

Tuition and Fees

Tuition and Fees 2020-2021*

■ Tuition*

Each semester, payment arrangements must be in place by the published deadlines to complete the registration process and to hold a student's schedule.

Full-Time Student Tuition: (12 or more credits)

New York State resident	\$2688.00 per semester
Non-resident	\$5376.00 per semester

Part-Time Student Tuition

New York State resident	\$224.00 per credit hour
	\$112.00 per half credit hour
Non-Resident	\$448.00 per credit hour
	\$224.00 per half credit hour

* Residence certificate/affidavit must be on file to received resident tuition tate.

■ College Fees* (Non-Refundable)

Mandatory Fees (Non-Refundable):

Student Activity/Athletic Fee:

Full-time (12+ credits)	\$72.00
Part-time (.5- 11.5 credits)	\$6.00 per credit

Technology Fee:

Full-time (12+ credits)	\$204.00
Part-time (.5-11.5 credits)	\$17.00 per credit

Cultural Affairs Fee:

Full-time (12+ credits)	\$17.00
Part-time (.5-11.5 credits)	\$10.00

College Fees (Non-Refundable):

New Student Fee.....	\$175.00
Readmission Application Fee	\$20.00
Transcript Fee	\$10.00
Online Transcript Fee	\$10.00
Laboratory Fee (per applicable course)	\$43.00
Malpractice Insurance Fee (per applicable courses)	\$7.50
Academic Support Fee (3 or more credits)	\$48.00
Late Registration Fee.....	\$10.00 per course
	\$25.00 maximum
Returned Check Fee	\$25.00 per check
Health Professions Fee.....	\$178.00
Foreign check handling fee, per check	\$10.00
	plus bank fees
Assessment Fee	\$25.00
Late Payment Fee	\$50.00
Advanced Deposit (Allied Health Programs)	\$50.00
Child Care Fee	\$7.00

* - tuition and fees are accurate as of the publication date (August 1, 2020) of this Catalog

Notes:

1. Students registered for 12 or more credits/units are classified as full-time; all others are classified as part-time.
2. To qualify for the NY State Resident rate, a student must have been a resident of New York State for one year immediately prior to the start date of the semester. In addition, those who are not residents of Orange County must present a Certificate of Residence signed by the chief fiscal officer of the county or counties in which they have lived in the past six months.
3. See section on financial aid for estimates on total education cost per year for full-time study.
4. Tuition and fees are subject to change upon approval of the College Board of Trustees.
5. The normal tuition and fees are charged for all audited course work.
6. Tuition does not include the cost of textbooks.



■ Tuition and College Fee Refund Policies

Tuition refunds will only be granted upon the completion and submission of an official withdrawal form to the Student Services Central, either before the classes begin, or during the published refund period.

Simply notifying the classroom instructor is insufficient. Any student who does not withdraw prior to the semester start date and remains unpaid will be liable for tuition and fees. Non-attendance does not limit student liability.

Students are responsible for knowing the deadlines for withdrawal and abiding by them.

Students who officially withdraw from a credit course or from the college may be eligible for a refund of tuition in accordance with the following schedule:

FULL SEMESTER CREDIT CLASSES:

Prior to the start date of the semester	100%
During the first week	75%
During the second week	50%
During the third week	25%
After the third week	0%

Red Flag Policy / Certificate of Residence

HALF SEMESTER CLASSES

(Eight week term or less):

Prior to the start date of the semester100%

During the first week25%

During the second week0%

The first day that classes are offered as scheduled by the College shall be considered the first day of the semester, and the first week of classes for purposes of this section shall be deemed to have ended when seven calendar days, including the first day of classes, have elapsed.

NON-CREDIT CLASSES:

The following refund policy will apply to all non-credit classes:

Prior to the first day of class100% refund

On the day class begins and thereafter . . .no refund

Note:

1. Full-time students are eligible for tuition refunds only when their semester course load drops below 12 credits. The refund will be calculated by determining the difference between the previous full-time enrollment threshold of 12 credits and the new part-time enrollment and then applying the appropriate refund percentage to the difference in dropped credits.
2. Refund payments are not immediate. Allow approximately six weeks for processing and mailing during fall/spring semesters and four weeks during summer/winter sessions.
3. Courses eight weeks or less in length are subject to a refund schedule appropriate to the length of the course. See applicable publication at the time courses are publicized.
4. A course cancelled by the College will be refunded all tuition and fees relative to the cancelled course.
5. Inquiries regarding refund policy exceptions must be in writing to the Tuition Credit Review Board. Tuition Credit request forms are available at the Student Services Central and on the college website.

Title IV Federal Refund Policy

Title IV Federal Financial Aid students who withdraw or stop attending the college during the first 60% of the semester will have their financial aid recalculated according to the Higher Education Amendments of 1998, 34 CFR part 668.22. Some grant recipients may owe repayment to both the institution and the Federal government as the result of this recalculation.

■ Red Flag Policy

Identity Theft Prevention Program

Orange County Community College is committed to preventing fraud associated with the misuse of identifying information (identity theft) of students, staff, faculty or others who have relationships with the College

to obtain educational or financial services. In compliance with the Federal Trade Commission Red Flags Rule (16 CFR 681.2) under the Fair and Accurate Credit Transaction Act of 2003, the College will employ its Red Flag Identity Theft Prevention Program to identify accounts susceptible to fraud, recognize possible indications of identity theft associated with those accounts, devise methods to detect such activity and respond appropriately when such activity is detected.

In compliance with the Federal Trade Commission's Red Flags Rule (16 CFR 681.2), the College will require all individuals requesting services to provide a SUNY Orange Identification Card, a driver's license or other government issued identification (with photo).

■ Certificate of Residence

All students are charged the appropriate rate of tuition and fees depending on the number of credits taken and the student's area of residence.

Please follow the instructions listed below. The application for Certificate of Residence can be obtained from the Student Services Central. It is also included in all registration material and is available on the College website.

In accordance with New York State Education Law, Section 6301, each full-time and part-time student residing in New York State must file a Certificate of Residence. The County of Legal Residence for a New York State resident attending a community college contributes to the College a portion of the College's cost for providing services to the student. The basis for assessing counties for this money is the Certificate of Residence.

Note: A person does not acquire New York State Domicile (legal residence) simply by being physically present in New York State for a period of 12 months or for the sole purpose of attending a New York State College or University. If your principal or permanent home has not been New York State for a 12-month period immediately prior to the start date of the semester, you will be considered an out-of-state student for tuition purposes.

Certificates are valid for 12 months from the date of issue. A new Certificate must be submitted each year.

To prove residence for any county in New York State you must:

Have resided in New York State for one year AND resided in your home county for six months prior to the first day of classes.

The appropriate documentation and/or certificate must be received within 30 days from the start date of the semester, otherwise the non-resident tuition charge cannot be removed from your bill. Payment (less non-resident tuition) must be made by the established deadline dates. Adjusted bills are available upon request or can be viewed on Self-Service Banner.

ORANGE COUNTY RESIDENTS

Complete the Affidavit/Application for Certificate of Residence. Include this with your adjusted payment (subtract non-resident tuition amount from balance due).

NEW YORK STATE RESIDENTS FROM COUNTIES OTHER THAN ORANGE COUNTY

A student from a New York county other than Orange is required to submit a Certificate of Residence from their county of legal residence covering 6 months prior to the first day of classes. To secure the required certificate, follow the procedures below:

Contact the Treasurer's Office or Chief Fiscal Officer of your home county to inquire about acceptable forms of proof you will need to prove your residency.

Once you have obtained a Certificate of Residence, you must submit the original to SUNY Orange Student Services Central. This will entitle you to pay the resident tuition rate. Please note per New York State Education Law, NY state counties are only required to issue and honor Certificates of Residence dated no earlier than 60 days prior to the start of classes and no later than 30 days after. After the first 30 days of classes, counties will no longer issue certificates of residence and payment for the non-resident tuition charge then becomes the student's responsibility. Late certificates will be accepted by our office, but your account will only be reduced if your county accepts our billing.

NEW YORK STATE RESIDENTS WHO HAVE LIVED IN MORE THAN ONE COUNTY DURING THE PAST SIX MONTHS

Contact each county in which you resided, as a Certificate of Residence will be required from each of those counties. Proceed as indicated above. Students who fail to meet the full six month residence requirement will be charged the non-resident tuition.

SPECIAL REQUIREMENTS FOR IMMIGRANT AND UNDOCUMENTED ALIENS

Immigrant Aliens must have held a Permanent Resident Alien Identification Card ("green card") for one full year and be able to establish New York State residency to be eligible for resident tuition rates. Foreign students on the following visas do not qualify for the residence rate: F(student), B(visitor), J(exchange), C, D, H2A, H3, H4 if on H2/H3, M, O, P, Q, R, TN, or TD visas.

Effective July 1998, certain undocumented aliens may be eligible for the resident tuition rate. The undocumented alien must have graduated from a New York State high school and applied for SUNY admissions within five years of receiving the New York State diploma. The undocumented alien must complete a notarized affidavit stating that the student has filed or intends to file an application to legalize his or her immigration status.

Providing the college with proof of residency is an important step in your registration process. Students who fail to present documentation will be charged non-resident

tuition. Please contact the Bursar at (845) 341-4830 if you have any questions about the proper way to complete the requirement.

■ Withdrawal from Course

To formally withdraw from a credit or non-credit course, a student must complete a withdrawal form and return it to Student Services Central. As of the day of receipt of this form, the appropriate refund schedule will apply.

Students who receive financial aid from any of the following sources: Federal Programs (Title IV)-Pell Grant, Supplemental Equal Opportunity Grant (SEOG), Perkins Loan, Federal Family Education Loans and State Grants may be responsible for repaying a portion of their aid if they drop or stop attending classes during the refund period. Withdrawal from classes may also affect eligibility for financial aid for the following semester or academic year. Students will be notified by mail if monies are due the College.

■ Holds

Students who have unmet financial obligations or who have failed to comply with College requirements are not permitted to register or receive grades until the hold is cleared with the issuing office. Further, information relating to student records, such as certification of attendance and diplomas are also withheld.

Financial Aid

SUNY Orange participates in most major federal and state financial aid programs and offers institutional scholarships as well. There is a Financial Aid office at each college location to assist eligible students in removing the financial barriers that may discourage them from attending college. All students are urged to file an application for financial aid. In order for the Financial Aid office to finalize eligibility or award financial aid, all required documentation requested must be submitted. The FAFSA is the first step in the financial aid process. You can complete the FAFSA to apply for federal student financial aid, such as the PELL Grant, student loans, and federal work study. The FAFSA is available on the FAFSA website <https://fafsa.ed.gov>.

Financial aid is available in many forms: grants, scholarships, loans, and employment opportunities. Federal, state, and local guidelines determine the amount and types of financial aid offered to individual students. You must reapply each year for most of these programs. Students usually are offered financial aid packages consisting of a combination of grants, scholarships, employment and loans. Grants and scholarships are considered "gift" assistance and need not be repaid. Loans are offered at low interest rates and can be repaid over an extended period of time beginning six months after the student graduates or enrolls for less than 6 credits at the College. If you are offered aid in the form of a job (Federal Work-Study), it is paid at an hourly rate.

■ College Costs at SUNY Orange

The direct costs that all full-time SUNY Orange students must pay each academic year are:

	<u>Non-Commuter</u>	<u>Commuter</u>	<u>Out of State</u>
Direct Student Cost	\$7,594	\$7,594	\$12,970

Additional indirect educational costs that students should consider:

Room and Board	5,000	8,000	8,000
Transportation	1,350	1,350	1,350
Personal	1,766	2,466	2,466
Total	\$15,710	\$19,410	\$24,786

- *The above indirect costs are approximate and are used by SUNY Orange to determine the need for financial aid. All figures are subject to possible change.*
- *Tuition is based on the cost for the current school year.*
- *All Direct Cost figures above are subject to possible change.*
- *Double tuition is charged to out-of-state students and international students.*
- *The above Estimated Costs are used by Orange County Community College to determine the need for financial aid.*
- *"Non-commuter" refers to dependent students living away from home and/or independent students living on their own.*
- *If an independent student is living with a non-parent family member who is supplying room and board, the student's Financial Aid budget will be adjusted accordingly.*
- *Students who have costs for child care should submit proof of those additional expenses.*

■ General Eligibility Requirements

Eligibility depends on many factors. To receive aid from the federal and state student aid programs offered at SUNY Orange, you must satisfy the following:

- be officially admitted
- have a high school diploma or a GED
- be a U. S. citizen or permanent resident
- meet the minimum academic criteria specified for each financial aid program (see "Federal Standard for Satisfactory Academic Progress" in this section)
- have a valid Social Security number
- not owe a Federal PELL, Academic Competitiveness Grant, National Smart, Teach Grant, or FSEOG over-award
- not be in default on a Federal Stafford Loan or Federal Direct Loan
- be enrolled in an eligible degree or certificate program
- all credits must apply to the degree major
- must attend courses that you are registered for

How to Apply for Financial Aid

This information is provided as a guide and is subject to change without notice to comply with federal, state, and institutional policies.

You can only receive financial aid at one college at a time. A Financial Aid Application must be completed to be considered for all types of grants, loans, scholarships, and work opportunities at SUNY Orange. Some awards and grants may require additional forms. To apply, take these steps:

- Complete the Free Application for Federal Student Aid (FAFSA) each year. Submit the FAFSA application online at the FAFSA website: <https://fafsa.ed.gov>.
- When completing the FAFSA, be sure to list SUNY Orange's name and school code 002876. The college address is 115 South St., Middletown NY 10940. Submit the completed and electronically signed FAFSA to the Federal Central Processor.
- You should receive a Student Aid Report (SAR) within 3 weeks after submitting your application to the processor. Students are able to check the status and view the results from the FAFSA application online. You should retain the SAR in your personal files.
- If SUNY Orange is listed on the SAR, the Financial Aid office will receive the student's SAR electronically. Three weeks after submitting the FAFSA application, you should check your "MySUNYOrange" account for receipt of an electronic SAR.
- Your FAFSA may be selected in a process called verification, and the school may request certain financial documents. Verification documents can be obtained from the Financial Aid office or downloaded from the Financial Aid documents website, or link to the MySUNYOrange section labeled "Student Requirements" on your "MySUNYOrange" account. If additional

documentation is required, you will receive a tracking e-mail stating you have additional documents outstanding. If there are questions remaining, the student can contact the Financial Aid office at his or her campus.

You should respond quickly to all correspondence received from the Financial Aid office. Documents are processed in the order they are received.

After the Financial Aid Office receives your SAR and all requested information, the staff will:

- Review the information.
- Make an award based on eligibility and availability of funds.
- Send a preliminary award letter to first-time freshmen.
- Sophomores are directed to view their awards online and print the award letter at your “MySUNYOrange” account. The award letter lists the types and amounts of aid awarded.
- The award letter may also list additional requirements that you must fulfill before funds can be disbursed.
- Your awards may change after the verification process, or changes in enrollment. If this occurs you will receive an e-mail notification directing you to your MySUNYOrange Award Letter page.

You should keep your award letter with your SAR. You must keep your name, address, e-mail address and telephone number current with the Student Accounts Office on campus. When a student is determined to be eligible for financial aid, tuition and fees may be covered to the extent of the aid, provided the student's financial aid file is completed by the target due date. If the aid is not sufficient to cover tuition and fees, the student is responsible for the balance, which is due by the officially published payment due date. If the aid exceeds the cost of actual tuition and fees, a refund will be issued to the student from the Student Accounts Office (See published disbursements dates on the Office's web pages).

Summer Sessions

Please contact the Financial Aid Office for further information on requirements for summer financial aid. Please visit our website at www.sunyorange.edu/financialaid.

Target Dates

This information is provided as a guide and is subject to change without notice to comply with federal, state, and institutional policies.

Target dates are not deadlines. Target dates ensure that the financial aid funds you are eligible to receive will be on your account for tuition deferment before the payment due date. After these target dates, applications for financial aid and loans can still be processed, but you may have to arrange for alternative means of payment, such as using your own funds or participating in the Tuition Payment Plan, until your

financial aid processing is completed.

Target Dates for PELL Grants and Direct Loans:

- Fall Enrollees: July 1st
- Spring Enrollees: December 1st

Target Date for Campus-Based Aid [Including Federal Work-Study (FWS), and Supplemental Educational Opportunity Grant (SEOG)]:

- Fall Enrollees: April 15th

■ Award Package Offering

- Once you have been awarded aid, you will receive an award letter that lists the various types of aid you are eligible to receive during the award year. Awards are based on full-time (12 or more credit hours) status; some awards may be adjusted if you do not enroll as a full-time student. However, aid will automatically be pro-rated at the time of disbursement if you are not full-time. If it is determined that you are not eligible for aid after it is awarded, the Financial Aid office is required to adjust your awards.
- All Student Aid Reports go through a review process before any aid is disbursed. If a student is selected for verification all required documents must be submitted and verified with the information on the Student Aid Report before any disbursements can be finalized. The college must have a correct Student Aid Report with complete information by their last day of enrollment for each FAFSA year. NYS TAP grants are automatically reviewed. Students may be awarded grants, scholarships, work study and federal subsidized and unsubsidized loan funds up to the cost of college attendance. These loan programs require you to accept your loans on your MySUNYOrange web pages. You will need to go to <https://studentloans.gov> web site to fill out an Electronic Master Promissory Note, and Entrance Counseling. Students who apply by the priority processing due date will be considered for all available funds. Some funds are limited and are awarded to eligible students based on greatest need and meeting the April 15th deadline.

■ Evaluating Your Award Package

- You should evaluate your award package carefully.
- Remember: loans must be repaid.
- Be sure to check whether or not your living expenses will be as high as the estimated allowance projected by your school; if they aren't, you may need to adjust your borrowing.
To get an idea of your college expenses, use the Net Price Calculator at www.sunyorange.edu/financialaid/index.shtml.
- To get an idea of your monthly loan payments after you graduate, see the Repayment Calculator at <https://studentaid.ed.gov/repay-loans/understand/plans/#estimator>.

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- You have the right to decline the loan or to request a lesser amount.
- Remember that loan money must be paid back with interest. You should only borrow as a last resort.

■ Federal Standard For Satisfactory Academic Progress

Federal regulations (Sections 668.16(e), 668.32(f) and 668.34) require that schools monitor the academic progress of all applicants for federal financial assistance and that the schools certify that applicants are making satisfactory academic progress toward earning their degree. This determination of progress must be made at least once a year for degree programs, and at the end of every semester for certificate programs before the Financial Aid Office disburses any federal aid funds for the subsequent semester. Federal Title IV programs include: PELL, and Stafford Loans, Supplemental Education Opportunity Grant & Federal Work Study. Our web page at: www.sunyorange.edu/financialaid/sap/ contains a chart for your convenience on the calculation of Satisfactory Academic Progress and how your eligibility is affected by Program Pace, Cumulative Grade Point Average, and Maximum Program time frame.

Academic progress is checked at the end of each academic year for degree programs and at the end of every semester for certificate programs. SUNY Orange's academic year for Associate Degree programs is measured from May to May. If you fail to meet the minimum completion percentage (attempted vs. accumulated credit hours) or maintain the minimum grade point average you will forfeit all federal financial aid. If you have reached the maximum number of attempted credits without earning a degree, you will be excluded from further participation in federal financial aid programs (PELL grants, Direct Loans, and Federal Work Study). Federal regulations require that these standards apply to all students.

Attempted hours are those hours for which you were still officially registered at the conclusion of each semester's Add/Drop period. Withdrawals are counted as attempted hours.

Maximum hours to earn degree: To quantify academic progress, a school must set a maximum time frame in which a student is expected to complete a program. For an undergraduate program, the maximum time frame cannot exceed 150% of the published length of the program measured in credit hours attempted.

The majority of SUNY Orange undergraduate programs require 66 hours for graduation. The maximum time frame for students in these programs is 99 attempted hours ($66 \times 1.5=99$).

- **Withdrawals:** All grades including W are counted as courses attempted and count toward the maximum time frame.
- **Audited Courses:** You do not earn any academic credits for audited courses. However, these courses

count in the calculation of your "attempted hours."

- **Pass/Fail Courses:** These hours do count within the total of attempted and earned hours.
- **Transfer Credits** accepted for your academic program, are counted as credits attempted and credits earned and are also used to calculate the maximum time frame to complete your program.
- **Developmental Credits** are not counted in your academic program, but they are counted in your total of accepted and accumulated hours.
- **Double Majors and/or Minors:** If you pursue a double major/minor you will normally be expected to complete all degree requirements before reaching 99 attempted hours.
- **Change in Majors:** If you change your major you will normally be expected to complete all degree requirements before reaching 99 attempted hours.
- **2nd Associate's Degree:** If you have already been awarded an Associate's degree, you may apply for a second degree only if the second degree is different from the first degree. Ordinarily, a second degree at the undergraduate level is discouraged, and a Bachelor's degree is encouraged.
- You will be limited to how much you can borrow under the Direct Loan Program. These limits are not increased for students working on additional degrees.
- PELL grants are limited to the equivalent of 12 full-time semesters.

If you are enrolled in a Certificate Program you are allowed a total of 45 credits attempted to complete the program.

If you are enrolled in an Associate Degree Program you are allowed a total of 99 attempted credits to complete the program.

■ Financial Aid Probation

If you have fallen below the completion ratio on the Satisfactory Academic Progress chart published on the SUNY Orange Financial Aid web pages, and/or you have failed to maintain the required minimum GPA associated with that completion ratio, you will be placed on federal financial aid probation. You will be allowed only one probationary semester during your academic plan if an appeal is granted.

While on financial aid probation you will receive a separate letter that will outline the academic requirements you must meet in order to receive federal financial aid for the following semester. If you meet the terms of financial aid probation, you will be permitted to continue to participate in federal student aid programs (PELL grants, loans, and Federal Work Study) for subsequent semesters. If you have been placed on financial aid probation you shall be considered to be making satisfactory academic progress for the purposes

of receiving federal financial aid as long as you continue to meet the academic requirements outlined in your probationary letter.

While on Financial Aid probation, the Financial Aid Office will review your academic transcript at the end of the following semester to ensure you meet the conditions of your probation in relation to Progress and Grade Point Average.

If you do not meet the terms of your probation, you will forfeit eligibility for all Federal Financial Aid programs (PELL grants, Loans, Federal Work Study).

Grade Changes

Students who are receiving aid on a probationary basis must resolve all incomplete grades before the Financial Aid Office can make a final determination of the satisfactory academic progress guidelines. Students must report any grade changes that impact their aid eligibility directly to the Financial Aid Office. Students must notify the Financial Aid Office once their final grades have been posted.

Probation Standards Not Met

If you have lost eligibility to participate in federal student aid programs for reasons of academic progress, you may regain eligibility by enrolling at SUNY Orange at your own expense, and making up the Deficiency of Progress or GPA. The mere passage of time will not ordinarily restore eligibility to a student who has failed to make satisfactory academic progress policy.

If you have been academically dismissed from SUNY Orange but are subsequently given permission to re-enroll, you are not automatically eligible to continue to participate in Federal Financial Aid programs. Admissions decisions are totally separate from funding decisions.

■ Right to Appeal

To appeal your Satisfactory Academic Progress status, you must submit a Satisfactory Academic Progress Appeal Form at:

<https://sunyorange.edu/machform/view.php?id=210312> along with any required documentation, detailing the extenuating circumstances that contributed to your not meeting the SAP standards. Considerations for appeals exist if you had a severe illness, medical condition, injury, traumatic life altering experience, or the death of a parent that prevented you from being successful in the semester in which you did poorly. Submitting an appeal does not guarantee approval to reinstate your eligibility for receiving financial aid. The decision of the Appeals Committee is final.

Deadlines: To ensure that Financial Aid funds for which you may be eligible are on your account before the payment due date, you should submit your appeal by: Summer — June 1st; Fall — June 15th; and Spring — December 15th. **If an appeal is submitted after the deadline dates, you will need to make arrangements for alternative means of payment until your Financial Aid can**

be processed, using your own funds or participating in the Tuition Payment Plan. Appeals submitted after the current deadline dates will be evaluated for the following semester.

Appeal Approval Conditions: Appeals can only be approved if the Financial Aid Appeals Committee determines :

- You will be able to meet SUNY Orange’s Satisfactory Academic Progress chart after the next payment period; or
- You have agreed to follow an Academic Plan that, if followed, will ensure that the student can meet the college’s Satisfactory Academic Progress guidelines by a specific point in time.

If an Appeal is granted:

If your appeal is granted you will receive aid on a conditional basis for one semester (this is known as the probationary period). The conditions will be outlined in a letter sent to you granting the appeal. The Financial Aid Appeals Committee will review your record at the end of the semester to determine your status for the following semester. Students who fail to meet the conditions outlined in their individualized academic plans during their conditional semester will not be allowed to submit a subsequent appeal.

■ Federal Financial Aid Programs

Federal PELL Grant

The PELL Grant is a grant from the Federal government and does not have to be repaid. The amount of the grant is based on the amount of funds actually available for the program as designated by Congress. The maximum award is distributed over two semesters for full-time enrollment and may be pro-rated. All undergraduate students are eligible to apply for the Federal PELL Grant. Students may receive PELL Grants for as many as 12 full-time semesters (or the equivalent). The student must be enrolled at the time the Student Aid Report is received by the Financial Aid Office. Even though the student may file the FAFSA after the semester has started, a payment cannot be made if the student ceases to be enrolled. For students taking developmental courses, federal aid funds will only pay for the first 30 attempted credits of developmental study.

Eligibility Exclusion

Effective July 1, 2009, an individual subject to involuntary civil confinement or civil commitment upon completion of a period of incarceration for a forcible or non-forcible sexual crime is ineligible for a PELL Grant.

Federal Supplemental Educational Opportunity Grant

High-need students may be eligible to receive FSEOG grants ranging from \$300 to \$500 a year. Money for this program is extremely limited. Students who have earned

Financial Aid

a Bachelor's degree are not eligible. FAFSA completion is required. All Campus-Based-Aid programs are subject to the federal government's allocation to the school. When all the funds are exhausted, awarding and disbursement of this aid program stops.

Federal Work Study Program

Eligible students may work part-time while in college to help defray their educational cost. Students are paid an hourly rate and receive a paycheck every two weeks for the hours worked. Students cannot earn more than the amount of their work-study award. Salary is based on published rates. FAFSA completion is required. Work-Study funds are allocated each year by the Federal government. The Financial Aid Office will award work-study to eligible students until the funds for the year are exhausted.

SUNY Orange participates in the William D. Ford Direct Loan program

Federal Stafford Loans

The Federal Stafford Loan is a loan that must be repaid upon completion of school or interruption of studies. The student who qualifies may borrow up to \$5,500 for the academic year as a freshman and \$6,500 as a sophomore. Independent students who still need loan assistance after Federal Stafford Loan eligibility is determined will be packaged with a maximum of \$4,000 additionally each year. Dependent students may apply for an additional unsubsidized loan if your parents are unable to obtain a PLUS loan.

All borrowers are required to complete an electronic master Promissory Note, and entrance counseling before funds can be disbursed. If you are a freshman and a first-time borrower for a student loan, federal regulations require that the first loan disbursement be delayed until 30 days after the start of classes. Students are required to be actively enrolled for at least six credit hours each semester to maintain loan eligibility. If you should drop below 6 credits prior to the disbursement of the loan, the funds will be returned to the U.S. Department of Education. More information on loans can be viewed at <https://studentaid.ed.gov/sa/>. Remember student loans are to be used only for "education expenses" which include tuition, fees, books, supplies and equipment, living expenses, cost of care for a dependent child, transportation, and the cost to rent or buy a computer.

Federal PLUS Loans

Federal PLUS loans are loans that a parent may use to assist their son or daughter in financing their education. The lender is the U.S. Government's Direct Loan program. More information on how to obtain a PLUS loan can be obtained by going to: <https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=plusApp> website. Parents may borrow up to the cost of attendance, minus other aid per award year, if their son or daughter is enrolled at least part time. The loan goes into repayment 60 days after the check is disbursed to you. Students are required to be actively enrolled for six credit hours each semester to maintain eligibility.

Veterans Benefits

All certificate and degree programs are approved for members of the Selected Reserve and National Guard, G.I. Bill veterans, eligible dependents, and disabled veterans. Veterans should inquire at the Veterans Office in the Advising Center, located on the third floor, of the George F. Shepard Student Center. For information on benefits in the G.I. Bill, go to <https://benefits.va.gov/gibill/>.

Aid for Native Americans

The Federal Bureau of Indian Affairs gives educational grants directly to the various Native American tribes. Students should contact their tribal office to see if federal funds are available. Aid for Native Americans may also be available through the New York State Education Department. The website is www.nysed.gov. Search Aid for Native Americans.

Institutional Local College Work-Study (LCWS)

College funds are also available for students who do not meet the federal work study eligibility requirements. All students awarded work-study are placed in the job by the College's Office of Career and Internship Services. FAFSA is required.

■ New York State Tuition Assistance Program (TAP)

- You must be matriculated in a program of study.
- All courses must apply to a degree program.
- You must be enrolled as a full-time student, taking 12 or more credits per semester. You must meet NYS Satisfactory Academic Standards.
- You are considered a "New York State Resident" if you have lived in the state for the 12 months just prior to enrollment.
- "Eligible non-citizens" or others who may qualify under federal law.
- Changes in your class schedules can affect your financial aid. Students should consult with the Financial Aid Office about any such changes.
- You must either be: a graduate of a US high school, or have earned an HSE diploma, or have passed a federally approved "Ability to Benefit" test.
- You must be enrolled as a full-time student, taking 12 or more credits per semester.
- You must have at least a cumulative "C" average after receiving two annual payments.
- You must not be in default on either a student loan guaranteed by HESC or on any repayment of state awards.
- You must have a valid Social Security number.
- If you are a first-time TAP recipient, you must be registered for at least 6 credits of college-level

coursework, 12 credits in total for the semester.

- If transferring in and a recipient of TAP at the former school, you must have your credits evaluated prior to receiving TAP at SUNY Orange AND you must register for 6 or more credits due to the number of TAP points incurred.
- TAP awards may be used only for tuition costs.

NYS Satisfactory Academic Progress

Before being certified to receive a specific TAP payment, students must have accrued at least a certain number of credits toward their degree while maintaining a minimum cumulative grade point average (CGPA). Please view our web site at:

www.sunyorange.edu/financialaid/standards.shtml for details on which NYS Satisfactory Academic Progress chart applies to you.

Evaluation Criteria for NYS Satisfactory Academic Progress (State SAP)

- Grades earned for “completed” courses may be A, B, C, D, F, or P.
- To be eligible for TAP in the future, you must pass the minimum percentage of credits attempted as designated by the number of payments you have received, and have accumulated at least a specific number of total credits towards your degree overall, per NYS regulation.
- If you are a first-time TAP recipient and are taking a minimum of two developmental courses you may be evaluated on the State SAP chart.
- Transfer and second-time TAP recipients entering SUNY Orange who have received TAP at a previous institution must be registered for six and possibly more credits of college level course work as part of their full-time load.
- Courses which are audited and/or which are repeats of previously passed courses are not eligible for inclusion in a student’s credited enrollment.
- Financial Aid can only pay for 2 credits of Physical Education coursework.
- NYS academic requirements and awards may be subject to change based on NYS budget considerations.

How to Apply for TAP

Students should complete the FAFSA on line and then use the link for NYS residents. This will direct you to the HESC website directly. You can also link to the HESC web site by using the following to complete a TAP application: <https://www.hesc.ny.gov/>.

Other NYS Grants, Scholarships, and Awards

Other NYS grants scholarships and awards can be viewed at: www.hesc.ny.gov/

■ Aid for Part-Time Study (APTS)

This is a NYS grant for eligible part-time students. Due to funding limitations and the number of qualified applicants, coverage is limited to 6 credits. Students are selected on a first come first served basis. Applications are placed in chronological order based on when the application and State of New York taxes are received.

Eligibility Requirements

Students must:

- Be NY State residents who can demonstrate the ability to complete college coursework
- Be enrolled for 6 to 11 ½ credits in an eligible degree program
- After completing at least 3 credits at SUNY Orange, maintain a minimum Cumulative Grade Point Average of 2.0 in order to be eligible to receive APTS the following semester
- After each semester State Satisfactory Academic Progress is evaluated, and the student must maintain a minimum semester GPA of 2.0
- If transferring in to SUNY Orange, submit to the Financial Aid Office an Academic Transcript of coursework completed at the prior institution
- If they are dependent students: have a family whose net NY State taxable income is \$50,550 or less
- If they are independent students: have a family whose net NY State taxable income is \$34,250 or less

■ Excelsior Scholarship

Please see the N.Y.S. HESC website at <https://www.hesc.ny.gov/> for additional information for processes and procedures for obtaining the scholarship.

■ Part-time Scholarship

Please see the N.Y.S. HESC website at <https://www.hesc.ny.gov/> for additional information for processes and procedures for obtaining the scholarship.

■ SUNY Orange Foundation Scholarships

The SUNY Orange scholarship process is managed by the SUNY Orange Foundation, an independent non-profit organization dedicated to generating funds and building resources to enhance learning opportunities at SUNY Orange for students and the community. The SUNY Orange Foundation is responsible for managing and increasing funds for all SUNY Orange scholarships. Through the efforts of the Foundation and the generosity of many private donors, SUNY Orange awards approximately 250 scholarships each academic year. There are scholarship opportunities for:

- Entering, returning and graduating students
- Students with financial need

Financial Aid

- Students in good academic standing
- All majors, ages, veterans, and non-traditional students

FAFSA is not required to qualify for these scholarships.

To apply for scholarships, you must sign in with the same user name and password you use to access the campus login portal.

Once you complete your general application, you will be automatically matched with scholarship opportunities based on the information you provide, as well as other data being imported from your SUNY Orange student account.

All scholarship monies will be paid directly to student accounts.

The application process is open to students during the spring semester and can be found at <https://sunyorange.academicworks.com>. To learn more about scholarships, visit the SUNY Orange Foundation website at

www.sunyorangefoundation.org/apply-for-scholarship