Tuition and Fees 2012-2013*

Tuition*

Each semester, a nonrefundable tuition deposit is required by the published deadlines to complete the registration process and to hold a student's schedule with final payment

arrangements due by the stated tuition due date.

College Fees^{*} (non-refundable)

Insurance Fee:

(contact Wellness Center for coverage details)

Full-time students, accident, per semester	
Part-time students, accident, per semester	2.00

Technology Fee:

Full-time students per semester	5.00
Part-time students (.5-11.5 credits) per credit12	2.00

Student Activity/Athletic Fee:

Full-time students, per semester	
Part-time students (.5-11.5 credits) per credit5.00	

Cultural Affairs Fee:

Full-time students, per semester	12.00
Part-time students(.5-11.5 credits)	.6.00

*Tuition and fees are correct as of this catalog's publication date. **Fees are non-refundable

Miscellaneous College Fees **

Admission application fee
Readmission application fee
Tutorial Fee
Assessment Fee
Graduation Fee
Late Registration Fees: per course
(not to exceed \$25.00)
Transcript fee, requested in person, each
Transcript fee, online through clearinghouse7.25
Malpractice insurance fee per semester
Health Professions Fee
Laboratory fee per applicable course

Note:

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

■ Tuition and College Fee Refund Policies

Your tuition deposit payment is a valid commitment of your intent to attend SUNY Orange. All tuition deposits are non-refundable.

Refunds will only be granted upon the completion and submission of an official withdrawal form to the Registrar's Office, either before the classes begin, or during the published refund period.

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

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

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

FULL SEMESTER CREDIT CLASSES:

Prior to the start date of the semester $\dots \dots 100\%$

During the first week	75%
During the second week	50%
During the third week	25%

HALF SEMESTER CLASSES

(Eight week term or less):

Prior to the start date of the semester $\dots \dots 100\%$

Red Flag Policy - Certificate of Residence

During the first week	
During the second week	

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

NON-CREDIT CLASSES:

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

Prior to the first day of class100% refund

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

Note:

- 1. Full-time students are eligible for tuition refunds only when their semester course load drops below 12 credits. The refund will be calculated by determining the difference between the previous full-time enrollment threshold of 12 credits and the new parttime enrollment and then applying the appropriate refund percentage to the difference in dropped credits.
- 2. Part-time students, who drop classes during the refund period, will be charged tuition and fees for the credits enrolled and a tuition liability and fees on classes dropped. The only exception will be if the courses dropped and added are the exact same course (Ex: ENG101 B dropped and ENG101 F added).
- 3. Refund payments are not immediate. Allow approximately six weeks for processing and mailing during fall/spring semesters and four weeks during summer/winter sessions.
- 4. Courses eight weeks or less in length are subject to a refund schedule appropriate to the length of the course. See applicable publication at the time courses are publicized.
- 5. A course cancelled by the College will be refunded all tuition and fees relative to the cancelled course.
- 6. Inquiries regarding refund policy exceptions must be writing to the Tuition Credit Review Board. Tuition Credit request forms are available at the Bursar Office and on the college website.

Title IV Federal Refund Policy

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

Red Flag Policy

Identity Theft Prevention Program

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

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

Certificate of Residence

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

Please follow the instructions listed below. The application for Certificate of Residence can be obtained from the Bursar Office. It is also included in all registration material and is available on the College web site.

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

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

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

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

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

Please follow the instructions below for your home

county. Once we receive the appropriate document the non-resident tuition charge will be removed from your account. You may not receive another bill. Make payment by subtracting the non-resident tuition amount from your balance due.

ORANGE COUNTY RESIDENTS

Complete the Affirmation of Orange County Residence. Include this with your adjusted payment (subtract non-resident tuition amount from balance due).

NEW YORK STATE RESIDENTS FROM COUNTIES OTHER THAN ORANGE COUNTY

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

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

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

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

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

SPECIAL REQUIREMENTS FOR IMMIGRANT AND UNDOCUMENTED ALIENS

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

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

Providing the college with proof of residency is an important step in your registration process. Students who fail to present documentation will be charged non-resident tuition. Please contact the Bursar Office at (845) 341-4830 if you have any questions about the proper way to complete the requirement.

Withdrawal from Course

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

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

Holds

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

Early Registration for Students

Enrolled full-time degree-seeking students are encouraged to register early for the next semester. Registration during designated periods (see academic calendar) will aid students in obtaining seats in desired classes.

Financial Aid

A variety of financial aid programs are available to SUNY Orange students. Eligibility for these programs depends on the student's academic progress, family income and assets. Due to the length of processing time, applicants are encouraged to submit necessary paperwork as early as possible for financial aid consideration. Please do not wait to be formally accepted at SUNY Orange before applying for aid.

The SUNY Orange Financial Aid Office is available to assist students in researching and applying for financial aid. Financial aid workshops are offered throughout the year on the campuses in Middletown and Newburgh. Students may also schedule an individual appointment with the Financial Aid Office if they have questions.

The Financial Aid Office is located on the third floor of the George F. Shepard Student Center in Middletown, (845) 341-4190; and on the Newburgh campus in Student Services Central (Kaplan Hall Room 110), (845) 341-9502.

College Costs at SUNY Orange

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

	Non-Commuter	Commuter	Out of State
Direct Student Cost	\$6,046	\$6,046	\$10,146

Additional indirect educational costs that students should consider:

Total	\$12,162	\$15,862	\$19,962
Personal	1,766	2,466	2,466
Transportation	1,350	1,350	1,350
Room and Board	3,000	6,000	6,000

- The above indirect costs are approximate and are used by SUNY Orange to determine the need for financial aid. All figures are subject to possible change.
- Tuition is based on the cost for the 2012-2013 school year.
- All Direct Cost figures above are subject to possible change.
- Double tuition is charged to out-of-state students and international students.
- The above Estimated Costs are used by Orange College Community College to determine the need for financial aid.
- "Non-commuter" refers to dependent students living away from home and/or independent students living on their own.
- If an independent student is living with a non-parent family member who is supplying room and board, the student's Financial Aid budget will be adjusted accordingly.
- Students who have costs for child care should submit proof of those additional expenses.

General Eligibility Requirements

To be eligible for financial aid at SUNY Orange, a student must:

- be officially admitted
- be a U. S. citizen or permanent resident
- meet the minimum academic criteria specified for each financial aid program (see "Academic Progress" in this section)
- not be in default of any prior student loan or owe monies to the Federal Pell Grant, Federal SEOG or Tuition Assistance Program (TAP)
- be enrolled in an eligible degree or certificate program

For federal financial aid programs, an applicant must meet one of the following conditions in order to be considered an independent for the 2012-2013 academic year:

- You were born before January 1, 1989
- · You are married
- You are a graduate student (enrolled in a master's or grad certificate program)
- You are currently serving on active duty in the U.S. Armed Forces
- You are a veteran of the U.S. Armed Forces
- Both parents are deceased, you were in foster care, or a ward of the court at anytime since you turned 13. Provide death certificates or court documentation of status.
- Have children who will receive **more** than half their support from you between July 1, 2012 and June 30, 2013. Provide 2011 tax transcripts and/or a letter explaining living arrangements, earnings and support information, and the name of person(s) claiming child(ren) if other than self.
- Are or were in legal guardianship as determined by a court. Provide court documentation.
- Have dependents (other than your children or spouse) that live with you and receive **more** than half of their support from you, now and through June 30, 2013. Provide 2011 tax transcripts, and a letter explaining living arrangements, earnings and support information.
- Are or were an emancipated minor as determined by a court in your legal state of residence. Provide court documentation from your state of legal residence. Please note that New York State does not grant emancipation status to minors.
- Were determined to be an unaccompanied youth who was homeless by a director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development. Provide written, signed documentation from shelter or agency on organization letterhead.
- Were determined to be an unaccompanied youth who was homeless by your high school homeless liaison. Provide written, signed documentation from school liaison on district letterhead.

• Were determined to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless by a director of a runaway or homeless youth basic center or transitional living program. Provide written, signed documentation from agency on organization letterhead.

The following situations **do not** qualify as sufficient to merit a change to independent status:

- Parents refusal to contribute to a student's education
- Parents are unwilling to provide information for the application or verification.
- Parents do not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency

How to Apply

In order to apply for financial aid, a student must file a Free Application for Federal Student Aid (FAFSA). Students must file the FAFSA electronically by visiting www.fafsa.ed.gov. There is no fee with this application. Early Fall semester applicants with need, who file before April 15, will receive first consideration for campus-based aid programs, which are subject to funding limitations. Late applications are placed on a waiting list throughout the year. A student may receive one source of aid or a combination of federal and state aid. However, the amount of aid received is limited by the student's educational cost, family contribution and aid availability. If selected for verification, the student and family must provide documentation of all 2011 taxable income with IRS tax transcripts if the student does not use the data retrieval tool and non-taxable income (snap, household size, number in college, etc.). All non-taxable income information provided should be representative of the last calendar year (2011 for the 2012-2013 aid year).

Transfer Students

SUNY Orange encourages all transfer students to seek a credit evaluation of course work taken at prior institutions in order to determine if they've satisfied the necessary academic progress criteria to qualify for financial aid.

Summer Sessions

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

Regulations Governing State and Federal Assistance

Students who receive financial aid must attend all courses for which they are registered during a semester to receive funds. When the Financial Aid Office learns that a student never attended or stopped attending a particular course (or courses), that student's financial aid may be affected. When registering for courses, both federal and state law mandate the courses must apply toward the student's degree program.

New York State Financial Aid Program

- All courses must apply to a degree program.
- Student must meet academic standards and have good attendance.
- "New York State Residents" are individuals who have lived in the state for the 12 months just prior to enrollment.
- "Eligible non-citizens" are certified permanent residents or others who may qualify under federal law.
- Changes in student's class schedules can affect Financial Aid. Students should consult with the Financial Aid Office about any such changes.
- Every semester, the recipients of NY State Financial Aid are reviewed for academic progress.
- Appeals of NY State financial aid awards must be submitted before the deadline date.

NYS Eligibility Requirements for TAP and other state programs

To be eligible for TAP, and other NYS grants and scholarships students:

- Must be US citizens or eligible non-citizens
- Must be legal residents of NY State
- Must study at an approved NY State college
- Must either A) be a graduate of a US high school, or B) have earned a GED, or C) have passed a federally approved "Ability to Benefit" test
- Must be enrolled as a full-time student, taking 12 or more credits per semester
- Must be enrolled in a degree program and be in good academic standing
- Must have at least a cumulative "C" average after receiving two annual payments
- Must have tuition costs of at least \$200 per year
- Must not be in default on either a student loan guaranteed by HESC or on any repayment of state awards
- Must have NY State net taxable income of no more than \$10,000 if student is a single, independent student
- Must have NY State net taxable income of no more than \$80,000 if student is either A) a married student, or B) a student who has tax

Financial Aid

dependents, or C) a dependent student living in a family with that income

- Must have valid Social Security number
- If first-time TAP recipients, must be registered for at least 6 credits of college-level coursework
- If transferring in and recipient of TAP at the former school, must have their credits evaluated prior to receiving TAP at SUNY Orange AND must register for 6 or more college-level credits as part of a full-time load

NOTE: Income limits will be adjusted when other family members are attending college full-time.

Before being certified to receive a specific TAP payment, students must have accrued at least a certain number of credits toward their degree while maintaining a minimum cumulative grade point average (CGPA). The chart below is for students who take 6 developmental credits in their first semester of study only, or received their first TAP grant prior to 2007. For other students receiving TAP grants please visit:

http://www.hesc.com/content.nsf/CA/Financial_Aid_ Services_Bulletin_2011_009

to review which Satisfactory Academic Progress Chart you may belong to. *NOTES:*

- Grade earned for "completed" courses may be A, B, C, D, F, or P
- To be eligible for TAP in the future, students must pass the minimum number of credits.

Before being certified for this TAP payment:	1 st	2^{nd}	3 rd	4^{th}	5 th	6 th
Student must:						
Be enrolled for at least this number of credits:	12	12	12	12	12	12
Have completed (either passed or failed) this many credits since the previous TAP payment:	0	6	6	9	9	12
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

- First Time TAP recipients must be registered for at least three credits of college level course work.
- Transfer and second time TAP recipients entering SUNY Orange who have received TAP at a previous institution must be registered for six and possibly more credits of college level course work as part of their full-time load.
- Courses which are audited and/or which are repeats of previously passed courses are not eligible for inclusion in a student's credited enrollment.
- Financial Aid can only pay for 2 credits of Physical Education coursework.
- NYS academic requirements and awards may be subject to change based on NYS budget considerations.

TAP AWARD

Awards for single independent students range between \$500 and \$3,025 and awards for other students range from \$500 to \$5,000 per year.

The amount awarded is determined by:

- Academic year in which the first payment of TAP or any state award is received
- The smaller amount of either A) \$5,000 or B) the cost of tuition
- Financial status of student, whether student is dependent or independent
- For dependent students: family NY State net taxable income--including any federal, state, or local pension income, if applicable
- For dependent students: whether other family members are enrolled in college

How To Apply

Students should complete the FAFSA on line and then click on the link for HESC to apply for TAP (available at www.hesc.org†) before May 1, 2013 for the school year 2012-2013.

TAP GRANT FOR PART-TIME STUDENTS

ELIGIBILITY REQUIREMENTS

To be eligible for Part-Time TAP, a student must:

- Have completed first-time-freshman requirements in 2006-07 or later
- Be enrolled for at least 6 but less than 12 credits per semester
- Have earned 12 credits or more in each of two consecutive semesters, for a total of at least 24 credits
- Maintain at least a "C" average
- Be a US citizen or eligible non-citizen
- Be a legal resident of New York State
- Have either A) graduated from a US high school, or B) earned a GED, or C) passed a federally approved "Ability to Benefit" test
- Be enrolled in a degree-granting program
- Have tuition costs of at least \$200 per year
- Not be in default on either a student loan guaranteed by HESC or on any repayment of state awards
- Have NY State net taxable income of no more than \$10,000 if a single, independent student
- Have NY State net taxable income of no more than \$80,000 if either A) a married student, or B) a student who has tax dependents, or C) a dependent student living with a family with no more than that income
- Meet May 1, 2013 deadline for 2012-2013 school year

Aid For Part-Time Study (APTS)

Due to funding limitations and the number of qualified applicants, coverage is limited to 6 credits. Students are selected on a first come first serve basis. Applications are placed in chronological order based on when the application and State of New York taxes are received.

ELIGIBILITY REQUIREMENTS

Students must:

- Be NY State residents who can demonstrate the ability to complete college coursework
- Be enrolled for 6 to 11 ¹/₂ credits in an eligible degree-bearing program
- After completing at least 3 credits at SUNY Orange, maintain a minimum Cumulative Grade Point Average of 2.0 in order to be eligible to receive APTS the following semester
- If transferring in to SUNY Orange, submit to the Financial Aid Office an Academic Transcript of coursework completed at the prior institution
- If they are dependent students: have a family whose net NY State taxable income is \$50,550 or less
- If they are independent students: have a family whose net NY State taxable income is \$34,250 or less

OTHER NYS GRANTS AND SCHOLARSHIPS INCLUDE:

- Flight 3407 Memorial Scholarship
- Flight 587 Memorial Scholarship
- Military Service Recognition Scholarship
- NY Lottery "Leaders of Tomorrow" Scholarship
- NYS Math and Science Incentive Scholarship
- NYS Memorial Scholarship for families of volunteer firefighters, police officers, peace officers, emergency medical service workers, deceased firefighters
- NYS Scholarships for Academic Excellence
- NYS Volunteer Recruitment Service Scholarship
- NYS World Trade Center Memorial Scholarship
- Robert C. Byrd Honors Scholarship
- NYS Native American Award
- NYS Regents Award for Children of Deceased and Disabled Veterans
- Segal AmeriCorps Education Award
- Veterans Tuition Award

Please see the NYS web site at www.hesc.org for complete process and procedure for obtaining these grants and scholarships.

Federal Financial Aid Programs

Federal Pell Grant

The Federal Pell Grant provides grants ranging from \$300 to \$5,550 a year to all eligible applicants for the 2012-2013 aid year. The Maximum EFC for Pell Grant eligibility is 4995. Students should file a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov after January 1. Be sure to enter our school code for the FAFSA: 002876. Approximately two weeks after filing, the Financial Aid Office will receive the FAFSA information electronically in the form of an Institutional Student Information Report (ISIR) which will be used to determine eligibility for all Federal Aid.

The student must be enrolled at the time the ISIR is received at the Office of Financial Aid in order for payment to be made to the student. Even though the student may file the FAFSA after the semester has started, a payment cannot be made if the student ceases to be enrolled. The FAFSA is available on line at www.fafsa.ed.gov. There is no fee for processing this form. For students who are required to take developmental courses, Federal Aid funds will only pay for the first 30 attempted credits of developmental study. Students holding a bachelor degree are ineligible for the Federal Pell Grant, but they must file the FAFSA to receive consideration for other aid.

ELIGIBILITY LIMIT AND DISBURSEMENT

Students may receive Pell Grants for as many as 12 full-time semesters (or the equivalent)

Special Adjustments for children of deceased service members

The Higher Education Opportunity Act of 2008 grants an automatic zero EFC for the Pell Grant Program ONLY to Pell Grant eligible students whose parent or guardian was a member of the Armed Forces and died in Iraq or Afghanistan after September 11, 2001.

Eligibility Exclusions

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

PROGRAMS FOR DEPENDENTS OF VETERANS

The Higher Education Opportunity Act of 2008 grants an automatic zero EFC for the Pell Grant

Program[†] ONLY to Pell Grant eligible students whose parent or guardian was a member of the Armed Forces and died in Iraq or Afghanistan after September 11, 2001. Eligibility guidelines

A student must have been twenty-four years of age or less or enrolled at least part-time at an institution at the time of the parent's death.

Legislators do not believe that this should be an additional question on the FAFSA, rather the Secretaries of Defense and Veterans Affairs should provide the Secretary of Education with the information necessary to determine which students meet the requirement. Because the question is not on the FAFSA, students will need to notify the Office of Financial Aid concerning their eligibility for this additional benefit.

The Higher Education Opportunity Act's Technical Corrections Bill was signed it into law on July 1, 2009.

This bill:

- Sets the "Expected Family Contribution" (EFC) at zero for children of soldiers killed in Iraq or Afghanistan after 9/11/01, if the student was under 24 years old at the time or enrolled in an institution of higher education at the time, and is Pell-eligible effective 7/1/09 NOTE: This is a change to the original policy noted at the top of this page
- Creates the "Iraq and Afghanistan Service Grants" - effective July 1, 2010 - for students whose parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11/01, if the student was under 24 years old at the time or enrolled in an institution of higher education at the time. This program is for students who do not qualify for a Federal Pell Grant.

The awards will be: Equal to the maximum Pell Grant available for the award year. Awards will be proportionally reduced for students enrolled on a part-time basis.

These awards will not be counted as "estimated financial assistance" in determining a student's eligibility for other Title IV federal financial aid funds. However, this award and all other aid received cannot exceed the "cost of attendance" at the student's school.

Provision Added to War Funding Bill Covers Cost of College Education for All Surviving Military Children

The final 2009 Supplemental Appropriations bill (H.R. 2346) which funds U.S. military operations in Afghanistan and Iraq, includes a provision to expand GI Bill benefits to children of fallen U.S. soldiers. The provision, authored by Congressman Chet Edwards (D-TX), expands the Post-9/11 GI Bill education

benefit to cover the full cost of a college education for all children of fallen soldiers. The new benefit will be known as the Marine Gunnery Sergeant John David Fry Scholarship in honor of a fallen soldier with three young children from Edwards' district. President Obama signed the bill into law on June 24, 2009.

Post 9/11 G.I. Bill

Parents can transfer their educational benefits under the Post 9/11 G.I. Bill to their dependent children.

Federal Perkins Loan

Students who demonstrate exceptional need may be eligible to receive up to \$27,500 as an undergraduate (\$4,000 maximum per year). However, loans generally range from \$500 to \$4,000 a year, at 5% interest with approximately 10 years to repay.

As of 1987/88, new borrowers have nine months after termination of their studies to begin repayment. FAFSA is required.

PERKINS PROMISSORY NOTE

If you accept a Perkins Loan award, you are required to complete a Perkins Promissory Note every year. You may complete the Perkins Promissory note as early as five days after you accept your Perkins award. You must meet with the Bursar to complete the paper Promissory Note and an Entrance Interview; no earlier than July 1st. Please call 845-341-4911 to make an appointment in Middletown. You will need to bring copies of your driver's license and Social Security card for processing.

Your failure to complete the Promissory Note will result in the cancellation of your Perkins loan.

All Campus-Based-Aid programs are subject to the federal government's allocation to the school. When all the funds are exhausted, awarding and disbursement of this aid program stops.

Federal Supplementary Education Opportunity Grant (FSEOG)

High-need students may be eligible to receive FSEOG grants ranging from \$300 to \$500 a year. Money for this program is extremely limited. Students who have earned a bachelor's degree are not eligible. FAFSA is required. All Campus-Based-Aid programs are subject to the federal government's allocation to the school. When all the funds are exhausted, awarding and disbursement of this aid program stops.

Federal College Work-Study (FCWS)

Eligible students may work part-time while in college to help defray their educational cost. Students are paid an hourly rate and receive a paycheck every two weeks for the hours worked. Students cannot earn more than the amount of their work-study award. Salary is \$8.00 per hour (subject to change) for 10 to 15 hours work per week. All students awarded work-study are placed on the job by the college's Placement Office. (The College Work-Study Manual provides further information.) FAFSA is required. Work-Study funds are allocated each year by the Federal government. The Financial Aid Office will award work-study to eligible students until the funds for the year are exhausted.

WILLIAM D. FORD FEDERAL DIRECT LOAN

APPLYING FOR DIRECT LOANS

After you file a FAFSA, the Financial Aid Office draws up your projected budget to determine what your need for funds will be and what kind of aid you qualify for. If you qualify as a 'student in financial need', you will be eligible for additional types of aid. Based on your need, the Financial Aid Office compiles a list of grants and loans for which you qualify.

WHEN THE AWARD PACKAGE IS OFFERED

The Award Package will include Direct Loans as well as other kinds of state and federal aid.

All students are eligible to apply for an Unsubsidized Loan (current interest rate of 6.8%). Interest on these loans will be charged during your college years; and during the six-month grace period after you graduate, withdraw, or drop below six credits; and also during periods of loan deferment. You choose whether to pay interest during college years as it is being charged or to delay payment and simply include it with the rest of the borrowed money to be repaid after leaving school.

Students with financial need are eligible for a Subsidized Loan with a reduced interest rate of 3.4%. Interest on a Subsidized Loan will not be charged until the student graduates, withdraws, or drops below six credits. If necessary, a student getting a Subsidized Loan may supplement their loan with an Unsubsidized Loan.

Another type of loan available is the Consolidation Loan with which a student can combine several student loans (even at different colleges) into one loan, repayable with one monthly payment.

LIMITS ON LOAN AMOUNTS

The following table shows the maximum amount of money you may borrow each academic year in Direct Subsidized and Unsubsidized Loans:

- 1. Except those whose parents are unable to borrow a PLUS loan.
- 2. These limits apply to dependent students whose parents are unable to borrow a PLUS loan.

Total 'lifetime' limits for Direct Unsubsidized and Subsidized Loans are:

- \$31,000 for dependent undergraduate students excluding those whose parents are unable to borrow a PLUS Loan, but no more than \$23,000 may be subsidized.
- \$57,500 for independent undergraduate students and dependent undergraduates whose parents are unable to borrow a PLUS loan--but no more than \$23,000 may be subsidized.

EVALUATING YOUR AWARD PACKAGE

You should evaluate the award package carefully. Remember: loans must be paid back.

- Be sure to check whether or not your living expenses will be as high as the estimated allowance projected by your school; if they aren't, you may not need to borrow as much money as the amount in the award package.
- To get an idea of your college expenses, use the Budget Calculator on the government website, or the Net Price Calculator on our web site.
- To get an idea of your monthly loan payments after you graduate, see the Repayment Calculator on the government website.
- You have the right to decline the loan or to request a smaller loan than the amount given in the award letter.
- Remember that loan money must be paid back with interest. You should only borrow as a last resort.

ACCEPTING YOUR STUDENT LOAN

1st-year undergraduate 2nd-year undergraduate	Dependent <u>student¹</u> \$5,500-but subsidized max. \$3,500 \$6,500-but subsidized max. \$4,500	Independent <u>student²</u> \$9,500-but subsidized max. \$3,500 \$10,500-but subsidized max. \$4,500
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When you are satisfied with the awards package, you will need to

- Accept the Direct Loans on Banner
- Take a Loan Test (contact Financial Aid).
- If you are a first-time borrower of a student loan:
- You must undergo Entrance Counseling online at https://studentloans.gov/myDirectLoan/index.actio n to clarify your responsibilities regarding the loan.
- You must complete a Master Promissory Note (MPN) at https://studentloans.gov/myDirectLoan /index.action. After you file your MPN, you will receive a disclosure statement, noting the amount

of the loan, fees for loan origination, and the expected disbursement dates and amounts. Additional loans can be made with this one MPN for a period of ten years.

WHILE YOU ARE IN SCHOOL

HOW LOANS ARE DISBURSED

- Generally, your loan will cover costs for one year, and the school will make two disbursements, one at the beginning of the year and the other halfway through the year. You will be notified in writing of each disbursement.
- Usually, the school will disburse the loan money by crediting it to your school account to pay for tuition and fees.
- If there is money remaining, the school will mail the money directly to you.
- If the loan disbursement is more than you need, the school will tell you how to cancel all or part of the disbursement, try to do this before your refund check is mailed to you so adjustments may be made at the Bursar's and Financial Aid Office.
- If you drop to less than half-time enrollment or completely withdraw from college, your loan money will be returned to the federal government.
- A school must originate the borrower's loan eligibility by the end of the loan period or the date on which the student ceases to be enrolled at least half time, whichever is earlier. If SUNY Orange does not originate the loan by the earlier of these two dates, the loan can not be disbursed.
- Be sure to carefully keep all correspondence regarding your loan.

EDUCATION EXPENSES DEFINED

Student loans are to be used only for "education expenses" which include tuition, fees, books, supplies and equipment, living expenses, cost of care for a dependent child, transportation, and the cost to rent or buy a computer.

CHANGES IN ENROLLMENT STATUS

You are responsible for keeping the Direct Loan Servicing Center at https://studentloans.gov/ myDirectLoan/index.action and the Financial Aid Office up-to-date on any changes in your status, such as:

- You changed your name and/or address
- You did not enroll at least half-time for the loan period certified by the school
- You did not enroll at the school which certified your loan

- You stopped attending or dropped below halftime enrollment
- You transferred from one school to another
- You changed your enrollment (which can have a negative impact on the amount of your loan and could cause a reduction in disbursements)
- You graduated

At the time you graduate, withdraw, or drop below half-time enrollment, you will begin the six-month grace period for your subsidized and/or unsubsidized loans. Immediately after the grace period ends, you must begin to repay your loan.

PAYING INTEREST WHILE IN SCHOOL

You can choose whether to make interest payments while you are in school or to defer these payments by adding them to the rest of the loan to be repaid later. You can determine how much more it will cost to defer interest payments with the loan calculator at https://studentloans.gov/myDirectLoan/index.action

WHEN YOU LEAVE SCHOOL

GRADUATING, WITHDRAWING, OR DROPPING BELOW HALF-TIME ENROLLMENT

Before you leave school or drop below half-time, you must complete an online exit Interview at https://studentloans.gov/myDirectLoan/index.action.

Whether you are graduating, withdrawing, or dropping below half-time enrollment, you will begin a six-month grace period, after which your repayment period will begin. Be sure to notify the Financial Aid Office and as well as the Direct Loan Service Center when you are no longer enrolled.

NOTE: You must begin repayment at the end of the grace period. However if your loan repayment has already been deferred and you have used up one grace period, there will be no additional grace period and repayment must begin as soon as your leave school. If you do not begin making payments when required, there is a possibility you will lose repayment incentives you have received or even go into default.

GRACE PERIODS

Your grace period begins the day after you graduate, withdraw, or drop below half-time enrollment. If you re-enroll in school at least half-time before the end of your grace period, you will receive the full 6-month grace period when you graduate or withdraw from school. During the grace period, you are not required to make loan repayments.

RESERVISTS CALLED TO ACTIVE DUTY

If you are called up for military service for more than 30 days, notify the Direct Loan Service Center[†] of your status, so loan accommodations can be made.

CHOOSING A REPAYMENT PLAN

You will have a choice among several repayment plans:

- Standard ten-year repayment
- Repayment extended to 25 years for those with over \$30,000 worth of student loans
- Graduated repayment with payments increasing over the years
- Repayment based on income

You are free to change your plan at any time during the loan process.

CONSOLIDATION OF MULTIPLE STUDENT LOANS

Even if you have taken out student loans at other colleges, they can all be consolidated, along with your current loan, into one loan with one monthly payment. Consolidation will usually extend the loan-repayment period, but note that such an extension results in additional interest costs. For additional information on loan consolidation, see the consolidation website at http://www.loanconsolidation.ed.gov/.

THE REPAYMENT PERIOD

The length of the repayment period varies with the plans. If you don't select any particular repayment plan, you will automatically be put in the standard plan with fixed monthly payments for up to 10 years. This plan saves you the most money over time because it doesn't have interest added during an extended repayment period. Another plan starts with low repayment amounts and slowly increases the amount over time. No matter what plan you are in, you can change your plan at any time. Click on Repaying Your Loans at http://www.loanconsolidation.ed.gov/

MAKING PAYMENTS ELECTRONICALLY

Instead of mailing in a check every month, carefully timed to meet the due date, you can opt for an electronic debit account in which your bank automatically make your monthly payments directly out of your checking or savings account. Your first repayment bill will explain how to sign up for this option. A big advantage of making automatic repayments is that there will be a reduction in your interest rate of 0.25% during any period in which your payments are made electronically.

DIFFICULTY MAKING PAYMENTS

If you have trouble making your loan payments, contact the Direct Loan Servicing Center. You may be able to arrange for deferment or forbearance on your account.

'Deferment' can postpone loan repayment for a given time period if the student meets the following qualifications: Student is enrolled at least half-time in college, or student is unemployed and/or is eligible for 'economic hardship', or student is in military service. In the case of a Subsidized Loan, interest does not accrue during deferment.

'Forbearance' is for those who do not qualify for deferment, yet are temporarily unable to make loan repayments. Arrangements can be made with the Direct Loan Service Center to extend the time to make repayments, or stop making payments, or temporarily make smaller payments.

Deferment and forbearance are two kinds of arrangements you can make with the Direct Loan Service Center. Unless you make such an arrangement, you risk going into 'default'—which has serious consequences. (Students who are already in default are not eligible for deferment or forbearance.)

To apply for <u>deferment or forbearance</u> at http://www.loanconsolidation.ed.gov/, Click on Contact Us, then Manage Your Account, then Deferment Request or Forbearance Request.

Your loan becomes 'delinquent' when your payment is not received by the due date. The Service Center will send you a reminder if your payment is late, and, if your payment is still not received, warning notices will be sent to you.

NOTE: If you are delinquent, contact the Direct Loan Service Center immediately to learn how to bring your account current. Late fees may be added and your account reported to one or more credit bureaus—but this is better than going into default.

PLUS LOANS FOR PARENTS

The Direct Loan program offers low-interest loans to students and parents and is funded by the US Government, not a bank. PLUS loans for parents are designed to help parent borrowers assist their dependent children with their educational expenses in college, year by year. https://studentloans.gov/my DirectLoan/index.action:

APPLYING FOR A PLUS LOAN

- Parent can apply online: www.studentloans.gov
- Parents who have never taken out a Direct Loan before need to complete online a Master Promissory Note (the online version is an eMPN) in which they commit to repay the loan https://StudentLoans.gov.
- Parents who have previously taken out a Direct Loan for the same child do not sign another MPN
- Parents with more than one child in college will need to complete a separate MPN for each child

- Additional loans can be taken out on an MPN for up to 10 years
- Parent will receive a disclosure statement, detailing the loan amount, loan fees, and expected disbursement dates and amounts
- If the parent does not have a Personal Identification Number (PIN), one can be requested at www.pin.ed.gov (Student's PIN cannot be used.)

Veterans Benefits

All certificate and degree programs are approved for members of the Selected Reserve and National Guard, G.I. Bill veterans, eligible dependents, and disabled veterans. Veterans should inquire at the Veterans Office in the Advising, Assessing, and Counseling Center, located on the third floor, of the George F. Shepard Student Center.

For information on benefits in the G.I. Bill, go to www.gibill.va.gov.

Aid for Native Americans

The Federal Bureau of Indian Affairs gives educational grants directly to the various Native American tribes. Students should contact their tribal office to see if federal funds are available.

Aid for Native Americans may be also be available through the New York State Education Department. The website is www.nysed.gov and, by sending an email to acooke@mail.NYSED.gov, students can get additional information.

Academic Progress Standards – Federal Programs

The federal government has established satisfactory progress standards for the following Title IV federal student aid programs: Pell Grant, Perkins Loan, subsidized Stafford Loan, unsubsidized Stafford Loan, SEOG and college work-study.

Any SUNY Orange student who has failed to accumulate the number of credits listed in the box at the top of this page (second column), based upon the number of credits they have attempted (first column), or has not achieved the minimum CQPA (third column) will not be eligible for future federal financial aid. The satisfactory progress review for federal aid programs for students enrolled in associate degree programs occurs at the end of each academic year. Reviews for students enrolled in certificate programs are conducted at the end of each Fall and Spring semester.

*Total	**Minimum	
Credits	Credits	***Minimum
Attempted	Accumulated	CQPA
0-6	0	0
7-12	3	0
13-18	6	1.00
19-27	12	1.30
28-36	18	1.50
37-45	27	+2.00
46-57 58-69 70-84	36 48 60	$2.00 \\ 2.00 \\ 2.00$
85-99	00 72	++2.00

+Maximum Time/Certificate

++Maximum Time/Associate Degree

Students enrolled in certificate programs are allowed a total of 45 credits attempted.

Students enrolled in all associate degree programs are allowed a total of 99 credits attempted.

Students who do not complete their certificate or associate degree requirements within the maximum time frame stated above lose eligibility for federal aid.

- * Total credits attempted is defined as all credits attempted at SUNY Orange after the drop/add period, including: developmental credits, withdrawals, repeated coursework, P.E.'s, holds, incompletes, failed courses, medical withdrawals and any transfer credits accepted toward your degree.
- **Minimum credits accumulated is defined as all credits passed at SUNY Orange and any transfer credits accepted toward a degree.
- ***Developmental coursework, P.E.'s, and accepted transfer credits are not calculated in the CQPA.

Appeal Process/Reinstatement of Federal Aid Eligibility

Based upon mitigating circumstances, students may be granted two exceptions to the College's satisfactory academic progress policy. To apply for an exception, students must:

- Complete the Request for Appeal of Satisfactory Progress Form detailing the mitigating circumstances
- Submit the request for appeal before the published deadline dates.
- Submit documentation (doctor's note, police report, social services report, obituary, etc.) with their request
- Submit academic plan of study

Students will be notified in writing if an exception has been granted or denied, and waivers cannot be granted to appeal maximum time limits. All students who are granted an appeal are automatically placed on financial aid probation. The waiver is is for one semester only. All students on probation will be re-evaluated when grades for the following semester are submitted to the Registrar's Office. Students who do not adhere to their Appeal Agreement will loose their financial aid the following semester.

We encourage students who are denied an exception or students who choose not to submit an appeal by the review date to enroll without receiving the benefit of financial aid because these students can have their appeal application reviewed again at their request.

■ Local College Work-Study (LCWS)

College funds are also available for students who do not meet the federal work study eligibility requirements. The pay rate is \$8 per hour (subject to change). All students awarded work-study are placed in the job by the College's Office of Career and Internship Services. FAFSA is required.

Scholarships and Awards

Through the efforts of its SUNY Orange Foundation, Orange County Community College offers a variety of scholarships, grants-in-aid and awards that have been established for entering, returning, and graduating students.. See the accompanying grid for a complete listing of scholarships, grants and awards.

Scholarships are awarded annually by the Scholarship and Awards Committee (except where noted). Recipients of these scholarships are selected based upon donor criteria which could include: demonstrated financial need, academic achievement, faculty recommendations and the availability of scholarship funds.

Scholarship forms are available after Jan. 15 from the College website or the Financial Aid Office. Applicants are encouraged to apply for scholarships online at www.sunyorange.edu/scholarships.

A student needs only to file one application for a given category of scholarship (one application will submit the student's name for consideration for all of the entering scholarships). Students awarded scholarships based upon recommendations of faculty departments and/or by the Committee on Scholarship and Financial Assistance will be notified in early May. These students will be recognized at either the College's Spring (for graduating students) or Fall (for entering and returning students) Scholarship and Awards Ceremony.

Scholarship Opportunities

R = returning student

G = graduating student

Student: FT = full time (enrolled in 12 or more credits) PT = enrolled in 11.5 credits or less

Area of Study	Need Based	Grade Based	Student Classification	Student Type	Other Requirements	Name of Scholarship
Accounting			R	FT/PT		Judelson, Giordano and Siegel
Accounting			R	FT		Ripley (Harold)
Accounting			G	FT/PT		Golub (Max)
Accounting			G	FT/PT		Wahlen (Annette)
Allied Health	Х		R	FT/PT	Female	Mokotoff (Gertrude and Reuben)
Alumni			E	FT/PT		Walts Alumni
Anthropology			G	FT		Ehlers (William)
Architecture			G	FT/PT	Department recommendation	Excellence in Architecture
Architecture			G	FT/PT	Department recommendation	Large (George)
Architecture			G	FT/PT		Minden Architectural
Art			R	FT/PT	Department recommendation	Skrobanski-Kehm (Margaret)
Athletic			E			Schmid Athletic
Banking Management			G	FT/PT		Luft (John P.)
Biological Science			Ē	FT		Abbott (Fred and Wava)
Biology			_	FT/PT	Department recommendation	Alford (Tom) Award
Biology			G	FT/PT	Department recommendation	Mapes (Cortland)
Busines	Х		R	FT	Involved in Community Service	Currier and Lazier
Business	~		E	FT/PT	Middletown Resident	Menter (Max)
Business			G	FT/PT		Menter (Max & Herbert)
Business			G	FT		Reilly (Charles)
Business or Accounting	Х		R	FT/PT		King (Russell)
Construction Technology	X		E	FT	Newburgh Resident	Advance Testing
Criminal Justice	X	Х	-	FT	Involved in College Community	Muratore (Anthony)
Criminal Justice or	~	Â	G	FT/PT	Minority Student	Medina (Ivan)
International Studies			Ű	,		
Dental Hygiene			R	FT/PT		Godwin (Dr. Andrew)
Dental Hygiene	Х		R	FT/PT		Walts (Dr. Merrick and Dorothy)
Dental Hygiene	X		R	FT/PT		Botti (Margaret)
Drama	~		G	FT/PT	Department recommendation	Dr. Manuel Rosenblum Theater
Education			R	FT/PT	Doparation recommendation	Klingman (Charles)
Education	Х		R	FT/PT		Walts (Thomas)
Electrical Engineering	~		G	FT/PT		Bell (William O.)
Engineering		Х	R	FT		Orange/Sullivan Professional Engineers
English			G	FT/PT	Department recommendation	CEA Bruce and Tedi Bell
English			R/G	FT/PT	Department recommendation	Parkhurst Creative Writing (John P.)
English			G	FT/PT	Department recommendation	Westermeier (John T.)
Health, Physical Ed			G	FT/PT	Department recommendation	Basta (Christopher J.)
History			G	FT/PT		Hathaway (Odell S.)
Honors			R	FT	Department recommendation	Morrison (Edward)
Honors	х		E	FT	Department recommendation	Ottaway Honors
Humanities	~		G		Department recommendation	Wyckoff (Hollace)
International Studies			R	FT	Department recommendation	Holmbraker (James)
International Studies			E	FT	Department recommendation	International Studies
Kindercollege						Sweeney
Mathematics			G	FT/PT		Kotler (David)
Medical Lab. Tech.			R	FT/PT		Mamelok (Harold)
Music			E	FT/PT		September 11th
Music			R	FT/PT	Department recommendation	Curtis (Ruth)
Music	Х	Х	R	FT	Department recommendation	Friends of Music
Music			G	FT/PT	Department recommendation	Feman (Marvin)
	I	I	I	I <i>.</i>		

Visit our website for scholarship descriptions and requirements, applications and instructions. One application is sufficient for all scholarship opportunities. Some scholarships listed may not be awarded every year.

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Scholarship Opportunities

Type: E = entering (new) student

R = returning student

G = graduating student

Student: FT = full time (enrolled in 12 or more credits)

2012 - 2013

PT = enrolled in 11.5 credits or less

Area of Study	Need Based	Grade Based	Student Classification	Student Type	Other Requirements	Name of Scholarship
Music			R	FT/PT	Department recommendation	Morrison (Marchessa)
Music			R	FT/PT	Department recommendation	Toole (Charles)
Music			G	FT/PT	Department recommendation	Reilly Music (Audrey A.)
Music			G	FT/PT	Department recommendation	Worcester (Sara)
Nursing		Х	R	FT	3.0 GPA	Congelosi Family
Nursing	Х		R	FT		Curtis Desmond (Alice)
Nursing			R	FT/PT	Department recommendation	DeGeus (Ada)
Nursing	Х	Х	R	FT/PT		Frances Carpenter Marks RN MA Florence Nightingale
Nursing			R	FT/PT		Froelich (Dawn)
Nursing	Х		R	FT/PT		Gregory (Carol)
Nursing			R	FT/PT		Hultgren (Louise)
Nursing	Х	Х	E/R	FT/PT	Single mother, C+ average	Marray, Rosalind
Nursing			R	FT		Morgans (Dr. Harold)
Nursing			R	FT/PT		New York State Home Bureau
Nursing	Х		R	FT/PT		Pryluck (Shepard and Edna)
Nursing	Х		R	FT		Russo-Diamonti (Marie)
Nursing			R	FT		Taffin (Ruth and Steve)
Nursing			G	FT/PT		Evening Nursing Student Graduate
Nursing			G	FT/PT		Simpson Nursing (June M.)
Office Tech./Accounting			G	FT/PT		Reilly Business (Charles J.)
OTA	Х	Х	R	FT	Does not qualify for Fed State Aid	Vincent Casserly Memorial–OTA
Peforming Arts			G	FT/PT		Pollack (Ruth)
Performing Arts	Х		E/R	/	Also music, visual arts	Selkowitz (Sam and Julia)
Physical Education	~		G	FT/PT		Phys. Ed. & Recreation GIA
Physical Therapist Asst	Х		R	FT/PT		Bernstein (Roberta)
Physical Therapist Asst			G	FT/PT		O'Bryant (Deborah)
Physical Therapist Asst			E	FT		Spinks (James M.)
Radiologic Tech.	Х		R	FT/PT	Department recommendation	Walter Brown Memorial
Science/Engineering	^		G	FT/PT	Department recommendation	CEA Jerome K. Bell Memorial
Social Sciences			G	FT/PT	Department recommendation	Albrecht (Walter)
Social Sciences			G	FT/PT	Department recommendation	Greenman (Dean Robert)
Social Sciences	Х	х	R	FT/FT	2.0 CDA or higher	
Counseling	^	^			3.0 GPA or higher	Sweeney (Patrick)
Theatre			G	FT/PT	Department recommendation	Rosenblum (Manuel)
Any			G	FT/PT		Miner (Dr. Edwin)
Any			G	FT/PT		OCCC Memorial
Any	Х	Х	E/R/G	FT/PT	Goshen resident, age 21+	Goshen Rotary
Any			E/R/G	FT	3.0 GPA or higher	Eill (Norma) Memorial Scholarship
Any			E	FT/PT		Encore Learning in Retirement
Any			E	FT	Recruited athlete for specific sports	Intercollegiate Athletic
Any			E	FT	Newburgh Resident, Must transfer to Mt. Saint Mary	Kaplan Family Foundations
Any			E	FT	Middletown High School Graduate	Kiwanis Club of Middletown
Any			E	FT	-	Kriney Family (Jake)
Any			E	FT/PT		Mark (Bertha and Nathan)
Any	Х		R	FT/PT	Visual/hearing impaired	Middletown Lions Club
Any			E	FT	······································	Middletown Rotary Club
Any			E	FT/PT	Family member of NYPD or FDNY	NYPD/FDNY
			E	FT		President's
Any				ГІ		Lineardelling

Visit our website for scholarship descriptions and requirements, applications and instructions. One application is sufficient for all scholarship opportunities. Some scholarships listed may not be awarded every year.

Scholarship Opportunities

Type: E = entering (new) student

R = returning student

G = graduating student

Student: FT = full time (enrolled in 12 or more credits) PT = enrolled in 11.5 credits or less

Area of Study	Need Based	Grade Based	Student Classification	Student Type	Other Requirements	Name of Scholarship
Any			E	FT/PT	Goshen High School Graduate	Reynolds (Grace)
Any			E	FT	Middletown High School Graduate	Sweeney (Dollie)
Any			E	FT/PT	, i i i i i i i i i i i i i i i i i i i	Sweeney (Dollie) ESL
Any			R	FT/PT	Career in Public Service	Alberghini (Peter)
Any			R	FT/PT	Member Student Senate,	
ing in the second se					Career in Public Service	Bonacic (John)
Any			R	FT/PT	Disabled Student	Barbone (Lillian)
•			R	FT	Disabled Olddeni	Bookstaver (Jesse)
Any				FT		
Any			R			Boyd Foundation
Any			R	FT/PT	Outstanding Sportsmanship/ Department recommendation	Chachis (Chris)
Any			R	FT		Chappell (Charles and Vivian)
Any			R	FT		Dietz (Edwin and Rachel)
Any			R	FT/PT	Communications dept. recom.	Dulzer (Marie Ann)
Any			R/G	FT/PT		Faculty
Any			R	FT/PT	Interest in teaching	Goldstein (Jack)
Any			R	FT	Resident of Orange County	Howe (Margaret and Frank)
•			R	FT/PT	Resident of Orange County	Kassel (Ruth)
Any						
Any			R	FT		Keely (Lauren)
Any			R	FT		Kennedy (John F.)
Any			R	FT/PT		King (Dr. Martin Luther)
Any			R	FT/PT		Lipschutz (Dr. Paul and Ida)
Any			R	FT/PT	Essay to Scholarship Committee	Lynch (Dr. James)
Any			R	FT/PT		McClure (H. Seeley)
Any			R	FT/PT	Demonstrates Leadership	McMahon (John)
Any			R	FT/PT		Miner (Dr. Edwin)
Any			R	FT	Spanish Speaking	Molloy (Daniel)
Any			R	FT/PT	Single Parent	Murphy (Kathryn)
Any			R	FT/PT	Family member of NYPD or FDNY	NYPD/FDNY
niy						(restrictions apply-refer to our website)
Any			R	FT	Resident of Orange County	Ottaway
Any			R	FT		Pollets (Jack)
Any			R	FT/PT	English Dept. recommendation	Raimondi (Raymond)
Any			R	FT/PT		Rowley (Robert and Joan)
Any			R	FT/PT	VP Student Services recom.	Shepard (George)
Any	Х	Х	R	FT/PT	2.5 GPA or higher, community service, demonstrate leadership skills	Student Senate Leadership
Any			G	FT/PT		Bull Crist (Amy)
Any			G	FT/PT	Excellent citizenship	Dougherty (Trustee Edward)
Any			G	FT/PT		McClure (H. Seeley)
•						
Any			G	FT/PT		Morrison (Christine)
Any			G	FT/PT		Orange County Society of NY
Any			G	FT/PT		Retired Teachers Rockland/Orange
Any			G	FT/PT		Vuolo (Dr. Hannah K.)
Any			G	FT/PT	Scholastic, volunteer service	Alpha Nu Chi/Phi Theta Kappa
Any					Financial need	Walts MHS
Any			G			Faculty Annual
Any				FT/PT	Single mother or South Amer.	Byrne (Christopher and Ellen)
-						

Visit our website for scholarship descriptions and requirements, applications and instructions. One application is sufficient for all scholarship opportunities. Some scholarships listed may not be awarded every year.