack Saratoga, students file the Free Application for Federal Student Aid (FAFSA) annually and express interest for the appropriate question. All students are reviewed and awarded federal work-study in compliance with federal regulations on a first come, first serve basis. Prior to starting classes, students must complete employment paperwork with the Human Resources Office.
- Read descriptions concerning the federal loan programs (both subsidized and unsubsidized Direct loans). Generally, all students are eligible to borrow through the Direct loan program as long as they are U.S. citizens or eligible non-citizens; accepted as a matriculated student and have declared a major; enroll in at least 6 credits in classes/term **required** for an SUNY Adirondack degree or certificate program; are maintaining satisfactory academic progress; have filed the FAFSA annually and are not in default on prior federal student loans.
- Complete the appropriate application materials in a timely manner; this includes the FAFSA & NYS TAP application if a NYS resident. Currently more than 98% of SUNY Adirondack students opt to file their FAFSA on the Web. This can reduce the processing time from weeks for paper submittals to a few business days for the online FAFSA.
- The Financial Aid Office at SUNY Adirondack is here to assist you with this annual process. Start the process early. We recommend filing the FAFSA as soon as it's available, which is October 1<sup>st</sup> each year. **In order to have financial aid in place prior to the bill due date, students should file as soon as possible but no later than May 1 for the fall term and November 1 for the spring term.**
- Read all the materials thoroughly, respond to all requests for additional information and ask questions.

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