SUNY ORANGE

FINANCIAL AID

Resource Guide

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Award Description Sheet

Please reference the information below for types of awards that may be 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 12 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

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

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) before May 1st
- 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)

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

- For current loan rates visit www.studentloans.gov
- 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
- 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
- For current loan rates visit www.studentloans.gov

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
- 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 at the time of di sbursement. For current fees - visit www.studentloans.gov

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 usually 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

- 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**. 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**. 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** .
  - 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** 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**
  - Go to **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** or call 1-800-908-9946.

- **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.**

www.sunyorange.edu

Click **MY SUNY ORANGE**

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

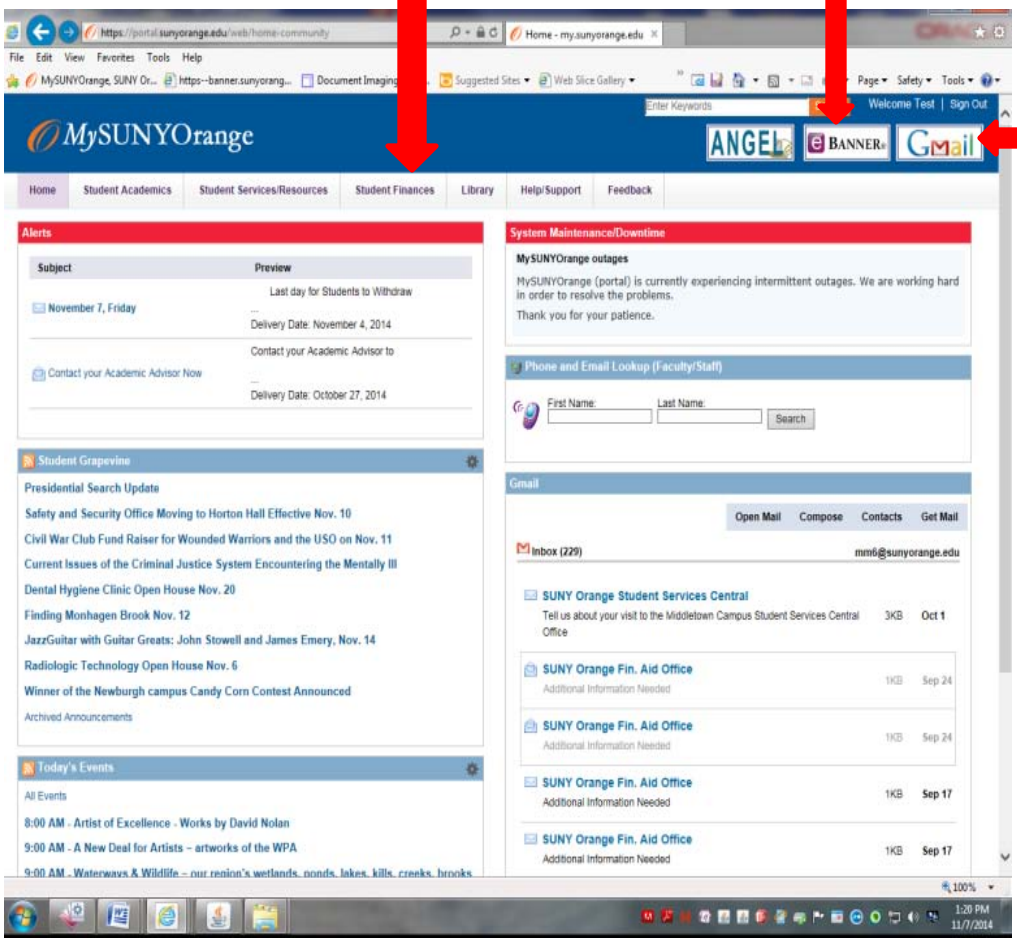
Home Portal Page

- Displays “snapshots” of student information

Student Finance TAB

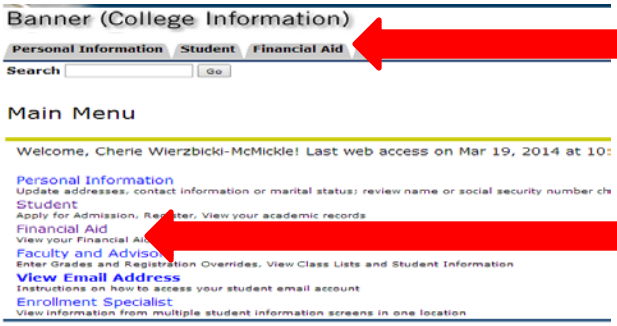
Banner Self-Service

Gmail



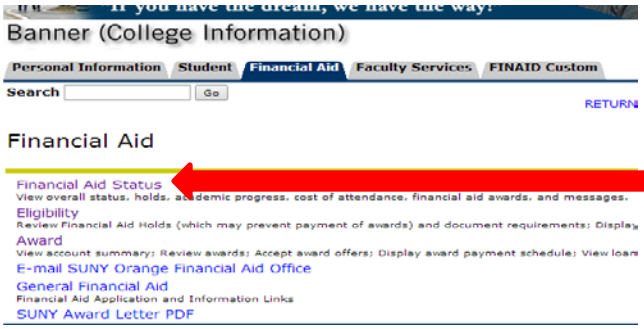
- Provides Links for Banner Navigation
  - Access Student G-Mail
  - Access Banner Self-Service
  - Student Finances TAB – (Financial Aid overview)

How to Check for Outstanding Documents
Banner Self Service

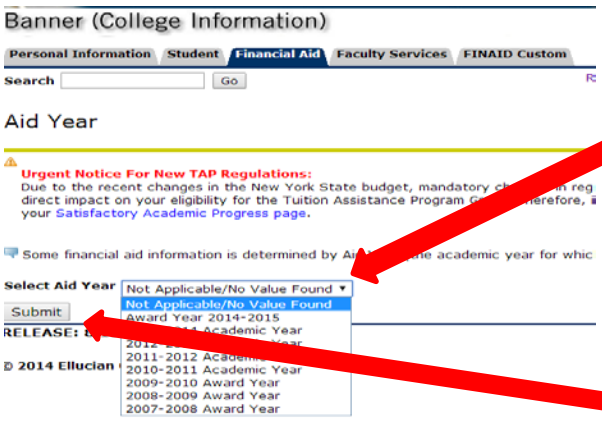


Financial Aid Tab

Financial Aid

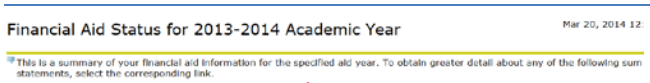


Financial Aid Status



Select Aid Year

Submit



Click on student requirements

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

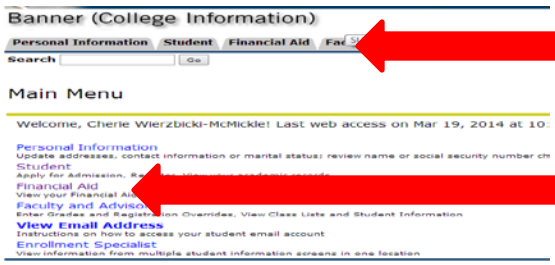
Unsatisfied Requirements

Submitted documentation will be listed under:

Satisfied Requirements

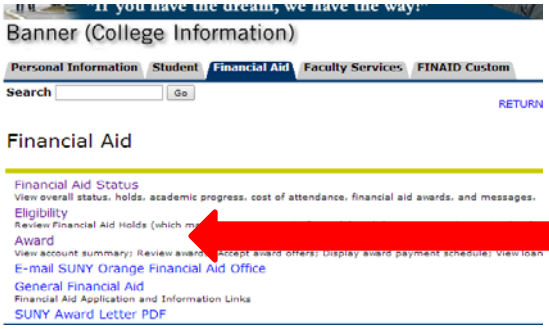
How to Accept Terms and Conditions - Banner Self Service

EXAMPLES: Must Attend your classes * You MUST maintain Federal and State Academics
Course work MUST be applicable to your major

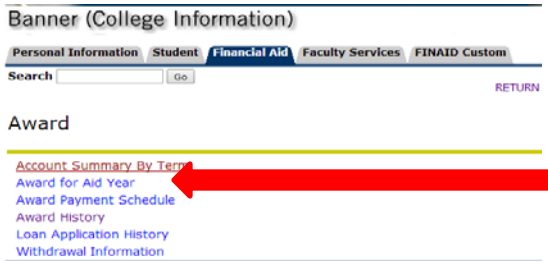


Financial Aid Tab

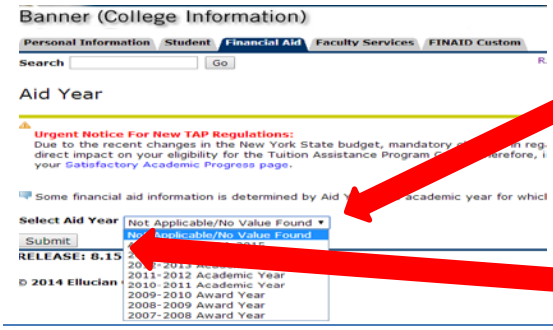
Financial Aid



Award



Award for Aid Year



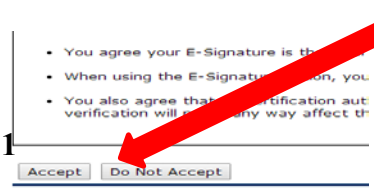
Select Aid Year

Submit

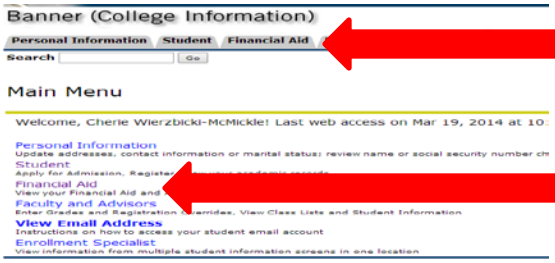
Click Terms & Conditions

Read all Terms and Conditions

At the end check the "accept" box

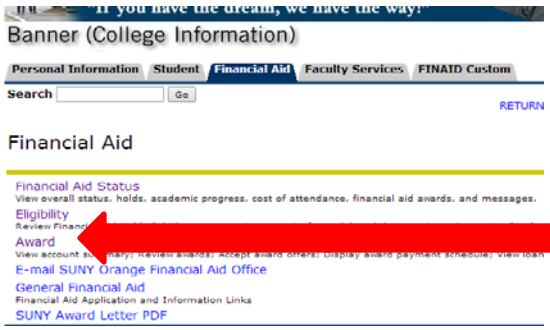


How to Check my Award Status

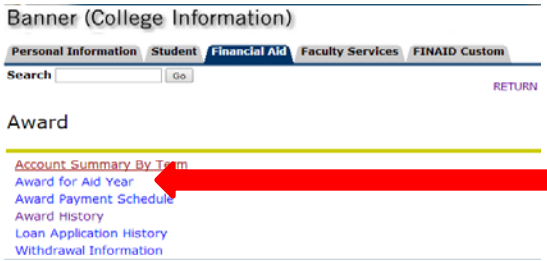


Financial Aid Tab

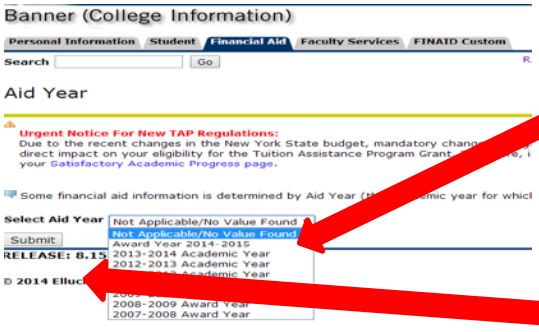
Financial Aid



Award

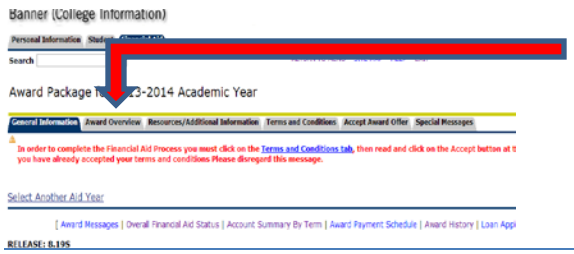


Award for Aid Year



Select Aid Year

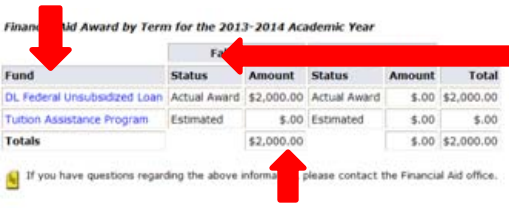
Submit



Click on "Award Overview" TAB

Scroll to "Financial Aid Award by Term…"

FUND – shows type of award



AMOUNT - listed by TERM

STATUS – shows Award Status

Actual/Accepted–no additional info needed

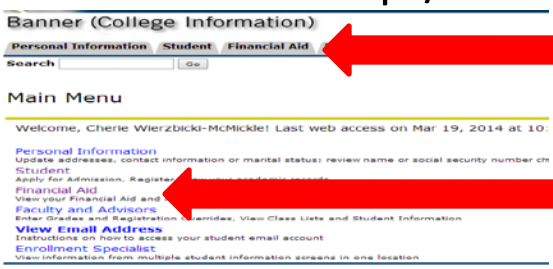
Estimated– Needs more documentation

Offered– MUST be accepted or Declined

Declined Award – Declined by student

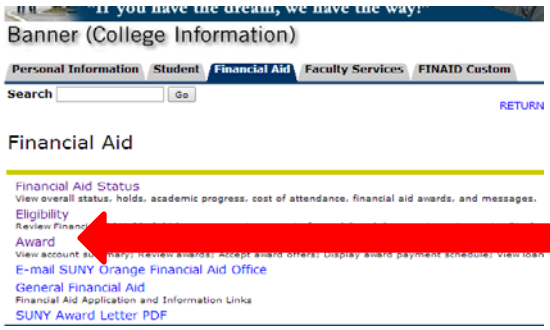
TOTAL – FULL Aid Year

How to Accept/Decline Student Loans/Work Study

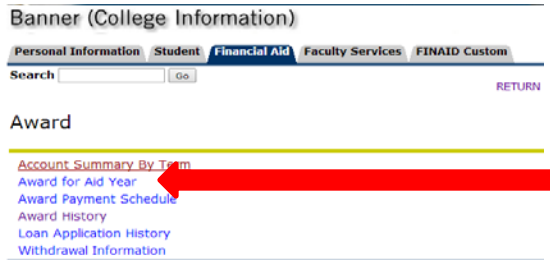


Financial Aid Tab

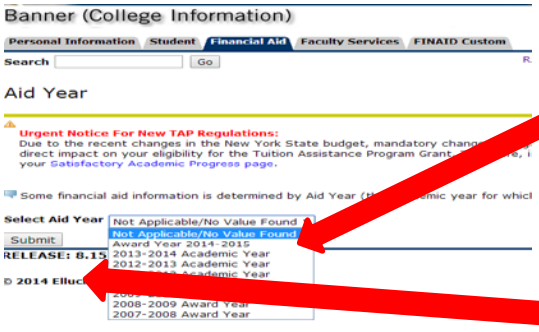
Financial Aid



Award

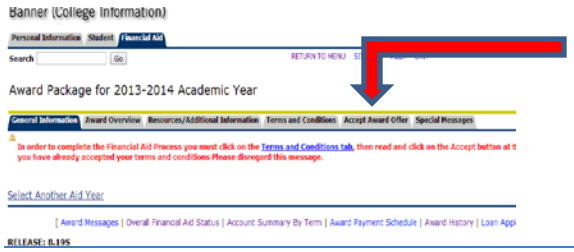


Award for Aid Year



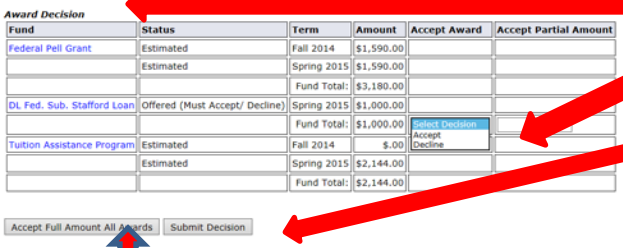
Select Aid Year

Submit



Click on “Accept Award Offer” TAB

Scroll to “Financial Aid Award by Term…”



Scroll to “Award Decision” section

Hit drop down menu and select decision

Submit Decision

HINT: to Accept ALL offered Aid

Accept FULL Amount All Awards

How to check if any of my classes are INAPPLICABLE

If you have any questions about you courses you must contact your academic advisor –
<u>Financial Aid CANNOT ADVISE you on why courses are or are not applicable.</u>

Main Menu

Welcome, [redacted] Last web access on Mar 21, 2014 at 01:28 pm

Personal Information
Update addresses, contact informati
Student
Apply for Admission, Register, View
Financial Aid
View your Financial Aid and Award information
View Email Address
Instructions on how to access your student email account

RELEASE: 8.5.2

- **Click on "Student"**

Student

Admissions
Apply for Admission or Review Fi
Registration
Check your registration status, class schedule a d or drop classes
Student Records
View your holds, grades and transcripts
Student Account
View your account info, payment history, 1098T tax info, and E-Refund info

RELEASE: 8.5.4

- **Click on "Registration"**

Registration

Select Term
Register, Add, or Drop Classes
Look Up Classes
Change Class Options
Week at a Glance
Student Detail Schedule
Registration Fee Assessment
Registration Status
Update Student Term Data
Active Registration
Registration History
Concise Student Schedule
Withdrawal Information
Registration Compliance Results
Student Educational Goal
Enter Educational Goal for Term

RELEASE: 8.5.4

- **Click on "Registration Compliance Results"**

Registration Term

Select a Term: Fall 2014 (View only)
Summer 2014
Summer 2013 (View only)
Spring 2013 (View only)

Submit

RELEASE: 8.4

- **Select Appropriate Term**
- **Submit**

Registration Compliance Results

Below is a list of your courses for the term. If a course is not eligible for financial aid, then click the Not Eligible link t information. If a course does not count in your program, then click the Doesn't Count link to get additional informati being repeated and is not eligible for financial aid, then click Repeat to get additional information. The total number eligible for financial aid and the total number of hours that are counted in your program are listed below.

The data below might not be the most up to date since the Compliance is not run dynamically.

Compliance Results as of Mar 11, 2014 09:36 pm

Status	CRN	Subj	Crse	Sec	Cred	State Aid	Fed Aid	In Program	Repeat	Fed Violation
Registered	20343	ENG	102	M1	3.000	Yes	Yes	Yes	No	No
Registered	20399	ECO	201	B	3.000	Yes	Yes	Yes	No	No
Registered	20893	ACC	153	FG	4.000	Yes	Yes	Yes	No	No
Registered	20930	BUS	202	D	3.000	Yes	Yes	Yes	No	No
Registered	24016	MAT	101	C1	3.000	Not Eligible	Not Eligible	Doesn't Count	No	No
Registered	24710	N	9539	OA	1.600	Not Eligible	Not Eligible	Doesn't Count	No	No

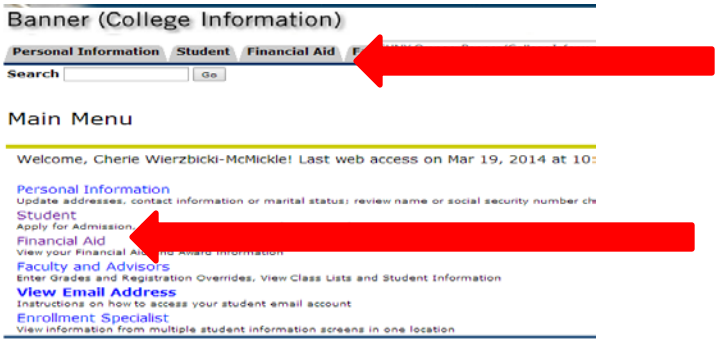
Total Credit Hours:	17.600
State Aid Eligible Hours* :	13.000
Federal Aid Eligible Hours* :	13.000
Billing Hours:	16.000
Program Hours:	13.000
Date:	Mar 21, 2014 02:02 pm

Registration Compliance Results will be listed

- **Both STATE and FEDERAL program results are shown:**
  - **Inapplicable classes will have "Not Eligible" listed under the appropriate program.**

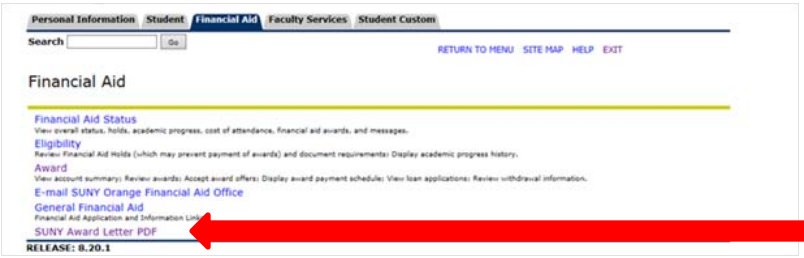
NOTE: State and Federal Programs have different eligibility criteria and a class may be inapplicable for one program but not the other. Please review the results carefully for EACH Program.
If you have any questions about you courses you must contact your academic advisor – <u>Financial Aid CANNOT ADVISE you on why courses are or are not applicable.</u>

How to Print an Award Letter

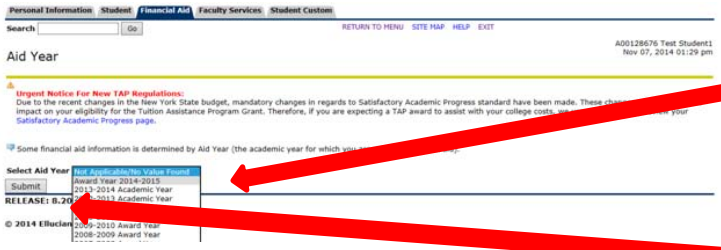


Financial Aid Tab

Financial Aid

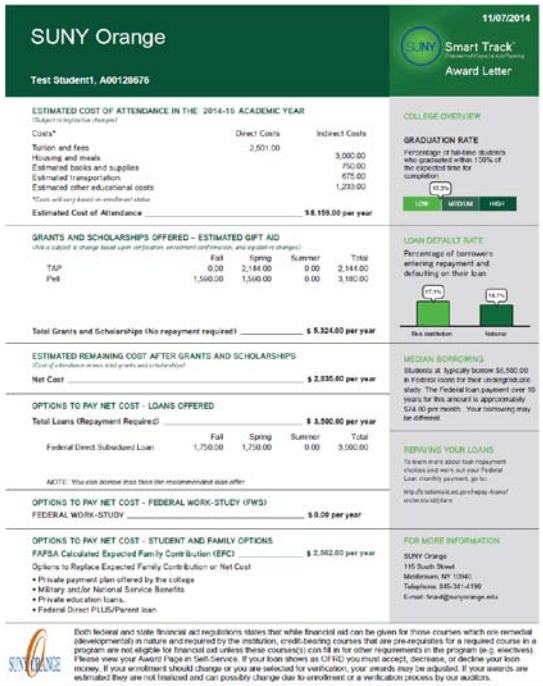


SUNY Award Letter



Select Aid Year

Submit



Print Award letter

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 1st

Stafford Loans

Fall Enrollees: July 1st

Spring Enrollees: December 1st

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

Fall Enrollees: April 15th

For information on the Payment Plan for the balance of your tuition, visit the Bursar's office or go to: 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):**

	Will Course Qualify For Aid?
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):**

	Will Course Qualify For Aid?
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, 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 to discuss your options and possible implications.

CHECKLIST FOR DIRECT LOAN PROCESS

☐ **Accept/Decline Loan Offer on MySUNYOrange**

- Go to SunyOrange.edu
- Click on **My SUNY Orange**
- Click on **My College Information**
- Log in
- Click on the **BANNER** icon (top right)
- 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 the following ONLY if you have ACCEPTED a student loan

☐ **Complete Entrance & Financial Awareness Counseling**

- Go to 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 2015-2016*

The Federal Central Processing Center needs you (and your parents if dependent) to provide documentation of your 2014 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 2014 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 2015/2016 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 2014 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
   - 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 2014 taxes? It is recommended that you file your 2014 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 2014, 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 2014 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
- Click "Get Transcript of Your Records"
- 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 2014
- 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 "2014" to receive IRS tax information for the 2013 tax year that is required for the 2015-2016 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 3/2015

2015-2016 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 2015 semester

The 1st disbursement for Direct Loans (Sub & Unsub) Loans	September 29, 2015
The 1st disbursement for PELL Grant, SEOG Grant and PERKINS Loans	October 15, 2015

Spring 2016 semester

The 1st disbursement for Direct Loans (Sub & Unsub) Loans	February 17, 2016
The 1st disbursement for PELL Grant, SEOG Grant and PERKINS Loans	March 3, 2016

Summer 2016 semester

The 1st disbursement for PELL Grant, SEOG Grant and PERKINS Loans	June 30, 2016

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.

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 x 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 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

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. TAP is evaluated at the end of each semester.

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 Pymt	2nd Pymt	3rd Pymt	4th Pymt	5th Pymt	6th 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 Pymt	2nd Pymt	3rd Pymt	4th Pymt	5th Pymt	6th 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.

N.Y.S. allows only 1 appeal in a lifetime.

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.

State Appeal Process

The ***State Standards of Progress*** are reviewed each semester and unlike the federal policy, only **ONE** waiver may be granted. Other than these differences, the TAP/APTS appeal process is the same as the Federal Appeal Process.

*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.

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.

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.

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

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

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'S TO HELP YOU!

SUNY Orange has teamed up with FATV to offer students hundreds of helpful Financial Aid TV videos. Financial Aid TV is a great resource for students. FATV allows students access to important information in a brief video that is accessible in a 24/7 format. These video links can be found on the SUNY Orange Financial Aid Home Page:

http://www.sunyorange.edu/financialaid/

SAMPLE video subjects:

- **How can I pay for college?**
- **What is financial aid?**
- **Will financial aid pay for all of my expenses?**
- **What is the difference between a grant and a loan?**
- **What if my financial situation has changed since I filed my FAFSA?**
- **I am moving out of my parents' house, and will support myself. Am I Independent for the FAFSA?**
- **What does the term, EFC stand for?**
- **What is an Award Letter?**
- **How are students selected for verification?**
- **Do I have to reapply for financial aid each year?**

SUNY Orange also offers additional Financial Aid Video Demos that can be found on our web site at:

http://www.sunyorange.edu/financialaid/video_demos.shtml

- **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**†