



## Resource Guide

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Fax: (845)220-4062

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# Award Description Sheet

Please reference the information below for each of the awards contained in your award letter.

## GRANTS

### Federal Pell Grant

- Available only to undergraduate Students
- Award eligibility is determined by the Federal Government
- Students who receive their first Pell Grant on or after July 1, 2008 may receive Pell Grants for as many as 18 semesters (or the equivalent)
- Renewal of Federal Aid for each academic year is contingent upon meeting established academic standards. See Satisfactory Academic Progress (SAP) standards for Title IV Federal Student Aid Programs at: [www.sunyorange.edu/financialaid/standards.shtml](http://www.sunyorange.edu/financialaid/standards.shtml)

### Federal Supplementary Education Opportunity Grant (FSEOG)

- Number of awards are limited, based on available funds
- Student must be eligible for a Federal Pell Grant
- Student must have a zero Expected Family Contribution (EFC)
- Grant is available to undergraduate students
- Average annual award is \$500

### Federal Academic Competitiveness Grant (FACG)

- Students must be US citizens or Eligible Non-Citizens
- Student must be eligible for a Federal Pell Grant
- Student must be enrolled at least half-time and must have successfully completed a rigorous high school program after 1/1/2006 (as determined by NY State guidelines)
- Grant is available for second-year students who have maintained a cumulative grade-point average (GPA) of at least 3.0 their freshman year

## NY State Financial Aid

### Tuition Assistance Program (TAP)

- Amount of award included in the financial aid package is estimated
- Grant is limited to New York State residents enrolled at an in-state college
- Grant depends on the NY State budget and is by the New York Higher Education Services Corp. (HESC)
- Students should complete the FAFSA on line and then click on the link for HESC to apply for TAP (available at [www.hesc.com](http://www.hesc.com)) before May 1<sup>st</sup>
- Notification of TAP awards will be sent by the HESC.
- TAP awards are subject to change; NOTE: changes to TAP awards could affect other awards in the package
- Grant is based upon tuition rates at the student's college

Renewal of TAP for each subsequent term is contingent upon student meeting academic standards.

(Review (SAP) Satisfactory Academic Progress standards for New York State aid at:

[www.sunyorange.edu/financialaid/standards.shtml](http://www.sunyorange.edu/financialaid/standards.shtml))

## WORK STUDY

### Federal Work-Study (FWS)

- Student must demonstrate financial need (FAFSA is required)
- Number of awards is limited, based on availability of funds
- Student may choose from a variety of jobs through the Career Service Department
- Student is paid an hourly rate and will receive a paycheck every two weeks for the hours worked

## LOANS

### William D. Ford Federal Direct Loans

Refer to [Steps to Complete Loan Process \(on our web site\)](#):

#### Federal Direct Unsubsidized Stafford Student Loan

- Loan has a fixed interest rate of 3.86%
- Interest accrues during the in-school period and may be capitalized with loan money, delaying payment
- Eligible dependent students may borrow a combined subsidized and unsubsidized loan up to the maximum loan limits as follows: \$5,500 for freshmen and \$6,500 for sophomores
- Eligible independent students may borrow a combined subsidized and unsubsidized loan up to the maximum loan limits as follows: \$9,500 for freshmen and \$10,500 for sophomore

#### Federal Direct Subsidized Stafford Student Loan

- Student must demonstrate financial need
- Loans disbursed on or after July 1, 2010 to June 2011 have an interest rate of 4.5%
- Loan is interest-free while student is enrolled in at least 6 credit hours; the maximum yearly loan limits are : \$3,500 for freshmen and \$4,500 for sophomores

#### New borrowers of Direct Loans:

- Must complete an Entrance Interview at: <https://StudentLoans.gov>

#### All Direct Loan borrowers-new and old at SUNY Orange:

- Must complete a Master Promissory Note at: <https://StudentLoans.gov>
- Must accept Loan on Banner Self Service at: [www.sunyorange.edu](http://www.sunyorange.edu)
- Must complete a Loan Test in the Financial Aid Office

*When planning loan financing, students should expect a deduction of funds for an origination and insurance fee (a 1% fee, plus an automatic rebate of .5%), at the time of disbursement .*

*Students cancelling all or part of their Direct Student Loan must submit a letter in writing to the Financial Aid Office within 10 days of disbursement. Disbursements for student loans will start after the fourth week of September for the Fall semester and the third week of February for the Spring Semester, once attendance has been confirmed. Based upon the timing of the acceptance for the loan, a disbursement date will be created every Tuesday from that point on. Policy will allow the first 250 loans (approximate) that are accepted to be disbursed after the fourth week of school. Students can check the actual disbursement date on the MySUNYOrange web site in Financial Aid under the Award Payment Schedule tab. Upon request, you are entitled to a paper copy of the disbursement notification. You may request this form in writing at the Financial Aid office.*

#### Federal Perkins Loan

- Student must demonstrate financial need
- Loan has fixed rate of 5%
- Loan is interest-free while student is enrolled in 6 or more credit hours
- Number of awards available is limited, based on annual allocation of funds
- Upon acceptance, students are required to complete a Perkins Promissory Note in the **Student Accounts Office**

## SCHOLARSHIPS

### SUNY Orange Scholarships

[http:// sunyorange.edu/scholarships/index.shtml](http://sunyorange.edu/scholarships/index.shtml)

- Awarded through the college
- See website for information on applicant requirements and deadline dates

#### Scholarships at Large

- Awarded by private organizations and foundations such as, Lions Clubs, unions, and church groups

# FINANCIAL AID CHECKLIST

---

- **TO COMPLETE THE FAFSA**

- Before beginning the Free Application for Federal Student Aid (FAFSA), you must apply for a Personal Identification Number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). The PIN will allow you and your parents to sign your FAFSA electronically.
- The FAFSA is to be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Once the FAFSA has been processed, go to the MySUNYOrange portal to learn the additional responsibilities you have in completing your application for financial aid.

- **APPLY FOR TAP (FULL-TIME STATE AID, 12 CREDITS OR MORE)**

- After completing the FAFSA online, you can apply for TAP using the link on the confirmation page of the FAFSA.
- If you failed to complete your TAP application immediately following completing your FAFSA, you can go to the HESC website at [www.tapweb.org](http://www.tapweb.org).
- If you don't apply online for TAP, an express TAP application will be mailed to you.

- **APPLY FOR APTS (PART-TIME STATE AID, 6-11.5 CREDITS ONLY)**

- Go to the [www.sunyorange.edu/financialaid/forms/docs/APTS.pdf](http://www.sunyorange.edu/financialaid/forms/docs/APTS.pdf) for form.
- Sign and submit your current NY State tax return to the Financial Aid Office. (You must be **registered** part-time to submit APTS application.)

- **APPLY FOR A STAFFORD LOAN (Optional)**

- Complete the FAFSA @ [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Go to [www.studentloans.gov](http://www.studentloans.gov) and complete *both* the Entrance Interview & Master Promissory Note.
- Come to the financial aid office and complete written loan test. (no appt. necessary)
- Once your loan is on MySUNYOrange, you may accept the full amount or a portion. Loans will be split in half (Fall & Spring).

- **COMPLETE THE VERIFICATION PROCESS (IF YOU WERE SELECTED)**

- Go to MySUNYOrange, then financial aid tab, then eligibility, select correct aid year.
- View any "unsatisfied requirements" and complete any necessary forms or other documentation requested. Failing to do so will delay processing your aid.
  - If taxes are required for verification, you must use the data retrieval tool located on your FAFSA. This tool can be used 2 weeks after electronically submitting your taxes or you can order your tax transcripts from the IRS website: [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript)

- **REGISTER FOR APPLICABLE COURSES**

- Federal and state laws require that the courses you take must apply toward your degree.

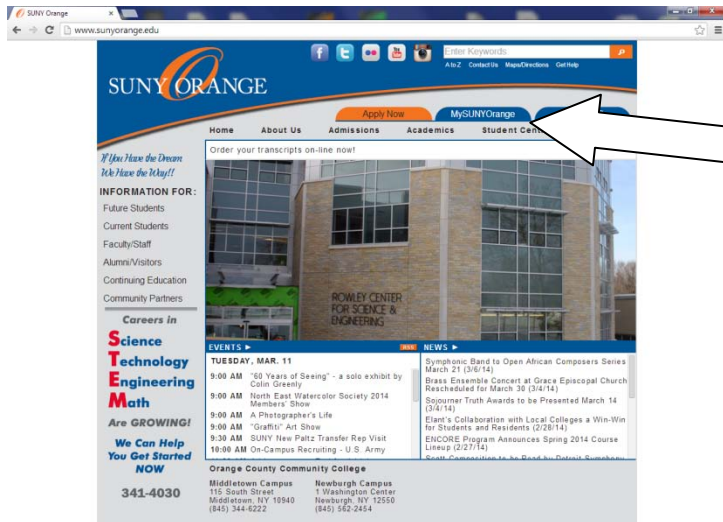
- **COMPLETE FINANCIAL AID PROCESS**

- You must accept the Terms and Conditions at MySUNYOrange and sign up for the e-refund.

- **CONTINUE TO CHECK STUDENT REQUIREMENTS FOR DOCUMENTS YOU MAY NEED TO PROVIDE TO THE FINANCIAL AID OFFICE.**

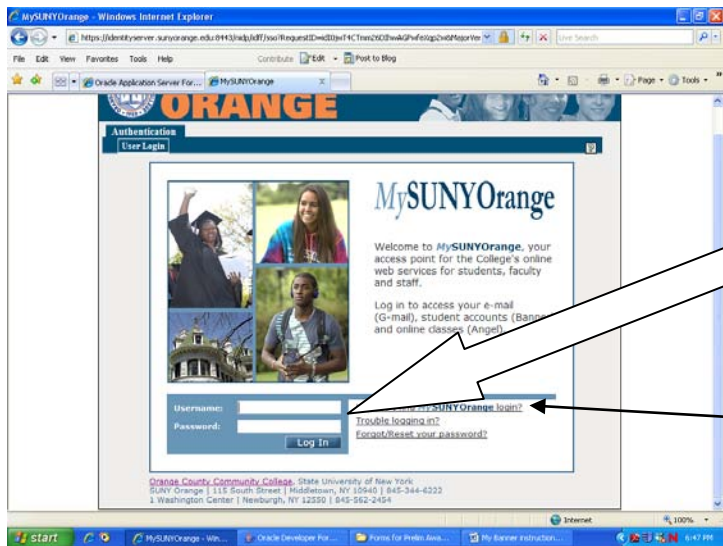
Banner – Self-service (View Financial Aid Status / Accept/Decline Awards / Accept Terms and Conditions)

Gmail - Official form of communication (Missing Information Letters / Financial Aid Award Letters)



Click **MYSUNYORANGE**

Log in here



Your user name is your A number.  
Example: A00123456

Your default password is your date of birth  
in 6 digits: MMDDYY  
Example: If your birth date is April 4, 1996  
your password is 040496

NOTE: If you change your password, record the NEW one  
somewhere safe. SUNY Orange cannot retrieve your new  
password.

\*note username and password directions

\*\* Banner Self-service is not compatible with all web browsers, if  
you experience any problems you may use the computers in the  
College Library or Student Success Center.



For your Gmail account

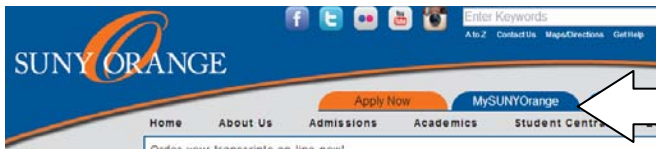
Click on Gmail

- Your e-mail address can be found in  
your inbox at the top of the page

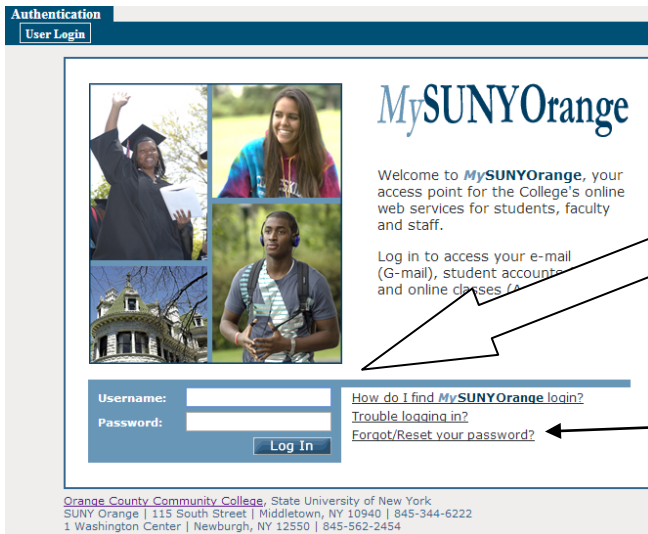
For your Banner–Self-Service

Click on **BANNER**

- See back for additional Banner-Self-  
service directions
- Your e-mail address can be found  
under “View email address”



- Click **"MYSUNYORANGE"**



- Log in here

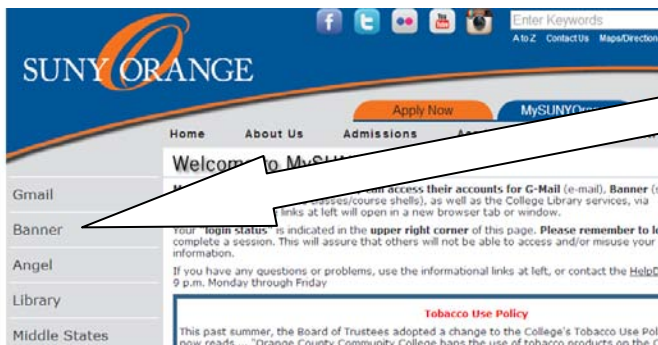
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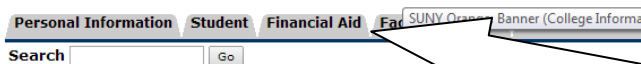
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- Click on **"Banner"**

## Banner (College Information)



## Main Menu

Welcome, [redacted] Last web access on Mar 19, 2014 at 10:

### Personal Information

Update addresses, contact information or marital status; review name

### Student

Apply for Admission, Register

### Financial Aid

View your Financial Aid and Award information

### Faculty and Advisors

Enter Grades and Registration Overrides, View Class Lists and Student Information

### View Email Address

Instructions on how to access your student email account

### Enrollment Specialist

View information from multiple student information screens in one location

- Click on **"Financial Aid"**  
(from TABs or List)

If you have the dream, we have the way!

## Banner (College Information)

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go

[RETURN](#)

### Financial Aid

#### Financial Aid Status

View overall status, holds, academic progress, cost of attendance, financial aid awards, and messages.

#### Eligibility

Review Financial Aid Holds (which may prevent payment of awards) and document requirements; Display

#### Award

View account summary; Review awards; Accept award offers; Display award payment schedule; View loan

[E-mail SUNY Orange Financial Aid Office](#)

[General Financial Aid](#)

[Financial Aid Application and Information Links](#)

[SUNY Award Letter PDF](#)

- Click on “Financial Aid Status”

## Banner (College Information)

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go

[RI](#)

### Aid Year



#### Urgent Notice For New TAP Regulations:

Due to the recent changes in the New York State budget, mandatory changes in regulations will have a direct impact on your eligibility for the Tuition Assistance Program Grant. Therefore, it is recommended that you visit your [Satisfactory Academic Progress](#) page.

Some financial aid information is determined by Aid Year (the academic year).

#### Select Aid Year

Not Applicable/No Value Found

Not Applicable/No Value Found

Submit

RELEASE: 8.15

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2013-2014 Academic Year  
2012-2013 Academic Year  
2011-2012 Academic Year  
2010-2011 Academic Year  
2009-2010 Award Year  
2008-2009 Award Year  
2007-2008 Award Year

- Select Aid Year

- Submit

### Financial Aid Status for 2013-2014 Academic Year

Mar 20, 2014 12:00

This is a summary of your financial aid information for the specified aid year. To obtain greater detail about any of the following summary statements, select the corresponding link.

You have unsatisfied [student requirements](#) for this aid year. Based on your [academic transcript](#), the status of your academic transcript is evaluated as of Summer 2011.

If you have any documents you need to submit to complete the Financial Aid Process – you will see the following message: “You have unsatisfied student requirements for this aid year.”

- To view the missing documents click on “student requirements”

#### Unsatisfied Requirements

Requirement	Status	As of Date	Fund
<a href="#">Complete Dependent Child Support Paid Verification Form</a>	Required	Jan 29, 2014	Fund
<a href="#">Complete Dependent SNAP Verification Form - Please provide DOCUMENTATION of SNAP benefits from issuing agency. SNAP card is NOT acceptable as proof.</a>	Required from Student	Jan 29, 2014	Fund
<a href="#">Complete Dependent Verification 4 (SNAP/CSF) Form - Please provide DOCUMENTATION of SNAP benefits from issuing agency. SNAP card is NOT acceptable as proof.</a>	Required from Student	Jan 29, 2014	Fund

#### Satisfied Requirements

Requirement	Status	As of Date	Fund
<a href="#">Asset Information needs to be completed</a>	Received From Student	Mar 20, 2014	Fund
<a href="#">Complete BA degree questionnaire form</a>	Received From Student	Mar 20, 2014	Fund
<a href="#">Complete Dependent Verification Form - No Household</a>	Received From Student	Mar 20, 2014	Fund

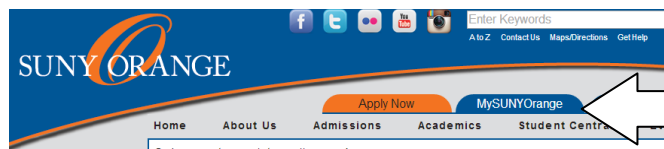
Documentation needed to complete the financial aid process will be listed under:

- “Unsatisfied Requirements” - with the Status of Required from Student

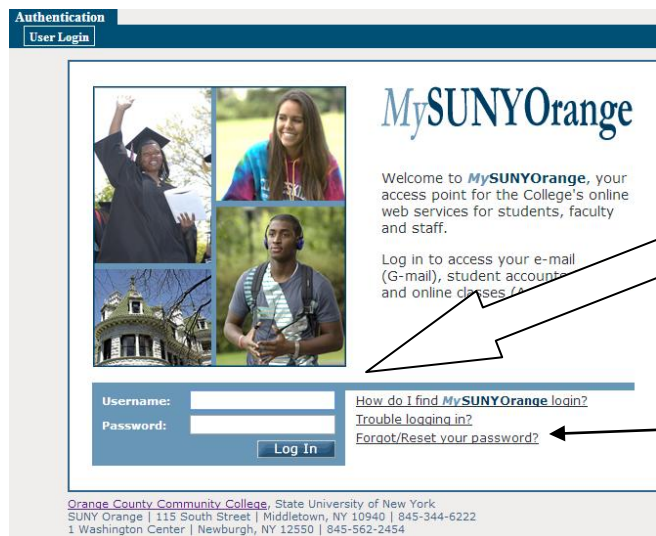
Submitted documentation will be listed under:

- “Satisfied Requirements – with the Status of Received from Student

# How to Accept Terms and Conditions [www.sunyorange.edu](http://www.sunyorange.edu)



- Click **“MYSUNYORANGE”**



- Log in here

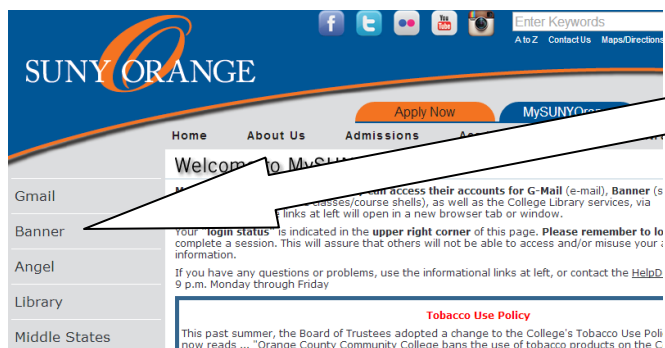
Your user name is your A number.  
Example: A00123456

Your default password is your date of birth  
in 6 digits: MMDDYY  
Example: If your birth date is April 4, 1996  
your password is 040496

NOTE: If you change your password, record the NEW one  
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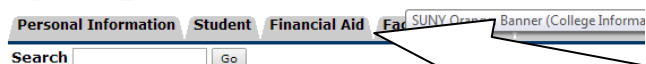
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- Click on **“Financial Aid”**  
(from TABs or List)

**Banner (College Information)**

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go RETURN

**Financial Aid**

Financial Aid Status  
View overall status, holds, academic progress, cost of attendance, financial aid awards, and messages.

Eligibility  
Review Financial Aid Holds

Award  
View account summary; Review award offers; Display award payment schedule; View loan

E-mail SUNY Orange Financial Aid Office

General Financial Aid  
Financial Aid Application and Information Links

SUNY Award Letter PDF

- Click on “Award”

**Banner (College Information)**

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go RETURN

**Award**

Account Summary By Term

Award for Aid Year

Award Payment Schedule

Award History

Loan Application History

Withdrawal Information

- Click on “Award for Aid Year”

**Banner (College Information)**

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**Aid Year**

**Urgent Notice For New TAP Regulations:**  
Due to the recent changes in the New York State budget, mandatory changes in regulations will have a direct impact on your eligibility for the Tuition Assistance Program Grant. Therefore, it is recommended that you visit your [Satisfactory Academic Progress page](#).

Some financial aid information is determined by Aid Year (e.g., Satisfactory Academic Progress) which is based on the academic year in which you are currently enrolled.

Select Aid Year Not Applicable/No Value Found

Submit

RELEASE: 8.15

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2013-2014 Academic Year  
2012-2013 Academic Year  
2011-2012 Academic Year  
2010-2011 Academic Year  
2009-2010 Award Year  
2008-2009 Award Year  
2007-2008 Award Year

- Select Aid Year

- Submit

**SUNY ORANGE**

College Information (Banner)

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go RETURN TO MENU SITE MAP HELP EXIT

**Award Package for 2010-2011 Academic Year**

General Information Award Overview **Terms and Conditions** Accept Award Offer Special Messages

**In order to complete the Financial Aid Process you must click on the Terms and Conditions tab, then read and click on the Accept button at the bottom of the page.**

**Options for Accept Award Offers include:**

1. Accept the full award amount by selecting Accept Full Amount of All Awards.
2. Accept Partial Offer – and Specify the amount you agree to.
3. Decline Award Offers.
4. When accepting a Student Loan you must also complete the following:
  - o An Electronic Promissory Note (e-MPN)
  - o An Entrance Interview/Counseling (first-time borrowers only)
  - o A SUNY Orange Financial Aid Loan Test (available ONLY at Financial Aid Office)
5. The loan amounts offered are maximum amounts. Please review your student bill to determine the appropriate amount you may need to finance your education. Remember these are loans and need to be paid back so only borrow what is necessary.

**Issues that affect your Financial Aid:**

1. Both Federal and State Law mandate the courses you take must apply toward your degree program.
2. Attendance is important. Instructors may withdraw students from courses for excessive absences. If illness, accident or similar

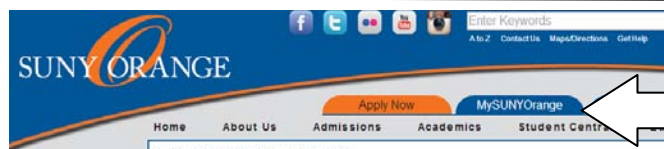
- Click on the “Terms & Conditions” TAB

- Read all Terms and Conditions
- At the end check the “accept” box

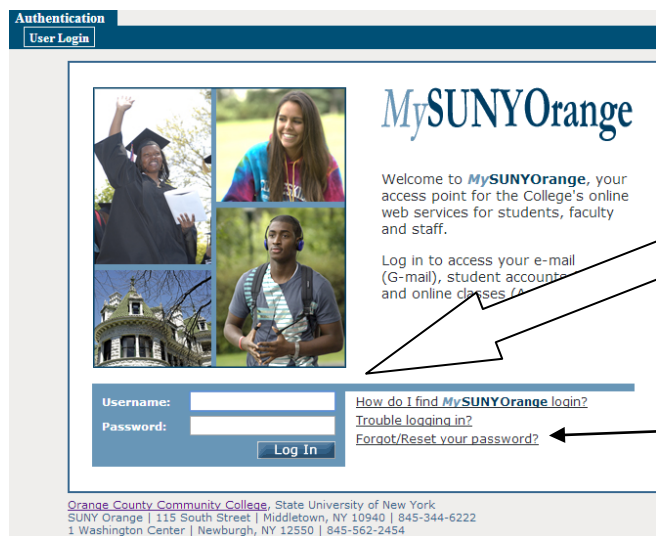
You agree your Electronic Signature is the legal signature of the student.

When using the Electronic Signature option, you must provide a valid email address that no certification authority will not in any way affect the validity of the signature.

Accept Do Not Accept



- Click **"MYSUNYORANGE"**



- Log in here

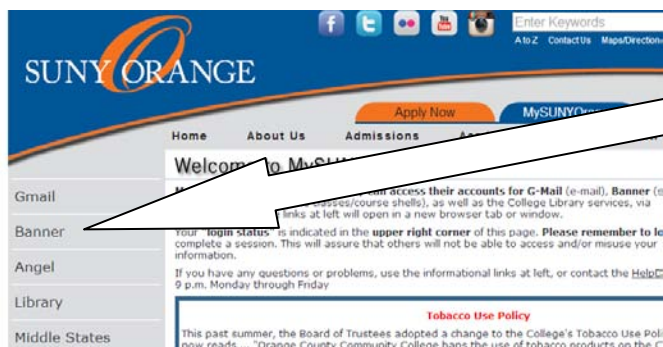
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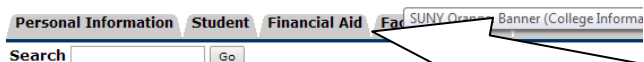
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General Financial Aid

Financial Aid Application and Information Links

SUNY Award Letter PDF

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Search  Go

RETURN

### Award

Account Summary By Term

Award for Aid Year

Award Payment Schedule

Award History

Loan Application History

Withdrawal Information

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### Aid Year



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Some financial aid information is determined by Aid Year (e.g., which

#### Select Aid Year

Not Applicable/No Value Found

Not Applicable/No Value Found

Submit

RELEASE: 8.15

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2013-2014 Academic Year  
2012-2013 Academic Year  
2011-2012 Academic Year  
2010-2011 Academic Year  
2009-2010 Award Year  
2008-2009 Award Year  
2007-2008 Award Year

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- Submit

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Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go

RETURN TO MENU SITE MAP HELP EXIT

Award Payment Schedule by Academic Year

General Information **Award Overview** Resources/Additional Information Terms and Conditions Accept Award Offer Special Messages

In order to complete the Financial Aid Process you must click on the [Terms and Conditions](#) tab, then read and click on the Accept button at the bottom of the page. If you have already accepted your terms and conditions Please disregard this message.

Select Another Aid Year

[ [Award Messages](#) | [Overall Financial Aid Status](#) | [Account Summary By Term](#) | [Award Payment Schedule](#) | [Award History](#) | [Loan Appl](#) ]

- Click on the “Award Overview” TAB  
Scroll Down to “Financial Aid Award by Term...”

#### Financial Aid Award by Term for the 2013-2014 Academic Year

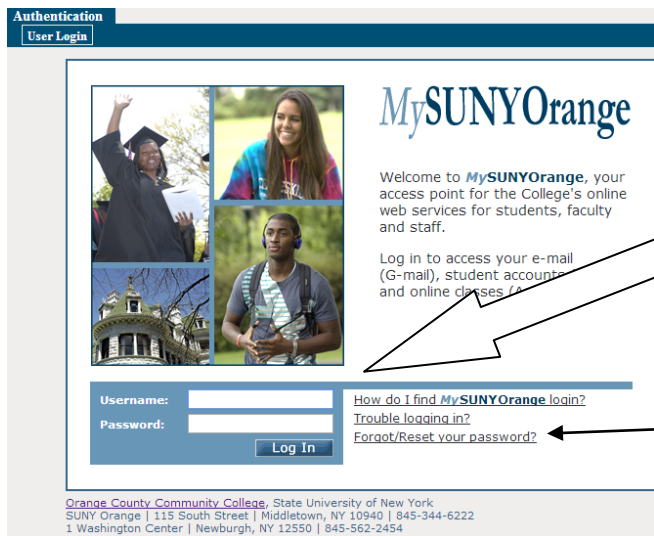
Fund	Status	Fall 2013		Spring 2014		Total
		Status	Amount	Status	Amount	
DL Federal Unsubsidized Loan	Actual Award		\$2,000.00	Actual Award	\$0.00	\$2,000.00
Tuition Assistance Program	Estimated		\$0.00	Estimated	\$0.00	\$0.00
<b>Totals</b>			\$2,000.00		\$0.00	\$2,000.00

If you have questions regarding the above information, please contact the Financial Aid office.

- FUND – Award Name
- STATUS - Award Status
  - Actual/Accepted–no additional info needed
  - Estimated– Needs more documentation
  - Offered– MUST be accepted or Declined
  - Declined Award – Declined by student
- AMOUNT – listed by term
- TOTAL –listed for full Aid Year



- Click **"MYSUNYORANGE"**



- **Log in here**

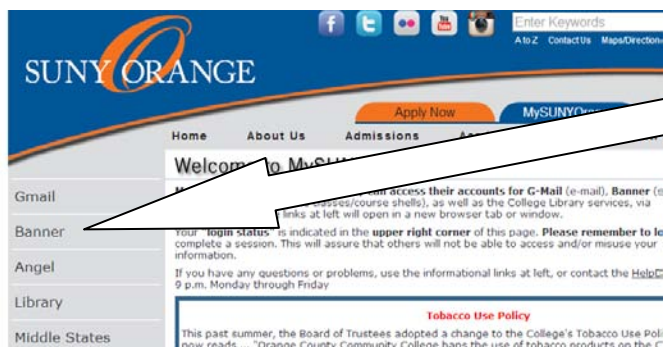
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Example: If your birth date is April 4, 1996 your password is 040496

NOTE: If you change your password, record the NEW one somewhere safe. SUNY Orange cannot retrieve your new password.

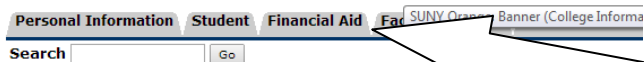
\*note username and password directions

\*\* Banner Self-service is not compatible with all web browsers, if you experience any problems you may use the computers in the College Library or Student Success Center.



- Click on **"Banner"**

## Banner (College Information)



## Main Menu

Welcome, [Name] Last web access on Mar 19, 2014 at 10:

### Personal Information

Update addresses, contact information or marital status; review name

### Student

Apply for Admission, Register

### Financial Aid

View your Financial Aid and Award information

### Faculty and Advisors

Enter Grades and Registration Overrides, View Class Lists and Student Information

### View Email Address

Instructions on how to access your student email account

### Enrollment Specialist

View information from multiple student information screens in one location

- Click on **"Financial Aid"**  
(from TABs or List)

If you have the dream, we have the way!

## Banner (College Information)

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go

RETURN

### Financial Aid

#### Financial Aid Status

View overall status, holds, academic progress, cost of attendance, financial aid awards, and messages.

#### Eligibility

Review Financial Aid Holds

#### Award

View account summary; Review award offers; Display award payment schedule; View loan

E-mail SUNY Orange Financial Aid Office

General Financial Aid

Financial Aid Application and Information Links

SUNY Award Letter PDF

- Click on “Award”

## Banner (College Information)

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go

RETURN

### Award

Account Summary By Term

Award for Aid Year

Award Payment Schedule

Award History

Loan Application History

Withdrawal Information

- Click on “Award for Aid Year”

## Banner (College Information)

Personal Information Student **Financial Aid** Faculty Services FINAID Custom

Search  Go

RI

### Aid Year



#### Urgent Notice For New TAP Regulations:

Due to the recent changes in the New York State budget, mandatory changes in regulations will have a direct impact on your eligibility for the Tuition Assistance Program Grant. Therefore, if you are not currently receiving a grant, please visit your [Satisfactory Academic Progress](#) page.

Some financial aid information is determined by Aid Year (e.g., Pell Grant, which is determined by the previous academic year).

#### Select Aid Year

Not Applicable/No Value Found

Not Applicable/No Value Found

Submit

RELEASE: 8.15

© 2014 Ellucian

2013-2014 Academic Year  
2012-2013 Academic Year  
2011-2012 Academic Year  
2010-2011 Academic Year  
2009-2010 Award Year  
2008-2009 Award Year  
2007-2008 Award Year

- Select Aid Year

- Submit

## Banner (College Information)

Personal Information Student **Financial Aid**

Search  Go

RETURN TO MENU

HELP EXIT

### Award Package for 2013-2014 Academic Year

General Information Award Overview Resources/Additional Information Terms and Conditions **Accept Award Offer** Special Messages

In order to complete the Financial Aid Process you must click on the [Terms and Conditions](#) tab, then read and click on the [Accept](#) button at the bottom of the page. If you have already accepted your terms and conditions Please disregard this message.

Select Another Aid Year

[ Award Messages | Overall Financial Aid Status | Account Summary By Term | Award Payment Schedule | Award History | Loan Application | ]

- Click on the “Accept Award Offer” TAB  
Scroll Down to Award Decision

Award Decision					
Fund	Status	Term	Amount	Accept Award	Accept Partial Amount
DL Federal Unsubsidized Loan	Offered (Must Accept/ Decline)	Fall 2013	\$2,750.00		
	Offered (Must Accept/ Decline)	Spring 2014	\$2,750.00		
		Fund Total:	\$5,500.00		
				Select Decision	
				Accept	
				Decline	
Local Work Study	Actual Award	Fall 2013	\$1,468.00		
	Actual Award	Spring 2014	\$1,500.00		
		Fund Total:	\$2,968.00		

Accept Full Amount All Awards Submit Decision

- Accepting Partial Award(s)
  - Choose Decision
  - Enter in Amt. to accept
  - Submit Decision
- Accepting awards in FULL
  - Accept Full Amt. of Awards

# **TARGET DATES FOR F.A. PROCESSING**

## **PELL GRANTS**

## **STAFFORD LOANS**

## **CAMPUS-BASED AID**

Target dates are not deadlines; they are dates which will ensure that your Financial Aid funds will be on your account for tuition deferment by the payment-due date. Paperwork will still be processed after these dates; however, if you do not make arrangements with the Bursar's Office beforehand, you may be dropped from classes for non-payment. You will need to make arrangements for alternative means of payment until Financial Aid is processed.

Results of your FAFSA, -Electronic Student Aid Report, immunization records, major declaration, high-school transcripts, admissions applications, etc.—must be on file with the appropriate offices by the target date.

Some students will be selected in a process known as verification, - additional verification paperwork that is required (including, but not limited to, verification worksheet affidavit worksheet, 1040 tax transcript, W-2's, documentation of other untaxed income, etc.) must also be submitted to the Financial Aid Office before the target date. (Please submit all paperwork as one-sided copies.)

### **TARGET DATES**

#### Pell Grants

Fall Enrollees: July 1st

Spring Enrollees: December 1<sup>st</sup>

#### Stafford Loans

Fall Enrollees: July 1<sup>st</sup>

Spring Enrollees: December 1st

Campus-Based Aid [Including Perkins Loans, Federal Work-Study (FWS), Supplemental Educational Opportunity Grant (SEOG)]

Fall Enrollees; April 15<sup>th</sup>

For information on the Payment Plan for the balance of your tuition, visit the Bursar's office or go to: [www.sunyorange.edu/bursar](http://www.sunyorange.edu/bursar)

For information on Pell Grant, Stafford Loans, or Campus-Based Aid, see Federal Aid Programs.

## **Did you know you may be in Danger of losing your Financial Aid if you do not consider the following:**

**When planning your schedule consider this:**

- Both Federal and State law mandate the courses you take must apply toward your degree program.
- Federal and State financial aid regulations states that while financial aid can be given for those courses which are remedial (developmental) in nature and required by the institution, credit-bearing courses that are pre-requisites for a required course in a program are not eligible for financial aid unless these courses can fill in for other requirements in the program (e.g. electives)
- For Federal aid only: the regulatory definition for full-time enrollment status (for undergraduates) has been revised to allow a student to retake (one time only per previously passed course), any previously passed course. For this purpose, passed means any grade higher than an "F". This retaken class may be counted towards a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class. A student may be repeatedly paid for repeatedly failing the same course (normal SAP policy still applies to such cases), and if a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then that is not counted as his or her one allowed retake for that course. However, if a student passed a class once then is repaid for retaking it and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the class a third time.
- First-time New York State Grant and Scholarship (TAP, WTC, etc.) recipients must be registered full-time. However, at least six credits must be college-level class work. Second-time New York State Grant and Scholarship recipients or Transfer students who received New York State Grants and Scholarships at another college must be registered full-time and be taking at least 9 credits of college-level course work. If a student has been registered for more than 2 semesters of college and is taking **developmental** coursework, they should check with a financial aid counselor in order to see how many college-level classes they need to take in order to receive TAP and other NYS Grants and Scholarships. First time NY State Grant and Scholarship recipients who register for at least 6 credits of **developmental** coursework must take at least 3 credits of college level coursework.

**Before You Drop a Class, Withdraw from College, or Simply Stop Attending Consider this:**

- You could lose your financial aid eligibility for this semester and for future semesters: TAP and other New York State, Pell and other Federal Grants, Loans and Scholarships can be impacted drastically.
- If you have attempted 30 credits of developmental course work, you will not be eligible for any additional federal aid if the course work is developmental. Once you have *attempted* 30 credits of developmental course work, you will no longer be eligible to receive financial aid for developmental courses

- Your financial aid could be reduced and you may have to repay part or all of your tuition and/or financial aid. Please check [Financial Aid Refund information on the Bursar's website](#) for further details.
- New Affordable Care Act- Under the Affordable Care Act, if your parents' health insurance plan covers children, they can now add or keep you on their policy until age 26. For more information see the [Wellness Center web pages](#).
- You will or may have a "W" (withdrawal) grade on your permanent SUNY Orange academic transcript.
- If you participate in intercollegiate athletics and you drop to part-time status, you may become ineligible to play, and could jeopardize the team.
- You will have to pay the tuition again to take the same course(s) in the future if the course(s) you drop are required for graduation.
- Should your enrollment status/attendance drop below 6 credits, your current aid may be affected and you may become ineligible for certain aid programs such as Stafford Subsidized and Unsubsidized Stafford Loans or a Pell Grant.

### **Important**

- If you drop a course and are receiving a grant, loan, or scholarship, please check with a Financial Aid counselor for a review on the impact this may have with your future aid and with the Business Office for a review on the impact this may have on your current aid.
- All state grant and scholarship programs can be affected if you drop classes or withdraw from college. *These grants and programs include, but are not limited to:* TAP, Child of a Veteran, Memorial Scholarship for families of Deceased Firefighters, Volunteer Firefighters, Police Officers and Emergency Medical Service Workers, WTC, Flight 587, Military Service Recognition, Volunteer Recruitment Service, Aid to Native Americans, Vietnam Veterans, Academic Excellence, Regents, NY Lottery, and Robert Byrd.
- All federal grant and scholarship programs can be affected if you drop classes or withdraw from college. These grants and programs include, but are not limited to: Pell, SEOG, Federal Work Study, Perkins Loans, and Stafford Loans.

Attendance is important. Instructors may withdraw students from courses for excessive absences. If illness, accident or similar circumstances make it impossible for a student to attend classes for three or more consecutive days, it is the student's responsibility to notify the Records and Registration Office immediately. Financial Aid may be impacted.

### **You do have alternatives to consider:**

- Ask the instructor for help and a realistic assessment of your performance in the class. Your instructor can help you, and you may be doing better than you think.
- Contact Learning Assistance Services in the Library, or your academic department's lab, or utilize a private supplemental instructor or tutor.
- Talk to your academic advisor, or seek assistance at the Advising and Counseling Office.
- Drop back to an easier course. If you do drop back to an easier course, check with the Financial Aid Office to see if it will impact your current aid.

# What happens to my financial aid if I drop a class?

If you decide to drop a class during the semester, it could impact your financial aid. Below is a breakdown of whether your dropped course will still qualify for financial aid in the current semester:

## Impact of dropping a course *during* the Add/Drop period (Weeks 1, 2, and 3):

	<u>Will Course Qualify For Aid?</u>
Federal Aid (PELL grant, Stafford & Unsubsidized Loans)	NO
State Aid (TAP grant)	YES

## Impact of dropping a course *after* the Add/Drop period (week 4 and after):

	<u>Will Course Qualify For Aid?</u>
Federal Aid (PELL grant, Stafford & Unsubsidized Loans)	YES
State Aid (TAP grant)	YES

### ***Important:***

- Students with Federal Loans **must** be enrolled in 6 credits at the time their loan funds are disbursed
- Students **must** attend a course (per instructor confirmation) in order for a course to qualify for aid

If you have specific questions about your **current semester** financial aid eligibility, please e-mail Bill Potter at [william.potter@sunyorange.edu](mailto:william.potter@sunyorange.edu), and include your SUNY Orange ID number.

If you have specific questions about your **future semester** financial aid eligibility, please contact the financial aid office.

# What happens to my financial aid if I withdraw from SUNY Orange?

If you have to completely withdraw from all of your courses in any semester, your financial aid may be recalculated. The federal government states that any student who withdraws prior to completing 60% of the semester, will have their financial aid recalculated.

A student who completely withdraws after completing 60% of the semester, **will not** have their financial aid recalculated.

If you completely withdraw, and your financial aid is recalculated, you may have a balance due to SUNY Orange. If you are considering completely withdrawing from the semester for any reason, please contact Bill Potter at 341-4111 or [william.potter@sunyorange.edu](mailto:william.potter@sunyorange.edu) to discuss your options and possible implications.



## CHECKLIST FOR DIRECT LOAN PROCESS

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☐ **Accept Loan Offer on MySUNYOrange**

- Go to [SunnyOrange.edu](http://SunnyOrange.edu)
- Click on **My SUNY Orange**
- Click on **My College Information**
- Log in
- Click on the **Financial Aid Tab**
- Click on **Award**
- Click on **Award for Aid Year**
- Choose a year
- Click on **Terms and Conditions Tab** to accept
- Click **Accept Award Offer Tab**

☐ **Complete Entrance & Financial Awareness Counseling**

- Go to [StudentLoans.gov](http://StudentLoans.gov)
- Click on Sign In
- Your PIN is your FAFSA PIN
- Click on Complete Counseling
- Complete Entrance and Financial Awareness Counseling

☐ **Complete Master Promissory Note (E-MPN) (at same website)**

☐ **Complete Loan Test in Financial Aid Office (no appts. necessary)**

**SUNY ORANGE VERIFICATION**  
**PROCESS FOR 2014-2015**

The Federal Central Processing Center needs you (and your parents if dependent) to provide documentation of your 2013 Federal Income Tax information on your FAFSA before your Federal Financial Aid eligibility can be determined by the college. If you have already filed your 2013 Federal taxes you can satisfy this requirement in one of two ways...

1) **UPDATE FAFSA USING THE IRS DATA RETRIEVAL TOOL (DRT) (Preferred Method)**

- Visit **www.fafsa.ed.gov** and click START HERE to update your 2014/2015 FAFSA
- Navigate to the FINANCIAL AID tab
- Select ALREADY COMPLETED under the parent and/or student Tax Information section  
A series of questions will help determine if you are eligible to use the IRS DATA RETRIEVAL TOOL (DRT). If eligible, you will be able to link to the IRS website which displays in a new window.

Then follow steps as prompted:

- If you need help you can view the HELP AND HINTS sidebar, you can utilize LIVE HELP chat on the FAFSA website, or you can always call 1-800-433-3243
- If the FAFSA site says you are not eligible for Data Retrieval then you can use option #2 (See Below).
- The updated FAFSA should be received by SUNY Orange within 2 weeks. At that time the Requirement will then get satisfied on Banner Self Service. Make sure to also complete any other requested documents posted on your Banner Self Service account to finalize your eligibility (i.e., Verification Worksheet, IVF, DVF, Affidavit & W2's etc.).

OR...

2) **REQUEST A 2013 IRS TAX RETURN TRANSCRIPT- if not eligible for Option #1**  
(PROCESS COULD TAKE UP TO 6 TO 8 WEEKS)

- To request an IRS Tax Return Transcript, please visit [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript)
- If you need more detailed instructions on requesting IRS transcripts (see reverse side).
- Be sure to request a tax **RETURN TRANSCRIPT**, not an 'account transcript'!  
When you receive your transcript in the mail **YOU MUST SIGN IT** and SUBMIT it to our office along with any other requested documents.

**What if I have not yet filed my 2013 taxes?** It is recommended that you file your 2013 taxes as soon as possible. The Federal Central Processing Center has selected your FAFSA for verification which means that the student's aid package will be complete **only** after your taxes have been filed and verified. After filing you should then complete the IRS data retrieval process that's listed above.

**What if I'm not required to file my taxes?** If you won't file Federal taxes in 2013, you **MUST** make sure you indicate this on the Tax Return Non Filers Section of the Verification Worksheet forms and complete the affidavit Verification and then submit the forms to our office. The requested worksheet can be found on your Banner Self Service and will also be mailed home to you.

# IRS TAX RETURN TRANSCRIPT REQUEST PROCESS FOR FINANCIAL AID VERIFICATION

Tax filers can request a transcript, free of charge, of their 2013 tax return from the Internal Revenue Service (IRS) in one of two ways. Due to changes in federal financial aid regulations, institutions can no longer accept copies of federal income tax returns to satisfy financial aid verification requirements. Financial aid applicants should not list SUNY ORANGE as the third party to receive the IRS Tax Return Transcript since institutions will have difficulty matching incoming IRS Tax Return Transcripts to the aid applicant. It is required that all IRS Tax Return Transcripts to be received directly by the tax filer and for all tax transcripts to be submitted to the SUNY ORANGE Office of Financial Aid in one packet.

**\*Please note that the filer should sign the IRS tax return transcript at the bottom of the first page.\***

## **Option #1: Online Request**

Make sure "Pop-up Blocker" is off.

- Go to the IRS Web site at
  - [www.irs.gov/Individuals/Get-Transcript](http://www.irs.gov/Individuals/Get-Transcript)
- Click "Get Transcript ONLINE"
- Click on OK at "pop-up"
- Login or follow steps to create an account
  - At GET TRANSCRIPT
    - Reason: Select Higher Education/Student Aid
    - Under RETURN TRANSCRIPT
    - click 2013
- Transcript/ "Verification of Non-Filing" letter will open in a new window
  - Print Transcript/letter
  - Close Window
- Sign Out

The "Return Transcript" is the IRS document that should be requested. **Do not select "Account Transcript" as this is not a copy of the entire tax return.**

**Victims of identity theft** – If you are an actual or potential victim of identity theft, you must download and complete the "Identity Theft Affidavit" Form 14039 from the IRS – <http://www.irs.gov/pub/irs-pdf/f14039.pdf>

A tax transcript request from the IRS will be delayed for 180 days or longer, therefore, until the tax transcript is received in the Financial Aid Office, your FEDERAL financial aid will not be finalized.

For additional information on Identity Theft please visit:  
<http://www.irs.gov/uac/Identity-Protection>

## **Option #2: Paper Request Form – IRS Form 4506T-EZ**

-- IRS Form 4506T-EZ should be used instead of IRS Form 4506-T because it is sufficient to request an IRS Tax Return Transcript.

--Download at <http://www.irs.gov/pub/irs-pdf/f4506tez.pdf>

--Complete lines 1 – 4, following the instructions on page 2 of the form. Note that line 3 should be the most current address as filed with the IRS. It is the address where the IRS Tax Return Transcript will be sent. If the address has recently changed, include the address listed on the latest tax return filed on Line #4. However, if an address change has been completed through the U.S. Postal Service, the IRS may have the updated address on file.

-- Line 5 provides tax filers with the option to have their IRS Tax Return Transcript mailed directly to a third party by the IRS.

--On line 6, enter "2013" to receive IRS tax information for the 2013 tax year that is required for the 2014-2015 Free Application for Federal Student Aid (FAFSA).

-- The tax filers (or spouse if requesting information from a joint tax return) must sign and date the form and enter their telephone number. Only one signature is required to request a transcript for a joint return.

-- Mail or fax the completed IRS Form 4506T-EZ to the appropriate address (or FAX number) provided on page 2 of Form 4506T-EZ.

-- Tax filers can expect to receive their transcript within 5 to 10 days from the time the IRS receives and processes their signed request. NOTE: Processing Form 4506T-EZ means verifying/validating the information provided on the form. If any information does not match the IRS records, the IRS will notify the tax filer that it was not able to provide the transcript.

Revised 3/2014

## 2014-2015 Disbursement Schedules

Financial aid is disbursed to student accounts periodically throughout the semester. Once enough financial aid has been distributed to your account so that current semester charges are paid in full, if you have a credit balance remaining, a refund will be issued.

### Fall 2014 semester

The 1 <sup>st</sup> disbursement for Direct Loans (Sub & Unsub) Loans	September 22, 2014
The 1 <sup>st</sup> disbursement for PELL Grant, SEOG Grant and PERKINS Loans	October 9, 2014

### Spring 2015 semester

The 1 <sup>st</sup> disbursement for Direct Loans (Sub & Unsub) Loans	February 16, 2015
The 1 <sup>st</sup> disbursement for PELL Grant, SEOG Grant and PERKINS Loans	March 5, 2015

### Summer 2015 semester

The 1 <sup>st</sup> disbursement for PELL Grant, SEOG Grant and PERKINS Loans	July 2, 2015
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TAP, APTS and State Scholarships are not disbursed until certified by the State of New York. Institutional scholarships will be paid out to students when the college receives the scholarship funds.

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### IMPORTANT INFORMATION

SUNY Orange has partnered with Higher One to better serve our students and provide students with quicker access to their funds.

Enrollment is quick and easy. All students will receive a green envelope in the mail, as well as an e-mail at their SUNY Orange web address with instructions on how to sign up and choose a refund option. Refund options include:

- Higher One checking account with a debit Master Card
- An ACH deposit into an existing checking or savings account
- Paper Check



# **UNDERGRADUATE SATISFACTORY ACADEMIC PROGRESS POLICY 7/1/2011**

Federal regulations ([Sections 668.16\(e\).668.32\(f\) and 668.34](#)) require that schools monitor the academic progress of each applicant for federal financial assistance and that the school certify that the applicant is making [satisfactory academic progress toward](#) earning his/her degree. This determination of progress must be made at least once a year and before the financial aid office disburses any federal aid funds for the subsequent semester.

Pursuant to Federal regulations, the following constitutes SUNY Orange's policy on satisfactory academic progress for students.

## Satisfactory Progress Standards For Title IV Federal Student Aid Programs

### PELL, PERKINS and STAFFORD LOANS, SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT & FEDERAL WORK STUDY

If you have failed to accumulate during your time at SUNY Orange, the number of credits listed below (2nd Column) based upon the number of credits you have attempted (1st Column), and/or failed to achieve the minimum CGPA (3rd Column), you **will not** be eligible for future financial aid. Satisfactory Progress Standards are reviewed, for students enrolled in Associate Degree Programs occurs at the end of each academic year. If enrolled in a Certificate Program the review is at the end of each semester.

In order to be considered as progressing academically, your **ratio** of accumulated hours to attempted hours (or pace towards degree completion ) must coincide with the following table:

Total Credits Attempted	Minimum Credits Accumulated	Minimum CGPA
0-6	0	0.00
7-12	3	0.00
13-18	6	1.00
19-27	12	1.30
28-36	18	1.50
37-45	27	1.70
46-57	36	2.00
58-69	48	2.00
70-84	60	2.00
85-99	72	2.00

**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 Associates Degree:** If you have already been awarded an Associates 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 Federal Perkins and Direct Loan Programs. These limits are not increased for students working on additional Degrees. [Loan Limits](#)
- 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 program.

If you are enrolled in an **ASSOCIATE DEGREE PROGRAMS** you are allowed a total of **99 attempted credits** to complete program.

### **Procedures:**

Academic progress is checked at the end of each academic year. 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.**

**Financial Aid Probation:** If you have fallen below the completion ratio on the satisfactory academic progress chart provided above, 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 financial aid as long as you continue to meet the academic requirements outlined in your probationary letter.

While on 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 GPA.

If you do not meet the terms of 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.**

## Satisfactory Progress Standards For New York State Aid Programs

The *State Standards of Progress* are reviewed each semester and only **ONE** waiver may be granted.

### TAP

Before being certified for a specific TAP payment, a student must have accrued a minimum number of credits towards their degree while maintaining a minimum Cumulative Grade Point Average (CQPA). A student must also complete (PASS or FAIL) a certain percent of credits during the semester they receive TAP.

**NEW CHART BELOW:** The New Chart applies to *non-remedial* students first receiving TAP in 2010-11 and thereafter (unless you fulfill the remedial requirement of taking 6 developmental credits in your first TAP semester, then you would follow the 2006 old chart).

BEFORE BEING CERTIFIED FOR THIS TAP PAYMENT	1st	2nd	3rd	4th	5th	6th
	Pymt	Pymt	Pymt	Pymt	Pymt	Pymt
Students must pass/fail this percentage of total semester credits:	0%	50%	75%	75%	100%	100%
Have accrued at least this many credits toward their degree:	0	6	15	27	39	51
Have at least this CGPA:	0	1.3	1.5	1.8	2.0	2.0

**OLD CHART BELOW:** *Remedial* students (you took 6 credits developmental classes in your 1st semester of TAP) and students first receiving state aid in 2006-2009 and earlier will continue to be evaluated using existing chart.

BEFORE BEING CERTIFIED FOR THIS TAP PAYMENT	1st	2nd	3rd	4th	5th	6 <sup>th</sup>
	Pymt	Pymt	Pymt	Pymt	Pymt	Pymt
Students must pass/fail this percentage of total semester credits:	0%	50%	75%	75%	100%	100%
Have accrued at least this many credits toward their degree:	0	3	9	18	30	45
Have at least this CGPA:	0	0.5	0.75	1.3	2.0	2.0

**\*\* Completed credits is defined as receiving grades of A,B,C,D,F, or P**

First-time TAP recipients **must** be registered for minimum of **6** college-level credits to receive consideration for their first TAP payment and a minimum of **9** college-level credits to receive their second or third TAP payments. Transfer students entering SUNY ORANGE who have received TAP at a previous institution must be registered for **6** (and possibly more) college-level credits as part of their full-time load.

**Note:** You need to *pass* these minimum credits in order to receive future consideration for TAP.

## **APTS**

Students awarded New York State Aid-To-Part-Time Study (APTS) must complete a minimum number of college credits (based on NYS Academic regulations) and maintain a 2.0 or higher GPA and CQPA in order to be eligible to receive APTS the following semester.

\*New York State Aid Program Requirements are subject to NYS Budget approval.

***Changes in your class schedule or failure to attend courses on a regular basis can impact current & future aid. Consult the financial aid office before making any changes.***

## Right to Appeal

To appeal your satisfactory academic progress status, you must submit a Satisfactory Academic Progress Appeal Form 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 of your eligibility for receiving financial aid. The decision of the Appeals Committee is final.

- Students who have already received 1 STATE exception, are **ineligible** for any more **STATE** exceptions.
- Students who have received 2 (two) FEDERAL exceptions, are **ineligible** for any more **FEDERAL** exceptions.
- Students who have reached **FED150 (attempted over 99 credits)** and have not yet graduated with an Associates' degree are **ineligible** for a FEDERAL exception.

**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 appeals 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.

## Appeal Process

**Deadlines:** Appeals should be submitted by **June 1st** for Summer federal aid, **July 1st** for Fall federal aid, and **December 1st** for Spring federal aid to ensure that Financial Aid funds which you may be eligible for are on your account before the payment-due date. **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 date of **August 21** for the Fall semester and **January 10th** for the Spring semester will be evaluated for the following semester, and will NOT be accepted for the current semester.

Students may submit an appeal based on mitigating circumstances in order to be considered for financial aid.

- Student must complete the **Satisfactory Academic Progress Appeal Form**. The Appeal form and guidelines can be downloaded from the SUNY Orange web page ([http://www.sunyorange.edu/financialaid/forms/this\\_year.shtml](http://www.sunyorange.edu/financialaid/forms/this_year.shtml)) or picked up in the Financial Aid Office.
- A completed Appeal should then be submitted with the following:
  - Signed Appeal Form
  - Completed “Plan of Study” (on back of Appeal Form) - signed by student and academic advisor
  - Written letter of Appeal from the student - this should include, but not limited to, what the problem was, when it occurred, how it affected your studies, and how it has been resolved.
  - Supporting documentation - to support their request (doctor’s note, police report, social services report, obituary, etc.).
- All students will be notified in writing if an **exception** has been granted or denied.
  - **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 the Appeal is denied the counselor and/or student can request an appointment to explain the decision.
- We encourage students to check the appeal status on Banner Self Service.
  - If further information is needed - the status on Banner is changed to “2” or “7” and letter is sent out to the student explaining exactly what the counselor needs.
  - If the appeal is **approved** – the status on Banner is changed to one of the following “1”, “5” or “6” and a decision letter is sent to the student informing him/her of the decision.
  - If the appeal is **denied** – the status on Banner is changed to “D” and a decision letter is sent to the student informing them of the decision.
  - If the Appeal is granted the student must come into the office and sign a Title 4 Agreement verifying he/she understands the conditions of the waiver. This waiver **must** be signed before any aid for the academic year can be moved to the paid column.
- ❖ Lack of written documentation greatly reduces the chances of exception being granted, however, you may appeal without documentation.
- ❖ We encourage students who are denied an exception, or students who choose not to submit an appeal by the review date, to enroll without receiving the benefit of federal financial aid. Students will be reviewed again at the end of the next semester. If the student meets the above standards, after additional coursework, financial aid eligibility will be reinstated for the next semester.

**NOTE:** If eligibility is reinstated, students should **NOT** assume that academic status or grades will be changed. Students should contact the Registrar’s Office regarding requests for medical withdrawal or possible errors on the transcript.

If your **FEDERAL** 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.



## **SUNY Smart Track Financial Literacy Website**

<https://fa.financialavenue.org/suny-home/>

SUNY Orange realizes that paying for a college education is a huge financial commitment. To assist SUNY Orange students with making informed financial decisions before, during and after college, New York State has created a free Financial Literacy service called SUNY Smart Track. SUNY Smart Track will assist you every step of the way, from the time that you apply to college to after graduation.

SUNY Smart Track is an online learning environment that empowers students for a lifetime of financial success. SUNY Smart Track provides interactive services, tools and resources to help educate students to achieve smart money management skills

Courses and modules cover topics that include:

**Banking Basics** - We're looking beyond the lure of free toasters and insulated lunch bags, and getting to the heart of bank accounts. You will learn how to compare account types, how fees work and how to make informed choices about which options will work best for you. In this module, you will walk away with vital banking basics, including:

- Knowing the various types of financial institutions, indicating their similarities and differences
- Describing various banking fees and ways to avoid them
- How to select a financial institution that best meets your banking needs

**Borrowing Money** - Is taking out a loan really a smart decision? We'll help you answer this question and many more that address the pros and cons of owing money due to car, personal, school, home and credit card loans. In Financial Avenue's Borrowing Money module, you will walk away with key tips, like:

- Identifying the true cost of borrowing based on interest rate and loan term
- Understanding the importance of timely loan repayment, as it relates to your credit report and credit score
- Making informed decisions before utilizing high-cost credit by recognizing the dangers of predatory lenders and their practices

**Budgeting** - The road to financial strength is different for everyone. But if there's one thing that can help anyone, it's a solid budget. Smart budgeting can help you get control of your finances – clearing a path for you to achieve your short- and long-term financial aspirations.

From cutting costs, to generating more income, to saving for a rainy day, at Financial Avenue, we'll explain why a budget is necessary and teach you how to set realistic financial goals. Then we'll illustrate how you can develop, maximize and maintain a budget that works for you, all while developing good money habits that will help you long into the future.

A good budget can start benefiting your life immediately.

**Contracts** - When it comes to contracts, not being informed can end up costing you a pretty penny. That is why, at Financial Avenue, we offer an entire online course dedicated to helping you understand different contracts. We'll teach you what's in all that fine print – clarifying the language to help you protect yourself and become a more informed consumer. Contracts you'll learn about include:

- Cellular phone contracts/plans
- Promissory notes
- Leases/rental agreements and renters' legal rights
- Auto service contracts
- Credit card agreements

Contracts are legally-binding documents that can have a major impact on your finances. That's why it's important to be well informed. Don't wait, set up your account today! It could save you from a costly wrong turn.

**Credit Cards** - Credit cards a nice thing to have, if used properly. Letting your credit card use get out of control could have some staggering consequences on your finances as well as your credit history. At Financial Avenue, we'll teach you how to use credit cards wisely. We'll illustrate your rights and responsibilities as a cardholder so you feel more comfortable when you begin using your card. Lessons you'll learn include:

- Determining if you are ready for your first credit card
- Choosing a credit card
- Reading the billing statement
- Using credit cards wisely
- Understanding credit card holders' rights and responsibilities

Making a bad turn with a credit card could be very costly. So be sure to learn how to manage a credit card responsibly.

**Credit History** - With every purchase you make, you're adding chapters to your credit history. If you've made wise, responsible purchasing and payment decisions, the road to financial strength will be paved with a good credit history. On the other hand, if your finances have been out of control, it will affect your reputation when getting a loan or other forms of credit. This might mean higher interest rates, more restrictions on your loan, or not getting one at all. That's why, at Financial Avenue, we provide an online course completely dedicated to helping you understand your credit history and keep it solid. Some lessons you'll learn include:

- Why your credit history is important
- What creditors look at in your history
- How to read and understand your credit history
- How your credit score is figured and why it's important
- How to improve your credit score

Keep your financial road paved with a good credit history.

**Identity Theft** - Did you know 2,000 people a day are victims of identity theft? It's America's fastest growing crime and it costs Americans more than \$50 billion a year.

At Financial Avenue, we offer an entire online course dedicated to help you avoid identity theft. You'll learn how identity theft is committed and important steps to keep your information safe. We'll also teach you warning signs and what to do if your identity is indeed stolen.

You'll learn about all of the following:

- What identity theft is
- Who commits these crimes
- Why college students are vulnerable
- How to identify the warning signs
- How to protect yourself and what to do if you become a victim

Having your identity stolen could be very costly. Learn how to protect your personal information and avoid this growing crime.

**Importance of Savings** - There are other ways of living than paycheck-to-paycheck. We'll teach young adults about saving and just how much they'll need to save in the near and far future even on a tight budget. After completing Financial Avenue's Importance of Saving module, you will be able to:

- Recognize the importance of saving
- Explain the importance of having an emergency fund and how to determine how much to save
- Discover ways to save money

**Investing in your Future** - College is the perfect time for young adults to start thinking about saving even just a little for retirement. Participants will walk away understanding why they should start saving now, how the different investment accounts work and how to set investment goals for the future.

Investing in Your Future covers hot topics, like:

- Explaining the importance of establishing a retirement plan at an early age
- Identifying various retirement vehicles, such as 401(k), 403(b) and IRAs, as well as the benefits of each
- Explaining the basic characteristics of stocks, bonds and mutual funds, and how diversification can offset risk when establishing an investment portfolio

**Paying for College** - A college education is one of the best investments you could ever make.

College graduates earn far more over their lifetime than those without a college degree. According to the U.S. Census Bureau, adults with advanced degrees can earn almost twice as much as those with a high school diploma.

At Financial Avenue, we're here to help you find the best route for funding your college education.

With our online course, we'll show you the available options and help you through the application process. From grants, scholarships, loans and work study programs, we'll walk through each option you have for funding your education – breaking down all the benefits and drawbacks of each.

You'll learn about many aspects of college funding, including:

- Types of financial aid
- How to apply for financial aid
- Other college funding options
- Repayment options

This course is a great way for you to understand how to finance your education.

**Tackling Debt** - Being debt-free is the ultimate goal. We'll help you devise a strategy to get there through tactics for saving money, using credit cards wisely and gaining control over your current debt situation. Financial Avenue's Tackling Debt module is filled with helpful information, including:

- How to develop a strategy to pay off debt
- The importance of identifying ways to change your spending habits
- Determining how to get professional help, when needed

**Taxes and You** - Nobody wants to be contacted by the IRS. Here participants will learn the process of preparing, completing and submitting the proper federal and state income tax forms. Upon completion, you should have the information and resources to:

- Identify documents and forms required when preparing an income tax return
- Identify and explain the various components of a 1040EZ income tax form
- Explain the importance of meeting filing deadlines

**Understanding a Paycheck** - There's more to a paycheck than its net worth. We'll break down and explain all of the components on a typical paycheck, including the definition of gross and net pay. In Financial Avenue's Understanding a Paycheck module, you will be exposed to a wealth of information, including:

- The purpose of a W-4 and impact it has on your net pay
- The various deductions and the purpose of each
- A break down of the various components of a paycheck

**Understanding Insurance** - Consider this module a participant's insurance translator. From auto to renters to health, insurance is a powerful tool to protect your assets when the unexpected happens. The last thing you want to do is be stuck without insurance. So at Financial Avenue, we offer a module dedicated to helping you understand the basics of the following insurance types:

- Auto
- Renters
- Health

After completing this module, you will be able to:

- Describe the basic characteristics of auto, renters and health insurance
- Determine the amount of coverage needed based on your individual situation and needs
- Choose a qualified agent to assist you with your insurance needs

**Working in College** - For many young adults, having a job while in college is a necessity. In this module, you will learn how to acquire marketable skills while in college, how to determine the ideal number of hours to work, and the advantages and disadvantages of on- and off-campus jobs. In Financial Avenue's Working in College module, participants will be exposed to valuable lessons, including:

- Realize how working while in college can help you today and in the future
- Determine the type of employment to seek, along with the maximum number of hours available, so your primary focus can remain on studies
- Devise a strategy to save money while in college

**Your First Job** - The first step in getting the right job is standing out in the interview process. We'll arm participants with tips for being a great interviewee, help you practice interview skills and learn different ways to be successful once you land the job. Upon completion of Financial Avenue's Your First Job module, you will have a solid understanding of:

- Interview tips – knowing how to prepare, practice and succeed!
- The components of typical employee benefits packages
- Ways to become a successful employee

**First time user?** Create an account today!  
<https://fa.financialavenue.org/suny/login/selection.php>

**Returning user?** Login today!  
<https://fa.financialavenue.org/suny/login/index.php>

# Financial Aid Video Demos

Financial Aid Video Demos can be found on our web site at:

[http://www.sunyorange.edu/financialaid/video\\_demos.shtml](http://www.sunyorange.edu/financialaid/video_demos.shtml)

## FINANCIAL AID VIDEO'S TO HELP YOU!

- [What is the Biggest Myth About College?](#)†
- [Overview of the Financial Aid](#)†
- [Types of Federal Student Aid](#)†
- [Responsible Borrowing](#) (Before You Borrow)†
- [How to fill out the FAFSA](#) (Overview)†
- [FAFSA Application Tutorial](#) (Step by Step Instructions)†
- [Data Retrieval Tutorial](#)†
- [Using Banner to See Financial Aid Awards](#) (MySUNYOrange)†
- [Using Banner to See Financial Aid Status, Messages and Requirements](#) (MySUNY Orange)†
- [Repayment: What to Expect](#)†
- [Repayment: How to Manage Your Student Loans](#)†