



SYRACUSE UNIVERSITY
University College
Continuing Education since 1918

Financial Aid Office
 700 University Avenue
 Syracuse NY 13244-2530

2009-2010 Undergraduate

Financial Aid Application Instructions and Award Information

Financial Aid Application Instructions

1 FAFSA

Applicants may begin filing the '09-'10 FAFSA on January 1, 2009. Apply online at www.fafsa.ed.gov.

For Summer '09 enrollment file:

2008-2009 Free Application for Federal Student Aid (FAFSA, available between 1/1/08 and **6/30/09**).

For Fall '09/Spring '10 enrollment file:

2009-2010 Free Application for Federal Student Aid (FAFSA).

Use COLLEGE CODE: 002882.

In order to electronically sign the FAFSA, you will need a Personal Identification Number (PIN). If you don't already have one, you may obtain yours by visiting www.pin.ed.gov.

2 Undergraduate Financial Aid Application

Submit income documents, if required, as described here:

A. Summer: New and Stopped-out

Returning Students who have **not** applied for aid in '08-'09 must submit the following: (Stopped-out returning are students who return after a year or more absence.)

- *Signed* copy of your (and parent/spouse's) **2007** federal taxes including schedules.
- **2007** W2s for you (and parent/spouse).
- Summer aid application.

B. Fall/Spring: New and Stopped-out

Returning Students who have not applied for aid in '09-'10 must submit the following:

- *Signed* copy of your (and parent/spouse's) **2008** federal taxes including schedules.
- **2008** W2s for you (and parent/spouse).
- Undergrad Financial Aid application.

C. Continuing-Returning Students

Summer '09 aid applicants are available in the UC FA office or online at uc.syr.edu/aidforms. **Fall '09-Spring '10:** UC students taking 6 credits per term need to complete only the FAFSA. Other enrollment loads require students to submit an online application, available at www.uc.syr.edu/aidforms (after 3/1/09). Income documentation may or may not be required after your financial aid advisor reviews your FAFSA records each year. Three weeks after completing your FAFSA, visit your financial aid portfolio at MySlice.syr.edu for updates to your task list.

If indicated in your task list, submit all required information. Incomplete and/or missing information causes delays. Complete aid applications will be reviewed and awards made promptly to facilitate registration.

Weekly award notification begins in mid-April.

3 Loan Processes

New and stopped-out returning students may apply for the Federal Stafford Loans by completing **item number 1** on the Undergraduate Financial Aid Application. Continuing-returning students will be awarded loans consistent with prior borrowing history. Changes may be requested using the continuing-returning online application (see above).

Federal Stafford Loan Program

Undergraduate Annual Loan Limits:	
Subsidized: need-based loan	
Freshmen (0-23 cr.)	\$3,500
Sophomores (24-53 cr.)	\$4,500
Juniors & Seniors (54+ cr.)	\$5,500
Unsubsidized: interest accrues	
Freshmen	\$6,000
Sophomores	\$6,000
Juniors & Seniors	\$7,000

- Loans are posted to students' Bursar Accounts **no sooner than the first day of classes** each term.

- Students **must be enrolled at least half time** (6 credits) per term to be eligible for Stafford loans and to remain in school-deferment status for repayment.

- Unsubsidized loans are available to independent students and dependent students whose parents are denied borrowing a Federal PLUS loan.

- The first time you apply for Federal loans at Syracuse University, you are required to complete a **Loan Entrance Interview** and a **Master Promissory Note (MPN)** before the

Financial Aid Priority Deadlines

Summer 2009

Complete by:	Know by:
2/20/09	3/18/09
4/10/09	5/11/09
4/17/09	5/18/09
5/29/09	7/6/09
After 5/29/09	First-come, first-served; notices may occur after 7/6/09

Fall 2009/Spring 2010

Complete by:	Know by:
3/2/09	4/1/09
6/1/09	7/13/09
7/6/09	8/31/09
8/3/09	First Fall bill, September
After 8/3/09	First-come, first-served; notices may occur after 9/15/09

Applications received after these dates will be processed as soon as possible.

Don't forget, you may register by enrolling in the monthly payment plan by placing a 25 percent down payment while awaiting financial aid notification, if needed.

loan is processed. You can complete your loan entrance interview and MPN online through the link in the respective tasks in your financial aid portfolio at MySlice.syr.edu or by going to www.HESC.com.

- You may choose any lender or guarantor you prefer. Syracuse University recommends using NYS Higher Education Services Corporation (HESC) as your guarantor in order to facilitate the most efficient processing of your loans. **Use of another guarantor will delay your loan proceeds.**

For assistance selecting a lender, visit financialaid.syr.edu/loaninfo.htm.

- If you are a continuing-returning student and have filed a valid Syracuse University MPN within 10 years, you will NOT have to file again for the upcoming academic year.

Private/Alternative Loans

Matriculated students enrolling at least half time (6 credits) should first apply for Federal Stafford Loans. Private education loan programs are available to Certificate Program and nonmatriculated students, as well as students enrolling for fewer than 6 credits in a term.

4 New York State Aid

- NY State undergraduate students may apply for the New York State **Aid for Part-Time Study Program (APTS)**. Details and an application form can be found at: uc.syr.edu/aidforms.

You must include a *signed* copy of your 2007 **New York State** Income Tax return with your APTS application (e.g., IT-200 or IT-201, **not federal 1040, 1040EZ**).

- Part-time students who were full-time first-time freshmen in 2006-07, or later, may be eligible for **Part-Time TAP** beginning in academic year '07-08. If this applies to you, bring your current TAP notice to the UC Financial Aid Office so your Part-Time TAP can be calculated.

- Students not enrolled as full-time freshmen in 2006-07, or later, and now enrolled in less than twelve credits are not eligible for New York State TAP. They may disregard the TAP notice they were sent after filing the FAFSA.

5 Institutional Aid

Institutional Aid (Scholarship or Grant) is available to students who demonstrate need. It is awarded in amounts between 15% and 35% of tuition, and may not exceed 55%, depending on student need and grade point average.

If you qualify for 100% tuition assistance from another source, you will not qualify for Institutional Aid. Eligible students may be denied Institutional Aid if money has been depleted.

6 General Information

A. Federal Work-Study

Federal Work-Study (FWS) is a federally funded financial aid employment program for students who demonstrate financial need and **is awarded to UC students upon request only**. See Item 2 on the Aid application if interested. If the student is eligible, s/he is awarded a dollar amount that can be earned during a specified academic year. Unlike other forms of financial aid, a FWS award is not applied to the student's Bursar bill. Instead, students receive paychecks for hours worked. Students with FWS awards may work on campus as well as off campus in approved agencies. The Student Employment Office lists all of the available positions, both FWS and non-FWS, on their web site, seo.syr.edu.

B. Determining Your Financial Need

A student's financial need is defined as the difference between the Cost of Attendance, as determined by the Financial Aid Office, and the Expected Family Contribution, as determined by the Federal Need Analysis Methodology:

$$\begin{array}{r} \text{Cost of Attendance (e.g., tuition, fees)} \\ - \text{Family Contribution (EFC)} \\ \hline = \text{Financial Need} \end{array}$$

C. Financial Aid Priority Deadlines

Early application is strongly encouraged! Completed applications may take three to five (3-5) weeks to process. Applications not received by the priority deadline might not be reviewed in the preferred time.

Be sure all applications have all required signatures. Incomplete and/or missing information causes delays.

How your award is determined

Your financial aid award is based on the information you submit on the Free Application for Federal Student Aid (FAFSA) and supporting income documents.

The information you submit on the FAFSA is analyzed through the federal standardized process of need analysis. The need analysis process calculates your Expected Family Contribution (EFC). Your financial aid eligibility (need) is the difference between the cost of attending Syracuse University and your EFC.

Your award is determined by assessing your particular needs. Due to limited availability of funds, Syracuse University cannot guarantee that your full financial need will be met.

Your Award Notice

Once you've completed the aid application process, you will be mailed a **Financial Aid Award Notice**. Your award notification will indicate your eligibility for one or more of the following types of awards.

Financial aid awards may also be viewed online at MySlice.syr.edu. E-mail to syr.edu address is used to notify students when revisions occur.

University College Scholarships

Scholarships are awarded to recognize academic achievement. University-funded scholarships include the Achiever Scholarship, University College Scholarship, and donor-supported scholarships.

To continue to receive a University-funded scholarship you must maintain a minimum cumulative grade point average of 2.8, enroll as a part-time undergraduate, and complete at least 70 percent of attempted credits per semester.

New students have two semesters to meet the grade point average requirement. If a recipient's cumulative GPA falls below 2.8, a University-funded scholarship will not be renewed. Donor scholarships are not automatically renewable.

University College Grant

The University College Grant is awarded to students based on financial need. The amount of the UC Grant a student may receive is reviewed annually, based on current policies.

Federal Pell Grant

The Federal Pell Grant is awarded to students demonstrating exceptional financial need. Eligibility and amount are determined annually, based on federal criteria.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This is a federal grant awarded to students showing exceptional financial need. Eligibility and amount are determined annually, based on federal criteria and availability of funds.

Federal Work-Study (FWS)

Students awarded Federal Work-Study are eligible to work in an approved Federal Work-Study job.

The Office of Student Employment Services coordinates the listing of all Federal Work-Study and non-Work-Study jobs. It is the student's responsibility to review information on obtaining both Federal Work-Study and non-Work-Study jobs. The information is available from the Office of Student Employment Services' web site: seo.syr.edu.

A Federal Work-Study award represents the amount that a student may earn through the FWS program. A student may earn additional wages as a non-FWS student at the discretion of the employing office.

Federal Stafford Loan

Most students are eligible to receive Federal Stafford Loans. The maximum amount you may receive for the academic year is based on the number of credits you have completed.

Your Federal Stafford Loan may be subsidized, unsubsidized, or a combination of the two, up to the annual loan limit.

Subsidized Federal Stafford Loans are based on need and you will not be charged any interest until after you leave school.

An unsubsidized loan is available to independent-status or dependent-status undergraduates whose parents have been denied a Federal PLUS Loan and is not based on need. You will be charged interest from the time the funds are disbursed.

You may choose to defer the interest, but if you so choose, it will be capitalized (added to the principal amount). The Financial Aid Office determines your eligibility for the subsidized and/or unsubsidized Federal Stafford Loan according to the U.S. Department of Education's regulations.

Disbursement of Loan Funds

Federal Stafford Loan funds, minus origination and insurance fees (a maximum of four percent), are sent to the Bursar's Office.

Other sources of aid

The Award Notice contains estimates of awards that you may receive from sources other than the Financial Aid Offices. Some of these awards may require an additional application or form. **If you are to receive an award that is not listed on your award notice, you must notify the Financial Aid Office.** This may affect the amount of financial aid you will receive from the University. Refer to the policy on "Outside Scholarships and Grants" below.

New York State Aid

Aid for Part-Time Study Program (APTS)

The New York State Aid for Part-Time Study Program is administered by the New York State Higher Education Services Corporation (HESC).

Part-Time TAP

To qualify, students who were first-time freshmen in 2006-07, or later, carrying 12 or more credits in each of the first two consecutive terms of study, may be eligible for Part-Time TAP when studying part time later in his or her undergraduate career.

Estimated cost of attendance

NOTE: 2009-2010 costs are not available as this publication goes to print. The cost of attendance link on our web site will be updated as soon as costs are finalized and approved by the SU Board of Trustees.

Your Award Notice lists an *estimated* cost of attendance for the academic year. It includes the actual costs of tuition and fees, an estimate of costs for housing and meals, and an allowance for clothing, personal needs, travel, and books.

For the 2008-2009 academic year, the estimated cost of attendance per term was calculated using the following figures:

Tuition (actual)	\$581/credit
6 credits	\$3,486*
Room and board (average)	\$5,828
Other expenses (average):	
Books and supplies	\$634
Transportation	\$288
Personal expenses	\$446
Communication allowance	\$210
Total cost of attendance	\$10,892*

*based on 6 credits of study

Estimated costs of attendance on Award Notices may vary due to the number of credits in which a student will be enrolled, program of study, and program fees.

The estimate for room and board is the same for all students.

The estimated cost of attendance is provided so you may make informed and appropriate plans for financing your University education. After financial aid awards are taken into consideration, you are expected to meet all remaining costs.

Syracuse University policies

Financial Aid Eligibility

- To qualify for most types of financial aid, you must demonstrate financial need via the FAFSA application. Students who enroll for less than six (6) credits will be considered for Pell Grant and UC Scholarship (if academically qualified) or UC Grant only. Other forms of aid require enrollment in 6 or more credits per term.
- Changes in the number of siblings attending college originally reported on the FAFSA will result in a review of your financial aid award. Adjustments may be made to your original financial aid award.
- All financial aid is subject to verification. At any time, if additional information conflicts with what was originally submitted on the FAFSA, the original financial aid award may be adjusted or withdrawn to reflect accurate information.
- Students who are funded through a special program (Dependent Tuition, ROTC, Arthur O. Eve Higher Education Opportunity Program) will receive their financial aid according to the policies and regulations associated with those programs.

Outside scholarships and grants

Outside scholarships and grants are those not funded by Syracuse University.

Students receiving financial aid from Syracuse University must report all scholarships and grants that they receive from sources other than the University. Federal regulations require these awards be used in determining eligibility for federally funded financial assistance.

Students who earn academic scholarships or recognition awards from outside sources may use these awards to fill any unmet need or reduce their Federal loans or Federal Work-Study needs.

Students who receive a tuition benefit based on employment will have their need-based University College Grant reduced by the amount of that tuition benefit. However, students may retain their University College merit-based scholarship as long as the tuition benefit and the merit-based scholarship do not exceed the student's cost of tuition.

Syracuse University strongly encourages all students to explore outside sources of financial assistance. The University's Office of Financial Aid and Scholarship Programs, 216 Archbold North, maintains a current listing of outside scholarships and provides assistance for enrolled students to pursue these resources.

To view the scholarship bulletin board go to the Office of Financial Aid and Scholarship Programs' web site at financialaid.syr.edu/scholarships.htm.

Federal Parent Loan for Undergraduate Students (PLUS)

The Federal PLUS Loan enables parents or step-parents to borrow for the educational expenses of each child who is a *dependent undergraduate* student enrolled at least half time. The maximum amount that a parent may borrow is the cost of attendance (listed on your Award Notice) minus any financial aid you will receive (also listed on your Award Notice). Lenders may deny a Federal PLUS Loan to parents with an adverse credit history.

Dependent students whose parents are denied the Federal PLUS Loan may apply for additional unsubsidized Federal Stafford Loans.

To apply for a PLUS loan, the borrower must visit the NYS Higher Education Services Corporation (HESC) web site at www.hesc.com. Complete a PLUS credit check. When approved, if your parents are first-time Syracuse PLUS borrowers on your behalf, an e-MPN (electronic master promissory note) must be completed on the HESC web site. This will initiate an electronic application being sent to Syracuse University. An updated award notice will be sent to the student once loan eligibility has been determined by SU.

Financial aid during your SU career

Reapply Annually

Federal financial aid and University College awards are not renewed automatically each year and may change. To be considered for financial aid, you must file the Free Application for Federal Student Aid (FAFSA) annually, submit supporting tax documents when requested, and the online returning student application when taking a courseload other than 6 credits in a term.

Satisfactory Academic Progress

To continue receiving aid, you must make reasonable academic progress by earning a minimum number of credits of those attempted each semester.

Dropping below 6 credits per semester during the academic year may affect your financial aid in the current and future years.

For details, refer to the Satisfactory Academic Progress Policy and accompanying chart in the Student Handbook you receive each academic year. It is also on our web site: uc.syr.edu/aidforms.

Verification Requirements

Federal, state, and Syracuse University requirements for administering financial aid are detailed and strict. All information submitted on the Free Application for Federal Student Aid (FAFSA) is subject to verification. The Financial Aid Office may request supporting documentation at any time. If the information originally submitted is inaccurate or incomplete, your financial aid award may be adjusted or withdrawn. Failure to comply with verification requests will result in the loss of all financial aid and scholarship programs.

Special circumstances

The Financial Aid Office will consider special circumstances reported by students and parents that could affect financial aid eligibility. If you or your family experience special circumstances, such as loss of income or death of a family member, you should contact the Financial Aid Office by e-mail at finaid@syr.edu or in writing to the attention of your Financial Aid Advisor, Financial Aid Office, 700 University Ave., Syracuse NY 13244-2530.

Financial Aid Checklist

✓ Check off the submitted documentation:

- FAFSA ('09-10 for fall/spring and the '08-09 for the summer '09 term).
 - Undergraduate Financial Aid Application, and summer application if attending in summer.
 - If you have another family member in college, submit a current printout of his/her course schedule or student account bill.
- New and stopped-out returning students—required (and, *continuing-returning students, as requested only*)
- Signed copy of your (and your spouse's) federal taxes, including schedules and W2s/1099s.
 - If you did not file a tax return, submit an IRS non-filers statement (IRS toll free: 1-800-829-1040).
 - If you have untaxed income (e.g., social services or SSI), submit untaxed income documentation.

Application Status (check one)

- New Student or Stopped-out Returning
Do you expect transfer credits? Yes No
- Continuing Returning
- Intra-University Transfer

Enrollment

Indicate the number of credits for which you plan to register in each of the following terms:

Fall 2009	0	1	2	3	4	5	6	7	8	9	10	11	12+*	*Enrollment over 11 credits requires academic approval.
Spring 2010	0	1	2	3	4	5	6	7	8	9	10	11	12+*	

Syracuse University I.D. number: _____ Social Security Number: _____

Full Legal Name: _____
Last First Middle Maiden

Permanent Address: _____
Number and Street City State Zip code

Area Code & Telephone: _____
Home Phone Number Work Phone Number Mobile Number

E-mail: _____
Personal School Work

Financial Aid Information

IMPORTANT NOTE: Less than half-time enrollment (less than 6 credits) is not eligible for federal loans, or to maintain prior loans in deferment status.

NOTE to New York State resident transfer students: Part-time TAP may be available if you were enrolled full time for 2 consecutive terms and admitted fall 2006 or later.

1. Stafford Loan

Please tell us how much Federal Stafford Loan money you would like to borrow: Your loan will be processed up to the Cost of Attendance minus other aid, or the amount you indicate here, whichever is lower.

- I would like to borrow Federal loans to cover my tuition only, or
- I would like to borrow Federal loans to cover my tuition, plus additional funds of \$ _____ (enter amount), or
- Maximum amounts allowed for Federal Subsidized & Unsubsidized loans

2. Federal Work-Study

Are you interested in being awarded Federal Work-Study? (See explanation in Step 6, Letter A of instructions) Yes No

3. Outside Awards

Do not include income earned from work, from Stafford loans, or institutional grants.

- Employer Tuition Benefit: \$ _____ / _____ Fall Spring
Employer
- Outside Scholarship: \$ _____ / _____ Fall Spring
Organization or Source
- Veteran's Educational: \$ _____ / _____ Fall Spring
G.I. Bill, also called Montgomery Bill
- Other: \$ _____ / _____ Fall Spring

4. Verification

Household members	Date of Birth	Relationship	Member enrolled in College?	If yes, name of school
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

5. Unusual Circumstances (e.g., loss of employment; high medical expenses)

Attach a separate page and supporting documents to explain any unusual circumstances affecting your financial status.

Certification

By signing this application, you agree, if asked, to provide information that will verify the accuracy of your complete financial aid application. You also certify that you (1) will use federal, state, and institutional aid only to pay the cost of attending an institution of higher education; (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it; (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it; (4) will notify your school if you default on a student loan; (5) understand the Secretary of Education has the authority to verify income reported on this application with the Internal Revenue Service. If you purposely give false or misleading information, you may be fined \$10,000, sent to prison, or both. You will notify the University College Financial Aid Office of any change in your financial or academic status.

Student's signature _____

Today's date _____

Parent's (guardian's) signature Required of dependent students only _____

Today's date _____