COLLEGE PLANNING

Costs/Fees*

<table>
<thead>
<tr>
<th>Tuition</th>
<th>First Semester</th>
<th>Second Semester</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York State Resident: 2-year/4-year</td>
<td>$2,785</td>
<td>$2,785</td>
<td>$5,570</td>
</tr>
<tr>
<td>Out-of-State: 2-year/4-year</td>
<td>$4,870/7,410</td>
<td>$4,870/7,410</td>
<td>$9,740/14,820</td>
</tr>
</tbody>
</table>

** Part-time, N.Y.S. residents—$232 (2-year) per credit hour, $232 (4-year)
** Part-time, out-of-state residents (inc. fee) $406 per credit hour (2-year), $618 (4-year)

<table>
<thead>
<tr>
<th>Fees</th>
<th>First Semester</th>
<th>Second Semester</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>State University Fee</td>
<td>$12.50</td>
<td>$12.50</td>
<td>$25.00</td>
</tr>
<tr>
<td>Student Activity Fee</td>
<td>$87.00</td>
<td>$87.00</td>
<td>$174.00</td>
</tr>
<tr>
<td>Orientation (entering Morrisville students)</td>
<td>$85.00</td>
<td>$85.00</td>
<td>$170.00</td>
</tr>
<tr>
<td>Orientation (entering Norwich students)</td>
<td>$25.00</td>
<td>$25.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>Student Athletic Fee</td>
<td>$178.00</td>
<td>$178.00</td>
<td>$356.00</td>
</tr>
<tr>
<td>Health Insurance (if not otherwise covered; 12 months, inc. major medical)</td>
<td>$169.00</td>
<td>$169.00</td>
<td>$338.00</td>
</tr>
<tr>
<td>Transportation Fee (Morrisville Campus only)</td>
<td>$90.00</td>
<td>$90.00</td>
<td>$180.00</td>
</tr>
<tr>
<td>International Student Insurance</td>
<td>$477.00</td>
<td>$477.00</td>
<td>$954.00</td>
</tr>
<tr>
<td>Voluntary Alumni Contribution</td>
<td>$25.00</td>
<td>$25.00</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

| Motor Vehicle Registration | | | |
|-----------------------------|----------------|----------------|
| Resident | $90.00 | $90.00 |
| Commuter | $75.00 | $75.00 |
| Graduation Fee (graduating seniors only) | $3,080.00 | $3,080.00 | $6,160.00 |
| Housing (double room rate) | $2,280.00 | $2,280.00 | $4,560.00 |
| Meals | $700.00 | $700.00 | $1,400.00 |
| Books and Supplies (estimated) | $355.00 | $355.00 | $710.00 |
| Dormitory Services | $35.00 | $35.00 | $70.00 |
| Career Services Fee | $137.50 | $137.50 | $275.00 |
| Fitness Fee (optional) | $65.00 | $65.00 | $130.00 |
| Technology Fee | $182.50 | $182.50 | $365.00 |
| Laptop Computer (varies depending on model) | $550.00 | $550.00 | $1,100.00*** |

* All costs are current as of 4/1/2012 and are subject to change.
** Part-time fees assessed on a credit-hour basis.
*** Price per semester may vary based on laptop model and payment plan chosen by student.

Broad Based Fees

Morrisville State College broad-based fees consist of the college fee, intercollegiate athletics fee, student activity fee, student health services fee, technology fee, and transportation fee. Broad-based fees are generally fees that are charged to all Morrisville State College students.

The college fee is the state university fee which is assessed at a semester rate of $8.5 per credit hour or $12.50 for a full-time student. This fee is assessed to all students.

The intercollegiate athletics fee is intended to increase stability in the funding of intercollegiate athletics. It covers supplies, equipment, transportation, and meals for the athletic teams. All students are allowed free admission to all games by presenting their college identification.

The student activity fee is a fee voted on by the students of the college. It covers the cost of various student activities across campus. The student activity fee is assessed at a semester rate of $7.5 per credit hour, or $87.00 for full-time students on the Morrisville campus. The student activity fee is assessed at a semester rate of $2.00 per credit hour, or $24.00 for full-time students on the Norwich campus. The student activity fee is waived for all students who are doing an internship away from campus, and all students who are 100% online.
The student health services fee covers health, counseling, and preventative health services on campus. The student health services fee is assessed at a semester rate of $11.50 per credit hour, or $137.50 for full-time students on the Morrisville campus. The student health services fee is waived for Norwich campus students who do not live on the main Morrisville Campus, it is also waived for all students who are doing an internship away from campus, and all students who are 100% online.

The technology fee is used to build and maintain a technology infrastructure. It covers distance learning, high speed internet, wireless, smart classrooms, and other technology efforts. The technology fee is assessed at a semester rate of $15.50 per credit hour, or $182.50 for full-time students. The technology fee is charged to all Morrisville State College students.

The transportation fee is used to cover the cost of shuttle bus services that transports students around campus, including remote areas (equine and dairy facilities, and health clinical locations). It also covers the cost of buses to surrounding areas. The transportation fee is assessed at a semester rate of $8.00 per credit hour, or $90.00 for full-time students on the main campus. The transportation fee is waived for Norwich campus students who do not live on the Morrisville campus. It is also waived for all students who are doing an internship away from campus, and all students who are 100% online.

**Billing**
Students will receive an email notification to their MSC email account indicating a bill is available on line to view. Once they log in to Web for Students they can view their account, view and/or print their bill, make online payments, or enroll in the online payment plan. It is the students' responsibility to make sure that their bill is paid. This may mean following up with the Financial Aid Office and/or the Student Accounts Office by the due date.

**Refund Policy**
Before registration, advance tuition deposit of $50 is refundable upon written request to the Business Office until May 1 (November 1 - spring semester) or 30 days after receipt of payment, whichever is later. Advance residence hall deposit of $50 is refundable upon written request until July 1 (November 1 - spring semester) or 30 days after receipt of payment, whichever is later.

After registration, established withdrawal procedures must be initiated by the student with the school office to establish refund eligibility.

Tuition is refundable according to the following schedule:

<table>
<thead>
<tr>
<th>Withdrawal during</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>First week</td>
<td>100%</td>
</tr>
<tr>
<td>Second week</td>
<td>70%</td>
</tr>
<tr>
<td>Third week</td>
<td>50%</td>
</tr>
<tr>
<td>Fourth week</td>
<td>30%</td>
</tr>
<tr>
<td>Fifth week</td>
<td>0%</td>
</tr>
</tbody>
</table>

Refunds for meal plans are granted only for students withdrawing or dismissed from the college. No meal plan refund will be issued to a student where a residence hall license is terminated due to any disciplinary action. No refunds on the base plan will be issued after week nine. Similarly, room rent refunds are granted only for students withdrawing or dismissed from the college for non-disciplinary reasons. No room rent refund is issued when the residence hall license is terminated due to any disciplinary action. From initial occupancy until mid-semester, one-half semester’s room rent may be refunded. After mid-semester, there is no room rent refund.

Students who withdraw and have federal financial aid (Title IV) may be subject to a processing fee of the lesser of five percent or $100. Students (who are withdrawing and receiving Title IV funds) will have federal aid prorated during the first ten weeks (schedule available at time of withdrawal). **STUDENTS ARE NOT ELIGIBLE FOR DISBURSEMENT OF FEDERAL AID FUNDS IF THEY DO NOT ATTEND CLASSES.**

**Resident/Non-Resident Status**
Newly enrolling students will be considered New York state residents for tuition purposes if they have had a New York state domicile (permanent or principal home) for 12 months immediately prior to registration. If students do not meet the 12-month requirement, but can present satisfactory proof of New York state domicile, in-state tuition rates will apply.

For tuition purposes, the residence of an un-emancipated minor (under 21) is that of his/her parents. For an emancipated (independent) student, a number of the following factors may be considered: residence of parents, spouse and children; place of voter registration, residence for tax purposes, marital status, age, financial independence and income sources, sites of motor vehicle and other personal property registrations, and sites of real and personal property. Other factors are location of checking and savings accounts, place of employment, telephone directory listing, and place of draft registration.

**Eligibility Basics**
At the state-operated campuses (University Centers, University Colleges, and Technology Colleges), students are generally considered New York state residents if they have established their domicile in New York State for at least 12 months prior to the last day of the registration period of a particular term.

1. Generally, individuals who have maintained their domicile in New York for a period of less than twelve months prior to the end of registration are presumed to be out-of-state residents and are not eligible for the resident tuition rate.
2. Individuals who are financially dependent and whose custodial parent(s) lives in a state other than New York are generally not eligible for the resident tuition rate.
3. Individuals do not meet the twelve-month residency requirement if domiciled in New York state primarily to attend college.
4. Dependent students of divorced or legally separated parents may acquire a New York state domicile if the custodial parent is a New York State resident or if the student resides with a non-custodial parent who is a New York state resident and the student intends to continue to reside with that parent throughout their attendance at SUNY.
5. Non-resident students may be eligible for resident tuition if they have graduated from a New York high school or received a NYS GED within five years of application to SUNY. See below for details under exceptions to the Domicile Rule.

**Determination of Domicile**
To determine a student’s domicile, campuses use the following principles:

1. A person may have multiple residences but only one domicile.
2. A person retains a domicile until it is abandoned.
3. Physical presence alone does not establish domicile or residency.

**Proof of Domicile**
Campuses rely on documents and circumstances such as the following to determine if an individual’s domicile is in New York state. For financially dependent students, the campus relies on documents relating to parents or legal guardian.

1. Duration of physical presence in New York.
2. State of residency of the student's family.
4. New York state driver’s license.
5. New York state motor vehicle registration.
7. New York state residential rental lease.

Questions about resident and non-resident tuition rates should be directed to the Student Accounts Office at each SUNY campus.

Exceptions to the Domicile Rule:

Military Personnel
1. Members of the U.S. Armed Forces while on full-time active duty and stationed within New York state, as well as their dependents, are eligible for the resident tuition rate.
2. Dependents of full-time active duty personnel who are stationed outside New York state qualify for resident tuition if the service member’s “Home of Record” is New York.
3. Civilian employees of the military are not included in these exceptions to the domicile requirements.
4. Certain non-residents who have graduated from a New York high school may be eligible for resident tuition. Contact campuses for details.

New York State High School
Certain non-residents who have graduated from a New York high school may be eligible for resident tuition. Contact campuses for details.

Immigrant, Non-Immigrant and Undocumented Aliens
1. Students claiming to be immigrant aliens must present proof of their status by providing the campus with a valid Alien Registration Receipt Card. Once a student’s immigrant status has been verified, the student may then establish New York state residency by meeting the domicile criteria.
2. Non-immigrants are grouped in categories depending on the type of visa presented at the port of entry. Non-immigrants admitted to the United States in categories that prohibit them from establishing a United States residence are not eligible for resident tuition.
3. In general, the Federal Illegal Immigration Reform and Immigrant Responsibility Act prohibits students who are unable to present valid documentation of their alien status from eligibility for the resident tuition rate. However, undocumented aliens who attend for at least two years and graduate from a New York high school may be eligible. See the campus for details.

Glossary of Terms
Some terms used in this document have special meaning in the University’s Resident Tuition policy:

1. Domicile - A fixed permanent home to which an individual intends to return whenever absent from the college.
2. Emancipation, Financial Independence - Students under the age of 22 must provide evidence of one year of independent living in order to be considered emancipated.
3. “Home of Record” - Part of an armed services record, which indicated that state of residency upon joining the military.
4. Immigrant Aliens - May lawfully reside in the United States on a permanent basis and hold a valid Alien Registration Card (green card).
5. Non-immigrant Aliens - Those aliens who enter the United States on a temporary basis for a specific purpose.
6. Undocumented Aliens - Aliens who are unable to document their INS status.
FINANCIAL AID

Information presented in this section may be subject to change. Please contact the Office of Financial Aid for the most current information.

The financial aid program includes part-time employment, loans, grants and scholarships. Its purpose is to assist students who would be unable to attend college because they lack the necessary financial resources. However, this basic concept of aid based on need assumes that parents have an obligation to finance the college education of their sons and daughters to the extent that they are able. The college determines the family’s capacity to contribute to college costs through standardized application forms and procedures. All students are encouraged to apply for financial aid.

Application and Award Procedure

1. Each student applying for financial aid must complete a Free Application for Federal Student Aid (FAFSA) online as instructed. The deadline for applying for financial aid from the college is April 30 of that academic year. Students are encouraged to apply as early as possible. The form also permits application for the Pell Grant at the same time as application for aid from the college. Simply follow the instructions. A separate pre-printed application must be completed for Tuition Assistance Program (TAP), which you can access online or it will be sent to you from HESC.

2. Online access for aid instructions will be sent to each student who has been accepted to the college, has a FAFSA on file with the Financial Aid Office, and has satisfied all outstanding requirements.

3. Priority in the awarding of financial aid administered by the college (Federal Perkins, Federal Supplemental Education Opportunity Grant (SEOG), Federal College Work-Study (CWS) and Federal Nursing Student Loan Program (NSLP)) is given to those students with the greatest financial need as determined by the FAFSA.

4. The Financial Aid offer will list the expected budget for the year and the estimated Pell Grant and TAP awards. In addition, the college may offer, depending upon financial need, a Federal Perkins Loan, Federal SEOG, Federal CWS award, Federal NSLP, if funds are available.

5. If sufficient aid is not received to meet college costs, the student will be provided information about the Federal Parent Loan for Undergraduate Students (PLUS) or alternative private loans upon request.

6. Online access for aid instructions will be sent to each student who has been accepted to the college, has a FAFSA on file with the Financial Aid Office, and has satisfied all outstanding requirements.

Independent Students

Federal regulations require that a student, before being classified as independent, meets one or more of the following criteria: the student must be 24 years of age by January 1 of the year for which independent student aid is sought; the student must be a veteran of the armed forces or currently serving on active duty for purposes other than training; the student must be an orphan or ward of the court; or the student must have legal dependents other than a spouse and or be married.

Responsibilities and Rights

It is the student’s responsibility to:

1. Be familiar with the financial aid application procedures including application forms and deadlines. This information is available in this catalog or from the Financial Aid Office.

2. Return all forms properly filled out within the prescribed time limits. Failure to do so may result in the cancellation of any aid offered.

3. Notify the Financial Aid Office of any changes in the parents’ or the student’s financial situation. The student’s financial aid package will be adjusted to reflect any changes.

4. Notify the Financial Aid Office of any private scholarships or awards that the student receives during the academic year.

5. Notify the Financial Aid Office of any change that reduces a student course load to less than full time (12 credit hours).

6. Honor all agreements, including repayment provisions on any loans, made with the college and/or any other lending institutions.

7. Provide all forms requested by the Financial Aid Office for the purpose of verification of family income, family size and similar matters.

8. Reapply for financial aid each academic year. The college will make every effort to continue aid to those students who demonstrate financial need.

9. Maintain eligibility for federal financial aid programs. To maintain eligibility, the student must be enrolled at least half-time (6 semester hours) in an approved program (New York State financial aid programs require full-time enrollment—12 semester hours) and be in good academic standing. To be in good academic standing a student must be making satisfactory academic progress toward a degree and must be pursuing an approved program of study.

It is the student’s right to:

1. Know how financial need was determined.

2. Know how decisions regarding financial aid were made.

3. Appeal any decision made by the financial aid staff.

4. Know how financial aid that has been awarded will be distributed. Generally, financial aid will be paid to the students account in two equal installments, the first during the fall semester, and the second during the spring semester. The student will be billed each semester for tuition, fees, room and board. If the student’s bill has not been paid, one half of the total award will be deducted from each semester’s bill. If the bill for the semester has been paid, the student will receive a refund equal to one half of the total award.

5. Know what portions of the financial aid must be repaid and the annual interest rate.

6. Know the college’s refund policy.

Deferred Payments, Waivers, and Unanticipated Expenses

Instances may arise when approved loans or grants have not been received in time for registration by the student. Payment of that portion of the student’s bill will be delayed, pending the arrival of these monies, when papers documenting the approved loan or grant are presented by the student or received by the college.

Students who experience unanticipated expenses of an emergency nature should contact the bursar’s office to discuss the possibility of obtaining a short-term emergency loan. At that time, definite plans for the repayment of a valid emergency loan will be agreed upon as well.

Satisfactory Academic Progress for Federal Aid

Cumulative Average

Any student with a cumulative or semester grade point average of less than 2.0 may be issued an academic warning; or dismissal from the college. The decision to warn or dismiss will be made by the school academic review committee after considering the student’s record using the following
guidelines. The financial aid standard will parallel the college standard for academic warning; the student will be put on financial aid warning as well. Academic progress is defined both by satisfactory cumulative average and by number of credits completed.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Cumulative GPA</th>
<th>Action by Academic Review Committee</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>Less than 1.0</td>
<td>Dismissal</td>
</tr>
<tr>
<td></td>
<td>1.0-1.69</td>
<td>Dismissal or Academic Warning</td>
</tr>
<tr>
<td></td>
<td>1.7-1.99</td>
<td>Academic Warning</td>
</tr>
<tr>
<td>Second</td>
<td>Less than 1.5</td>
<td>Dismissal</td>
</tr>
<tr>
<td></td>
<td>1.5-1.99</td>
<td>Dismissal or Academic Warning</td>
</tr>
<tr>
<td>Third</td>
<td>Less than 2.0</td>
<td>Dismissal or Academic Warning</td>
</tr>
<tr>
<td>Fourth and above</td>
<td>Less than 2.0</td>
<td>Dismissal or Academic Warning</td>
</tr>
</tbody>
</table>

Students may not be allowed to continue in a specific academic program if prerequisite courses are not satisfactorily completed.

Credit Hours Completed

Full-time students, as determined by taking a minimum of 12 credit hours per semester, shall be considered meeting the standards of academic progress if they complete their degree within a maximum time frame of six semesters or a three-year period for an associate's degree, or 12 semesters or a six-year period for a bachelor's degree according to the following minimum credit hours:

At the end of each year, a full-time student must complete at least this many credit hours:

<table>
<thead>
<tr>
<th>First</th>
<th>Second</th>
<th>Third</th>
<th>Fourth</th>
<th>Fifth</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>39</td>
<td>66</td>
<td>96</td>
<td>111</td>
</tr>
</tbody>
</table>

If the student is in attendance only one semester of an academic year (August to August), one-half of the credit requirements outlined above will constitute satisfactory academic progress.

Part-time students (as determined by taking a minimum of six credit hours per semester) will be required to complete their studies in a maximum time frame of 12 semesters or six years for an associate’s, according to the following schedule.

Satisfactory Academic Progress for State Aid

The following chart describes the progress which must be made by a student in order to meet this section of the good academic standing requirements to receive financial aid for the following semester.

| For All Students in an Associate's Degree Program (enrolled 2010 and after) |
|-----------------------------|----------------|----------------|----------------|----------------|----------------|
| AT THE END OF THIS TERM OF AWARD | 1st | 2nd | 3rd | 4th | 5th |
| Credit hours completed with a grade of A through F | 6 | 6 | 9 | 9 | 12 |
| You must have accumulated this many hours toward graduation | 6 | 15 | 27 | 39 | 51 |
| With at least this grade point average (GPA) | 1.3 | 1.5 | 1.8 | 2.0 | 2.0 |

| For All Students in a Bachelor's Degree Program (enrolled 2010 and after) |
|-----------------------------|----------------|----------------|----------------|----------------|----------------|
| AT THE END OF THIS TERM OF AWARD | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th |
| Credit hours completed with a grade of A through F | 6 | 6 | 9 | 9 | 12 | 12 | 12 | 12 | 12 |
| You must have accumulated this many hours toward graduation | 6 | 15 | 27 | 39 | 51 | 66 | 81 | 96 | 111 |
| With at least this grade point average (GPA) | 1.5 | 1.8 | 1.8 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
Programs of less than one academic year’s duration (fewer than 24 semester credits) are ineligible for state student financial assistance, Tuition Assistance Program (TAP) and aid for part-time study (APTS). The program is eligible for Vietnam Veterans Tuition Awards (VVTA).

Generally, a student who is maintaining at least a 2.0 grade point average and meets the pursuit of program requirements will have maintained satisfactory academic progress.

Students entering college for the first time would be required to meet, upon completion of that semester, the criteria listed for the first semester. Those students previously in college would be placed on the chart in accordance with the number of semesters completed. For example, a student who attended Morrisville would be required, upon completion of the second semester, to meet the criteria listed under the second semester.

Program Pursuit
A student must complete with a grade of A through F a minimum number of credit hours each semester as follows:

1. During the first year of award the student must complete six hours each semester.
2. During the second year of award the student must complete 15 hours each semester.
3. During the third and fourth years of award the student must complete 15 hours each semester.

If a student does not complete the minimum number of hours in a semester, the student will not be eligible for financial aid. Any courses that are dropped do not count when determining program pursuit.

In order that the student be in good academic standing both satisfactory academic progress and program pursuit must be maintained. If a student fails to meet the minimum requirements, a one-time waiver may be granted provided the student can demonstrate that extraordinary circumstances warrant its use.
FEDERAL AID PROGRAMS

Information presented in this section may be subject to change. Please contact the Office of Financial Aid for the most current information.

Federal Pell Grant
Federal Pell Grants make funds available in the form of grants to eligible students attending approved colleges, community colleges, junior colleges, vocational schools, technical institutes, hospital schools of nursing and other post-high school institutions. Pell awards do not have to be repaid, and range from $555 to $5,550 per year. The application for the Pell Grant is the Free Application for Federal Student Aid (FAFSA).

Applications are available at www.fafsa.ed.gov, from guidance offices or the Financial Aid Office at the college.

Federal Supplemental Educational Opportunity Grant (SEOG)
The Federal SEOG program is for students of exceptional financial need who would be unable to continue their education without the grant. A student is eligible if matriculated at least half-time as an undergraduate or vocational student in a participating educational institution and must be Pell Grant eligible. Funds may be limited.

A Federal SEOG award cannot be less than $200 or more than $4,000 a year. Normally, a Federal SEOG may be received for up to four years. Since the Federal SEOG is awarded by the college, only normal financial aid application procedures need be followed. Funds may be limited.

Federal Perkins Loan
The Federal Perkins Loan program is for students who are enrolled at least half-time in a participating post secondary institution and who have established financial need. The college determines who is eligible and the amount of the loan that will be offered. A student may accumulate up to $5,500 per year in Federal Perkins Loans and not more than $27,000 during the undergraduate years.

Repayment begins nine months after the student graduates or leaves school for other reasons. The student may be allowed up to 10 years to repay the loan. During the repayment period, the student will be charged five percent interest on the unpaid balance of the loan principal. Since the Federal Perkins Loan is awarded by the college, only normal financial aid application procedures need to be followed to apply.

Federal Nursing Student Loan Program (NSLP)
The Federal NSLP is for students who are enrolled at least half-time in an approved program leading to the associate degree in nursing. The college determines who is eligible for the loan, and the amount that will be offered. A student may accumulate up to $4,000 per year.

Repayment begins nine months after the borrower graduates or leaves school for other reasons. Interest during the repayment period is five percent. Information on this program will be provided automatically to all borrowers and to others upon request. Since the federal NSLP is awarded by the college, only normal financial aid application procedures need be followed.

Federal College Work Study (CWS) Program
The Federal CWS program provides funds to employ students who have great financial need and who must earn a part of their educational expenses. Students must be enrolled at least half-time in a graduate, undergraduate or vocational program in an approved post secondary educational institution. The college determines who is eligible for CWS, how much the student may earn and when the student will work. Jobs range from assisting individual instructors to clerical assistants to tour guides in the Admission Office. Since CWS is awarded by the college, Morrisville State College will make every effort to place students. The work study program functions on a first come, first served premise. Funds and positions may be limited.

Federal Direct Loan for Student Borrowers
To be eligible for a Direct Loan, a student must be a U.S. citizen or permanent resident alien and must be enrolled in or admitted as at least a half-time student at an approved college, university or other post secondary institution in the United States or in a foreign country.

An undergraduate may borrow up to $3,500 the freshman year, $4,500 the sophomore, $5,500 the junior, and $5,500 the senior year of study. All students are eligible to receive a minimum of $2,000 of unsubsidized funds each year. The Federal government will pay interest on the subsidized loan while the student is in college. For an unsubsidized loan, the student has the option of paying the interest while in school or allowing the interest to accrue. All loan disbursements for first-time borrowers cannot be distributed until 30 days into the semester per federal regulation. Each loan is subject to an origination fee.

The following regulations apply:

1. Depending on the amount of the loan, the minimum monthly payment will be $50 plus interest. Under unusual and extenuating circumstances the government, on request, may permit reduced payments.
2. The standard repayment period is 10 years.
3. The maximum period of loan from date of the original note may not exceed 15 years, excluding authorized deferments of payments.
4. Repayment in whole or part may be made any time without penalty.

You must complete the FAFSA to apply for the Federal Direct Loan.

Parent Loan for Undergraduate Students (PLUS)
PLUS permits a parent to borrow the full cost of education less any financial aid. Repayment begins 60 days after the second disbursement has been issued, or can be deferred until after your student has graduated or leaves school for other reasons. This option is determined through direct lending and the parent borrowing. The parent MUST be a U.S. citizen or permanent alien resident in order to be eligible for this loan. The parent must be the “birth parent” or “adoptive parent”. This loan is subject to a credit review.

You must complete the FAFSA to receive the loan application(s) for the Federal PLUS Loan.

Native American Assistance
United States Bureau of Indian Affairs Aid (BIA) to Native Americans is awarded by the Bureau of Indian Affairs to eligible applicants. To be eligible an applicant must be at least one-fourth American Indian, Eskimo, or Aleut; be an enrolled member of a tribe, band or group recognized by the Bureau of Indian Affairs; be enrolled in or accepted for enrollment in an approved college or university; and have financial need.

For grants to be awarded in successive years, satisfactory progress toward a degree and financial need must be demonstrated. Depending on availability of funds, grants may also be made to graduate students and summer session students. Eligible married students may also receive living expenses for dependents.

Application forms may be obtained from the Bureau of Indian Affairs Office, U.S. Department of the Interior. An application is necessary for each year of study. An official needs analysis from the college financial aid office is also required each year. Each first-time applicant must obtain tribal enrollment certification from the Bureau agency or tribe which records enrollment for the tribe.
Veterans Benefits
There are a variety of educational assistance programs available to veterans who meet the criteria.

Montgomery G.I. Bill - Active Duty: Educational Assistance Program (Chapter 30) (Based on active duty service beginning on or after July 1, 1985 or you entered on active duty before January 1, 1977 and served on active duty for any number of days during the period October 19, 1984 to June 30, 1985, and continued on active duty through June 20, 1988.)

Montgomery G.I. Bill - Selective Reserve: Educational Assistance Program (Chapter 1606) (Notice of Basic Eligibility, member of the selected reserve).

Post-9/11 GI Bill: Provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

VEAP (Chapter 32)/Non-Contributory VEAP (Section 903): Service beginning on or after January 1, 1977 through June 30, 1985.

Survivors' and Dependents': Educational Assistance Program (Chapter 35) only for survivors and dependents of deceased or permanently and totally disabled veterans. Both must be service connected qualifications.

Vocational Rehabilitation: (Chapter 31) Educational Assistance by authorized certificate only. Eligible application forms are available at all VA offices, active duty stations and Registrar's Office. Submit completed forms to the Registrar's Office, Whipple Administration Building, Morrisville State College, P.O. Box 901, Morrisville, N.Y. 13408.

Other Federal Student Financial Aid Programs
A large number of special-purpose Federal programs exist, many of which are administered through specific institutions of post secondary education. Most of these programs would be of interest to relatively small numbers of students and prospective students, by virtue of need or special interest, or both. Some are available only to graduate or professional students, in certain fields. Some carry with them periods of obligated service. The most authoritative, although certainly not the only reference for additional information on these, and many other programs, is published annually: 1996 Catalog of Federal Domestic Assistance, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

Title IV Aid
Title IV Aid refers to all Federal Financial Aid: Direct Subsidized Loans, Direct Unsubsidized Loans, Parent (PLUS) Loans, Perkins Loans, Nursing Student Loans, Pell Grants, and SEOG Grants.

Students scheduled to receive financial aid refunds and then withdraw will be directly responsible for repaying the unearned portion of their aid package. Pursuant to current Federal guidelines, students who receive Title IV financial aid and withdraw during the first ten weeks of class will be required to repay a portion of aid received.

Federal Title IV policy determines the amount of aid a student is eligible to use toward their bills. A percentage is calculated based on days attended vs. total days of instruction. Title IV Aid is then multiplied by this percentage to determine how much Title IV Aid has to be returned to the Federal Government.

NEW YORK STATE
FINANCIAL AID PROGRAMS

Information presented in this section may be subject to change. Please contact the Office of Financial Aid for the most current information.

Tuition Assistance Program (TAP)
TAP provides funds in the form of grants for students who have been legal residents of New York state for at least one year immediately preceding the term for which payment is requested. To be eligible for a TAP award, a student must be a U.S. citizen or resident alien, a New York state resident, a full-time, matriculated student in an approved program in New York state, and have a combined family state net taxable income for the previous year of $80,000 or less.

Awards range from $400 to $5,000, depending on need, level of study and the college attended. To apply, students must file the TAP application sent home once the FAFSA is processed.

The Higher Education Services Corporation determines eligibility and will mail an award certificate directly to the student indicating the amount of the grant. The school copy of the certificate should be presented prior to the time of payment of tuition. The college will defer payment on the basis of receipt of the award certificate. Once a student has received four semesters of awards, they must have a GPA of at least 2.0 to continue to receive TAP awards. The maximum number of semesters of eligibility is six in a two-year program, eight at the four-year level.

Regents Awards for Children of Deceased or Disabled Veterans
Grants are awarded to New York state residents who are children of certain deceased or disabled veterans and who attend approved public and independent colleges and schools in New York state.

Applications are accepted from a child of a veteran who died, or who has a current disability of 50 percent or more, or who had such disability at the time of death, resulting from U.S. military service during one of the following periods:

April 16, 1917-November 11, 1918;
December 7, 1941-December 31, 1946;
June 25, 1950-July 27, 1953;
October 1, 1961-March 29, 1973;
And who is a legal resident of New York state. The parent must be a legal resident of New York State at the time of entry into military service, or, if the parent died as the result of military service, at the time of death. Students whose parents served in the Persian Gulf Conflict may also be eligible.

Regents Awards to children of deceased or disabled veterans are independent of family income or tuition charge, and are in addition to such other grants or awards to which the applicant may be entitled.

The amount of the award is $450 per year, for up to five years, depending on the normal length of the program of study, of full-time study in a college or in a hospital nursing school in New York State.

A special application, obtainable from a high school principal or counselor, must be filed with the New York Higher Education Services Corporation (HESC), Tower Building, Empire State Plaza, Albany, New York 12255. Documentary evidence to establish eligibility is required with the application. Any high school counselor can provide assistance with this.
Other State Financial Aid Programs
A number of additional state programs exist of interest to relatively smaller groups of students and prospective students than those described on the preceding pages. For detailed information contact:

The New York State Education Department
Division of Educational Testing
Albany, NY 12234

State Assistance for Native Americans
Grants of $1,750 are awarded to high school graduates who are residents of one of New York’s eight major reservations and who attend an approved post secondary educational institution in New York State. Information may be obtained by contacting the New York State Native American Programs, Room 543, New York State Education Dept., Washington Ave., Albany, N.Y. 12234.

Adult Career and Continuing Education Services
The New York State Office of Adult Career and Continuing Education Services (ACCES) provides program counseling and financial assistance for students who have certain physical, mental or emotional disabilities. Contact the nearest ACCES for information, or write to the University of the State of New York, State Education Department, Office of Adult Career and Continuing Education Services, Albany, N.Y. 12234.

No Interest Automatic Payment Plan
Morrisville State College participates with FACTS – Nelnet Business Solutions. The no interest monthly on-line payment option enables families to spread all or part of their semester education expenses up to 4 equal monthly payments, depending on when they enroll. This eliminates the lump sum payments usually due at the start of each semester. Contact the Student Accounts Office for more information.

A.O.E. Educational Opportunity Program (EOP)
The principal mission of the Educational Opportunity Program (EOP) at Morrisville State College is to provide educational opportunity and support to students with strong academic and personal potential, students who would otherwise be excluded from higher education due to circumstances of academic and economic disadvantage. Admission procedures have been developed and implemented to select applicants who have the potential to succeed in college, but do not have the academic preparation or financial resources necessary for admittance.

Once students are admitted to Morrisville State College through EOP, supportive services including financial aid, tutoring, counseling and specific courses are provided to help students achieve educational and personal goals. Applicants must file a Free Application for Federal Student Aid (FAFSA) and a Tuition Assistance Program (TAP) application which are used by the Morrisville State College Financial Aid Office to ascertain personal and family resources. Financial aid packages are awarded according to students’ needs. Any questions should be directed to the admission or EOP offices.

The EOP office is located in the Butcher Library.

EOP Economic Guidelines
Income guidelines have been established to determine economic eligibility for EOP. If your family income does not meet these economic guidelines, do not apply for the EOP program. Apply through regular admission procedures. You may still be eligible for financial aid.

Income Guidelines
See the table at the end of this section for financial eligibility requirements for EOP admission.