



Dear Student:

Congratulations!

Based on your current enrollment status, we are pleased to inform you that SUNY Orange is able to offer you financial aid, as described in the enclosed letter.

IMPORTANT INFORMATION

ATTENDANCE

Financial Aid students must attend all courses for which they are registered during a semester to receive funds. If our office learns that you had an attendance problem in a particular course (or courses), your financial aid may be affected.

CHANGE OF ENROLLMENT STATUS

If a Financial Aid student changes their enrollment status (i.e., Full-time to Part-Time) during the refund period, their aid must be adjusted accordingly. Before dropping a course during the refund period, please see a Financial Aid Advisor to determine if this drop will affect your aid for that semester. [Note: Though the refund period for most courses ends after the first three weeks of classes, some one-credit and half-credit courses extend beyond this time frame.] Some Financial Aid students who drop below six (6) credits in a given term may lose any remaining financial aid funds due them for that term beyond the date they were no longer enrolled and attending (see above) 6 credits.

AUDITED AND REPEATED PASSED COURSE WORK

Financial Aid will not pay for repeated passed course work or for audited course work. If a review of your schedule reveals that you are auditing a course or repeating a previously passed course, your financial aid may be affected.

COMPLETE WITHDRAWALS

Students who withdraw completely (officially or unofficially) from all enrolled courses within a given semester and who receive federal financial aid funds are subject to recalculation of those awards according to federal Title IV refund policies. This recalculation could result in the student owing money to the college for that particular semester.

DEVELOPMENTAL COURSE WORK

For students required to take developmental courses, Title IV programs will pay for a maximum of 30 attempted credits of developmental coursework.

PHYSICAL EDUCATION COURSE WORK (P.E.)

Financial Aid can pay for a maximum of 2 physical education credits toward your degree. This includes prior semesters, current semester and/or transfer credits.

additional information



FEDERAL AID PROGRAM RECIPIENTS

FEDERAL PELL GRANT (PELL)

Federal grant awarded on a yearly basis for those students deemed eligible based on FAFSA results. Pell grant does not need to be repaid.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

Funding for this grant is extremely limited, and is awarded only to high-need students who file early.

FEDERAL ACADEMIC COMPETITIVENESS GRANT (ACG1 or ACG2)

Funding is limited and awarded to full time students who are US citizens, PELL recipients, and have completed a rigorous secondary school program of study. Recipients must maintain at least a 3.0 CQPA.

FEDERAL OR LOCAL COLLEGE WORK-STUDY RECIPIENTS (FWRK or LWRK)

Once the Clearance Form for Federal Work-Study has been issued through the Financial Aid Office, you will be contacted for a placement interview by Career Services. You will receive the College Work-Study Manual and payroll information at that time. Contact Career Services should you have any questions: 845-341-4444.

FEDERAL PERKINS LOAN (PERK)

All Federal Perkins Loan recipients must call the Business Office at 845-341-4911 to schedule an appointment to complete the "Personal and Confidential Loan Interview" form, sign the Perkins Loan promissory note and complete the Entrance interview process. A Perkins loan must be repaid, so carefully read all information provided regarding the loan repayment process and the criteria for deferment and cancellation.

FEDERAL STAFFORD LOAN (STF1) / FEDERAL UNSUBSIDIZED STAFFORD LOAN (UST1)

All students cannot be funded to the full extent of their need. If our grant money does not meet your full need, you may have been awarded a Federal Subsidized and/or Unsubsidized Stafford Loan. All first time loan borrowers are **mandated** to complete an Entrance Interview and Master Promissory Note. This must be done online at Studentloans.gov. Stafford loans will not be finalized until this process is completed. Loan funds will be sent to the college and credited to your account. After your tuition and fees, and any other school charges have been paid, the College will mail checks to students with any credit balances. One disbursement will come for each enrollment period. Exception: if the loan period is only one semester, then 2 disbursements are issued. The second one is always after the midpoint of the semester. Note: All student loans must be repaid.

STATE AID PROGRAM RECIPIENTS

STATE AID PROGRAM RECIPIENTS NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)

TAP awards may be credited to your account only after we have received notification of your TAP award from HESC. In addition, transfer students who received TAP at a prior college must have a credit evaluation done by the SUNY Orange Records and Registration Office to maintain TAP eligibility. NOTE: SUNY Orange does not award TAP; it is awarded by New York State Higher Education Services Corporation (HESC). If the amount of the TAP award is estimated on this letter, it is because we do not have a TAP award from NYS at this point in time or you have failed to complete the separate TAP Application process (www.hesc.com). All TAP awards, actual and estimated, are subject to change as a result of HESC's income verification process.

NEW YORK STATE AID FOR PART-TIME STUDY (APTS)

This award is for part-time* students only. NOTE: All Spring APTS awards will remain Pending until Fall grades are submitted and STATE Academics are determined (see STATE Standards of Progress). Your spring APTS award will be REMOVED if you fail to meet the State Academics. * A student is considered Part-Time if he/she is less than 12 credits AND has not been charged ANY portion of Full-Time tuition.

In order to continue receiving federal financial aid at SUNY Orange, all students must meet the College's Federal Standards of Progress each year, as follows: Any student who has failed to accumulate, at SUNY Orange, the number of credits listed below (2nd Column) based upon the number of credits they will have attempted (1st Column), and achieved the minimum CQPA (3rd Column) will not be eligible for future financial aid. For students enrolled in Associate Degree Programs, Satisfactory Progress Standards review occurs at the end of each academic year. Students enrolled in Certificate Programs are reviewed at the end of each semester.

SATISFACTORY PROGRESS STANDARDS FOR TITLE IV FEDERAL STUDENT AID PROGRAMS (PELL, PERKINS & STAFFORD LOANS, SEOG, FWRK, LWRK)

Students enrolled in **CERTIFICATE PROGRAMS** are allowed a total of **45 credits attempted**.

Students enrolled in **ASSOCIATE DEGREE PROGRAMS** are allowed a total of **99 credits attempted**. All students who complete either a Certificate Program or an Associates Degree Program who return to pursue another degree will be placed on the chart based upon prior SUNY Orange course work applicable to their new program. Students who do not complete their Certificate or Associate Degree requirements within the maximum time frame stated above, lose eligibility for Federal Aid. This is not appealable.

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

TOTAL CREDITS ATTEMPTED ₁	MINIMUM CREDITS ACCUMULATED ₂	MINIMUM CQPA ₃
0 - 6	0	0.00
7 - 12	3	0.00
13 - 18	6	1.00
19 - 27	12	1.30
28 - 36	18	1.50
37 - 45	27	1.70 MAX TIME / CERTIFICATE
46 - 57	36	2.00
58 - 69	48	2.00
70 - 84	60	2.00
85 - 99	72	2.00 MAX TIME / ASSOC. DEGREE

APPEAL PROCESS/REINSTATEMENT OF FEDERAL AID ELIGIBILITY

Students may be granted **TWO** waivers to the below policy based on mitigating circumstances

- A. Students must complete the **REQUEST FOR APPEAL OF SATISFACTORY PROGRESS FORM** detailing the mitigating circumstances.
- B. Students should submit documentation (doctor's note, police report, social services report, obituary, etc.) with their request.*
- C. All students will be notified in writing if a waiver has been granted or denied.

** Lack of written documentation greatly reduces the chances that your waiver will be granted, however, you may appeal without documentation.*

We encourage students who are denied a waiver, or students who choose not to submit an appeal by the review date, to enroll without receiving the benefit of financial aid. These students can be reviewed again at their request. If the student again meets the Academic Progress Policy based upon the additional coursework taken, financial aid eligibility will be reinstated for the following term.

NOTE: The above appeals process pertains only to students seeking to regain federal financial aid eligibility. If eligibility is reinstated, students should **NOT** assume that academic status or grades will be changed. Students should contact the Registrar regarding requests for medical withdrawal or possible errors on the transcript.

SATISFACTORY PROGRESS STANDARDS FOR NEW YORK STATE AID PROGRAMS

All state program eligibility is reviewed at the end of each semester.

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).

Beginning with the 2010 Summer term, non-remedial students first receiving state aid in 2007-08 and thereafter must be evaluated using the new Satisfactory Progress Chart (Financial Aid Services Bulletin 2010-009). See below.

	Before being certified for this TAP payment:	1st Pmt	2nd Pmt	3rd Pmt	4th Pmt	5th Pmt	6th Pmt
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Students must:

Have accrued at least this many credits toward their degree:	--	6	15	30	45	60
Have at least this CGPA:	--	1.5	1.8	2.0	2.0	2.0

Students classified in a developmental program by the college and students first receiving state aid in 2006-2007 and earlier will continue to be evaluated using existing chart. See below.

	Before being certified for this TAP payment:	1st Pmt	2nd Pmt	3rd Pmt	4th Pmt	5th Pmt	6th Pmt
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Students must:

Have completed (Passes or failed) this many credits since your last TAP payment	0	6	6	9	9	12
Have accrued at least this many credits toward your degree	0	3	9	18	30	45
Have at least this grade point average (CQPA)	0	.50	.75	1.30	2.0	2.0

First-time TAP recipients must registered for a **minimum of 6** college-level credits to receive consideration for their second TAP payment. Transfer students entering SUNY Orange who have received TAP at a previous institution must be registered for 6 (and possibly more) college-level credits as part of their full-time load. Transfer students should consult a financial aid advisor to review TAP eligibility. **Note:** You would need to pass these **minimum** credits in order to receive future consideration for TAP.

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

REMINDER: APTS ELIGIBILITY IS REVIEWED AT THE END OF EACH SEMESTER

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

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

CHANGES IN YOUR CLASS SCHEDULE OR FAILURE TO ATTEND COURSES ON A REGULAR BASIS CAN IMPACT CURRENT AND FUTURE AID. CONSULT THE FINANCIAL AID OFFICE BEFORE MAKING ANY CHANGES.

SUNY ORANGE FINANCIAL AID OFFICE

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