

Financial Aid Information for Registering Students

Financial Aid is available to qualified students for full or part-time study. To qualify for financial aid, you must meet certain economic criteria, be enrolled in a degree or certificate program, maintain good academic standing, and attend your classes.

Full-time students (registered for 12 or more credit hours) may be eligible for federal aid (PELL grants, Stafford loans, Work-Study program) and NYS Tuition Assistance Program (TAP).

Part-time students may be eligible for federal aid (PELL grants, Stafford loans, Work-Study program) **and** NYS Aid for Part-time Study (APTS) or Part-time TAP if they are registered for a minimum of 6 credit hours that pertain to their major.

State aid (TAP) is limited to six semesters at a community college. State Aid cannot be used to repeat a passed course, but may be used to repeat I, W, N, X, F, or U grades. (Exception: a D may be repeated if a C grade is required by current curriculum.)

PELL may be used for retaking U, F, D, N, W and X grades but not A, B, C, S, or I grades. **LOANS** are not affected by repeated classes.

Payment for financial aid can only be made for courses applicable to current curriculum.

If you use financial aid to cover your tuition bill and your aid is later reduced or cancelled, your bill becomes your responsibility. If you sign up for classes and then decide not to attend, it is important that you file a formal withdrawal immediately to minimize your financial and academic penalties.

Students who exceed the required number of credits in their certificate or degree program by 50% will lose their eligibility for Financial Aid.

-If a certificate requires 30 credits and the student earns or attempts over 45, they will lose federal aid.

-For a degree of 62 credits - 94 credits earned or attempted exceeds the requirement by 50%.

This regulation also includes re-admitted students and students who are pursuing a second degree or certificate at SUNY Niagara as this policy is institutionally based. This policy also includes all of a student's previous attempted hours at SUNY Niagara whether the student has received financial aid or not.

The State and Federal governments have mandated that each institution adopt a measure of satisfactory academic progress for students receiving aid under their programs. SUNY Niagara's standards are in accordance with institutional academic rules. Reinstatement under one standard does not necessarily mean that eligibility is stored under all standards. It is the student's responsibility to retain matriculation and be in good academic standing as set forth by SUNY Niagara to receive financial aid.

For additional information and assistance, contact SUNY Niagara's Financial Aid Office A-IO5.

Telephone (716) 614-6266. Email address: FinAid@niagaracc.suny.edu

Maintaining Financial Aid Eligibility

Federal and State Academic Eligibility require you to meet certain basic academic standards in order to remain eligible for financial assistance. This means you must be aware of two different sets of rules - one for federal aid (PELL, SEOG, Work Study, and Direct Loans) and one for state aid such as TAP and APTS. Failure to meet one or more of the established standards of Satisfactory Academic Progress (SAP) will make a student ineligible for financial aid.

The first time a student fails to meet the standards of academic progress of a cumulative GPA and completion rate (PACE), he or she will immediately have their financial aid suspended. A student who is on financial aid suspension for the first time may be granted a **"ONE-TIME"** appeal for one semester and will be considered to be on a probationary status for financial aid. If the student continues not to meet federal academic progress in ANY subsequent semester, the student will lose eligibility for Title IV aid (PELL grant, SEOG, Stafford Loans, Work-Study Program Eligibility) until the student meets all components of federal SAP (pace, cumulative GPA, time frame).

A student who wishes to appeal their SAP status may submit an Academic Eligibility Form for Student Financial Aid with attached documentation of mitigating circumstances (such as death of a relative, injury, illness or other special circumstances) that explain the reason for their academic and pace deficiencies. The director of Financial Aid will review the appeal and, if accepted, the student will receive a one-time financial aid waiver. All appeals will be reviewed within seven business days from the day of the student's submission. **During the appealed semester, a student regains eligibility to receive federal financial aid. Upon conclusion of the semester, a student must again meet the standards of academic progress to continue to receive Financial Aid at SUNY Niagara.**

Federal Academic Progress is measured based on the chart below using credits attempted, credits earned, and grade point average:

| After Attempting this Many Credits: | 0 - 11 | 12 - 25 | 26 - 39 | 40 - 53 | 54 - 67 | 68 - 81 | 82 - 94 | 95 + |
|--------------------------------------------------|--------|-----------------|---------|---------|---------|---------|---------|------|
| PACE: You Must Have Earned at Least This Many... | 0 | 8 <i>67%</i> | 17 | 27 | 36 | 46 | 55 | 64 |
| With a Cumulative GPA of at least: | 0 | 1.5 | 1.75 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |

Federal Academic Progress Allied Health students:

| After Attempting this Many Credits: | 0 - 11 | 12 - 25 | 26 - 39 | 40 - 53 | 54 - 67 | 68 - 81 | 82 - 94 | 95 - 102 |
|--------------------------------------------------|--------|-----------------|---------|---------|---------|---------|---------|----------|
| PACE: You Must Have Earned at Least This Many... | 0 | 8 <i>67%</i> | 17 | 27 | 36 | 46 | 55 | 64 |
| With a Cumulative GPA of at least: | 0 | 1.5 | 1.75 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |