



## INTRODUCTION

**W**elcome to the State University of New York Upstate Medical University. We have compiled this Handbook to help you through the financial aid application process. Please use this guide as a resource when you have questions about applying for aid, how your financial aid budget was determined, and other financial opportunities which may be available to you. We have even provided information regarding Debt Management to assist you **now** and in the future.

We are located in the Campus Activities Building, Room 202. Our phone number is 315-464-4329. The fax number is 315-464-8856. Our e-mail address is [finaid@upstate.edu](mailto:finaid@upstate.edu)

Our mailing address is:

SUNY Upstate Medical University  
Office of Financial Aid  
155 Elizabeth Blackwell Street  
Syracuse, NY 13210

Our office hours are Monday through Friday, 8:30 am – 4:30 pm. Our staff consists of three counseling professionals and two support staff members:

**Michael Pede**  
Director of Financial Aid

**LaSonya Griggs**  
Assistant Director of Financial Aid

**Kevin Sapio**  
Financial Aid Advisor

**Diane Kallfelz**  
Secretary

**Towana Davis**  
Staff Assistant

If you have questions, please call us or send us an e-mail. If you wish to make an appointment to see a financial aid counselor, we will be glad to arrange one.

## USE OF SOCIAL SECURITY NUMBER

**S**ection 7(b) of the Privacy Act of 1975 (5U.S.C. 522a) requires that when any Federal, State, or local government agency requests an individual to disclose his social security account number, that individual must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what uses will be made of it.

Accordingly, applicants are advised that disclosure of their social security account number (SSAN) is required as a condition for receipt of student assistance through the SUNY Upstate Medical University, in view of the practical administrative difficulties encountered in maintaining adequate program records without the continued use of the SSAN.

The SSAN will be used to verify the identity of the applicant, as an account number (identifier) in order to record necessary data accurately. As an identifier, the SSAN is used to certify school attendance and student status; make payments; and trace students who default in loan payments.

Authority for requiring the disclosure of an applicant's SSAN is grounded on Section 7(a)(2) of the Privacy Act, which provides that an agency may continue to require disclosure of an individual's SSAN as a condition for the granting of a right, benefit, or privilege provided by law where the agency required this disclosure under statute or regulations prior to January 1, 1975, in order to verify the identity of an individual.

The SUNY Upstate Medical University has, for several years, consistently required the disclosure of the SSAN on application forms for financial aid.

## YOUR RIGHTS

**T**he State University of New York Upstate Medical University does not discriminate on the basis of race, sexual orientation, color, creed age, national origin, handicap, marital status or status as a disabled veteran or veteran of the Vietnam era, in the recruitment and employment of faculty and staff, in the recruitment of students or in the operation of any of its programs and activities, as specified by federal and state laws and regulations. The University complies with Titles VI and VII of the Civil Rights Act of 1964, as amended, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, as amended, Americans with Disabilities Act of 1990 and Section 402 of the Vietnam Era Veteran's Readjustment Act of 1974, as amended.

If you have any questions concerning these Federal Regulations or wish to file a complaint, contact the Assistant to the President for Affirmative Action, SUNY Upstate Medical University, Syracuse, New York 13210, (315) 464-5234.

## INFORMATION NOTICE

**T**he information in this book is based on the most recent data as of October 2011. Every effort has been made to assure accuracy of the information provided in this publication. The information is subject to change.

## A MESSAGE TO STUDENTS AND PARENTS

To the extent that resources permit, SUNY Upstate Medical University is committed to assisting students who would be unable to continue their formal education without financial assistance. Since the need for financial assistance exceeds the University's available resources, the Financial Aid Office cannot promise to make it financially easy for every student to attend. It does attempt to make it financially possible for all. However, the primary responsibility for financing your education belongs to you and your family. Financial aid is intended only to supplement, not replace, the personal resources available to you and your family.

Financial aid consists of three different types of help; loans, which must be repaid after school; grants, which are non-repayable awards; and part-time employment.

Most students who need help can receive some type of aid. As a general rule, almost any student or family can qualify for some loans. Grants, scholarships and low interest loans are usually restricted to students who meet specific financial eligibility tests. Different financial aid programs have different rules for determining eligibility. While they look at similar indicators such as income, assets, and family size, they do not all look at these indicators in the same way. Therefore, depending upon your particular circumstance, you may be eligible for the maximum award from one program, but not be eligible at all for aid from another.

We suggest that you follow these general steps in applying for aid to be sure that you are considered for as many sources as possible.

1. Submit the Free Application for Federal Student Aid (FAFSA). This will allow you to be considered for most federal, state, SUNY, and Upstate Medical University programs of aid.
2. Check to see if there are any private sources of financial aid that may be available to you. (See Private Scholarships).
3. Arrange a summer job or part-time job that will allow you to save money for college.
4. As a last alternative, consider using the tuition payment plan, or apply for the Federal Parents Loan for Undergraduate Students (PLUS), the GRADPLUS loan for Graduate students, or a private education loan.

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# FINANCIAL AID INSTRUCTIONS 2012-2013

## 1. What forms do I file?

- Free Application for Federal Student Aid ( FAFSA) on the WEB at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Paper FAFSAs are available if you do not have access to a computer.
- NYS TAP Application (if a NY State resident) See next page for instructions.

## 2. When do these forms need to be filed?

- **BEFORE MARCH 1, 2012**

## 3. What if my forms are filed after the recommended dates?

- Applications for financial aid are accepted after the deadline. The assistance offered will depend on the availability of funds. Students who file after March 1 will be funded in the following priority:
  - Entering students.
  - Continuing students. Note: Application processing will be delayed. Students should anticipate late fees for tuition charges unless other arrangements for payments are made.

## 4. I'm a medical student. Is my parent's information still needed?

Parent's information is needed if you are applying for the following aid:

- Institutional Scholarships from Upstate –includes scholarships, and tuition waivers for economically disadvantaged and EOP/HEOP graduates.
- Federal Health Professions Student Aid –Primary Care Loans.

## 5. How will the Financial Aid Office receive my FAFSA results?

- We receive an electronic copy of your Student Aid Report (SAR) IF YOU LIST CODE 002840 SUNY UPSTATE MEDICAL UNIVERSITY, SYRACUSE,NY, as one of the schools you will attend.

## 6. When do I find out how much and what kinds of aid I can receive?

- You'll be notified of your financial aid eligibility as follows:

### Late April

- Physical Therapy Students
- Entering Medical Students
- Physician Assistants

### Early May

- College of Medicine, MS III/IV

### Late May

- College of Medicine, MS II
- College of Health Professions
- College of Nursing
- College of Graduate Studies

## 7. What records should I keep?

- Keep a copy of ALL documents : copy of your financial aid applications, loan applications, award letters, any correspondence regarding your financial aid.

# IMPORTANT INSTRUCTIONS TO HELP YOU COMPLETE THE FAFSA

- **TAX RETURNS DON'T HAVE TO BE COMPLETED BEFORE YOU FILL OUT THE FAFSA.** Reasonable estimates of income can be used.
- List SUNY UPSTATE MEDICAL UNIVERSITY, Syracuse, NY, (CODE 002840) as one of the schools to receive your FAFSA. Don't use abbreviations or just SUNY.

# IMPORTANT INSTRUCTIONS FOR THE NYS TAP APPLICATION

1. You must file a FAFSA in order to apply for TAP.
2. Review and correct all data on your TAP application.
3. Complete any **missing data**.
4. School Code: Undergraduate degree 0890
5. Medical Technology Students: Check YES to question "Enrolled in approved 5-year program"
6. Be sure to use your NYS Taxable Income NOT FEDERAL adjusted gross income for the income questions.
7. Remember Graduate level students are not eligible for TAP.

# SPECIAL CIRCUMSTANCES

If you have special circumstances you would like us to consider, i.e., loss of income, ongoing medical expenses, dependent care costs, family living expenses, please email our office at [finaid@upstate.edu](mailto:finaid@upstate.edu) to explain your circumstances. Please provide as much documentation as possible.

# GRADUATE AND PROFESSIONAL STUDENTS

## IS PARENT'S INFORMATION NEEDED?

If you wish to be considered for Institutional aid, State aid, or Title VII aid, parent information is required.

# COSTS

The following budget, established by the Financial Aid Office, represent reasonable levels of expenditures that will allow a modest but adequate standard of living. Students wishing to maintain single rooms or apartments, or generally higher standard of living, will not be penalized in being reviewed for aid. However, these discretionary expenses cannot be funded by financial aid. The living allowance for student commuting from parent's home may be less than the estimated 'travel' allowance.

Additional cost for required expenses due to dependent care costs, medical care, family needs, health insurance, or physical disability may be included on a case by case basis. Students who encounter expenses that are not listed in the budget may file a 'Budget Adjustment Request' with the financial aid office.

## ESTIMATED COST OF ATTENDANCE FOR FIRST YEAR STUDENT, 2011-2012

### Tuition

Undergraduate - NYS Resident . . . . .	\$5,270
Graduate - NYS Resident. . . . .	\$8,870
Doctor of Physical Therapy - NYS Resident. . . . .	\$16,460
Doctor of Medicine - NYS Resident. . . . .	\$27,090
Undergraduate - Non-NYS Resident . . . . .	\$14,320
Graduate - Non-NYS Resident . . . . .	\$15,160
Doctor of Physical Therapy - Non-NYS Resident . . . . .	\$29,290
Doctor of Medicine - Non-NYS Resident . . . . .	\$53,650

### Fees (ALL Colleges)

Activities Fee . . . . .	\$130
Health Services Fee . . . . .	\$190
Disability Insurance Fee . . . . .	\$65
Technology Fee . . . . .	\$190
SUNY College Fee. . . . .	\$25

### Additional Fees (Specific Programs)

Anatomy Lab Fee (1 <sup>st</sup> year only, MD) . . . . .	\$300
USMLE Review fee (MD) . . . . .	\$460
Syracuse University Activity Fee (MPH)* . . . . .	\$80
Syracuse University Health Fee (MPH)* . . . . .	\$566

\* Fees based on number of credit hours and site of your classwork

### Books and supplies

Books . . . . .	\$1,000-\$1,500
Microscope Rental (MD program only) . . . . .	\$60
Diagnostic Kit (MD program only) . . . . .	\$952

### Living Expenses (monthly allowance)

Room . . . . .	\$750
Food . . . . .	\$440
Personal . . . . .	\$185
Travel. . . . .	\$195

### Miscellaneous

Health Insurance (All Professional Degrees). . . . .	\$2,837
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The tuition and fees quoted above are based on a 2 semester program in an academic year. If your enrollment (specifically the College of Health Professions) exceeds 2 semesters, please refer to the Financial aid website for details about your program: [www.upstate.edu/currentstudents](http://www.upstate.edu/currentstudents)

## Tuition and fees are subject to change without notice.

### Part-Time Costs

Financial assistance for part-time study is defined as 11 credit hours or less per semester for all programs of study:

### COSTS PER CREDIT HOUR

	Undergraduate Degree	Graduate Degree	DPT Degree
NYS Resident	\$220	\$370	\$686
Non-Resident	\$597	\$632	\$1,220

# DETERMINING ELIGIBILITY FOR FINANCIAL AID

To be eligible for financial aid, you must meet the following criteria.

1. Be accepted into and enrolled at the College.
2. Be a citizen, national, or permanent resident to the United States or its trust territories.
3. File all required financial aid applications.
4. Based on a review of the financial aid applications, be determined by the Financial Aid Office or awarding agency to be eligible.
5. Not be in default on any Federal Perkins/NDSL Loan or on a loan made, insured, or guaranteed under the Federal Family Educational Loan Programs, or the Direct Loan Program.
6. Not owe a refund on grants previously received at any school under the Pell Grant, Supplemental Grant, or State Student Incentive Grant (TAP) Programs.
7. Be in good standing and making satisfactory academic progress. Refer to the section “Satisfactory Academic Progress” for further information. If you encounter academic difficulty, or consider withdrawing from courses, consult with the Financial Aid Office about how this may affect your financial aid eligibility.
8. For federal student aid, must have registered for Selective Service, if required to do so.
9. If convicted for possession or sale of illegal drugs while you are receiving Federal Student Aid, your aid eligibility will be terminated for all programs. However, eligibility can be re-gained. Refer to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) for further information.
10. Students in study abroad programs that are approved for credit by Upstate Medical University are eligible for financial aid.

**NOTE . . .** Applying for Federal student aid using false information is a criminal offense. Upstate Medical University is required to refer suspected cases of fraud to appropriate law enforcement agencies.

## FINANCIAL AID POLICIES

- **Applications for financial aid MUST BE initiated by the student. A NEW APPLICATION MUST BE FILED EACH YEAR.**
- The amount of financial aid available through the Upstate Medical University’s program is limited. Funding is to be utilized from various sources (the student, his/her family, and outside sources) whenever possible. Aid from the institution is intended primarily for those students who need additional aid beyond what is available from these sources.
- The evaluation of financial need will be determined by the Financial Aid Office on the basis of each student’s economic circumstances, the comparative financial need of the student population and the limited resources available for financial aid. The final responsibility for determining the amount and distribution of financial aid rests with the Director of Financial Aid.
- Scholarships from private organizations or agencies outside the Upstate Medical University must be taken into consideration when calculating need for assistance. YOU are required to report these resources to the Financial Aid Office.
- **STUDENT LOANS ARE FINANCIAL AID.** To insure that aid is available to all qualified applicants, students are generally expected to apply for the maximum Subsidized Federal Direct Loan. Additional loans may be recommended, depending upon the availability of funds and need for financial assistance.
- The total amount of grants, scholarships, Federal Work Study, and subsidized Federal loans received by a student cannot exceed the individual’s calculated eligibility (see section on Calculating Financial Eligibility). Additional funds may be borrowed from Unsubsidized or PLUS loan programs to assist with the calculated family contribution.
- Each student applying for aid is expected to apply for the New York State Tuition Assistance Program (TAP) award.
- It is expected that all students not enrolled in summer classes will find employment and save a portion of their earnings to meet costs in the next academic year. Employment, whether during the summer or during the academic year, will be taken into account in calculating financial aid eligibility for the next academic year.

## HOW FINANCIAL ELIGIBILITY IS CALCULATED

To qualify for most forms of aid you must establish financial eligibility. For most Federal student aid programs, this is determined by calculating the “family contribution”. Financial “independence” or “dependence” is factored into this eligibility process.

### WHAT IS THE FAMILY CONTRIBUTION?

The FAMILY CONTRIBUTION is an index used to determine the amount of aid that a student can receive. It represents the resources from the students and, if appropriate, parents and/or spouse, available for meeting college expenses. The resources are based on student’s earnings and savings or other assets AND on parent’s and/or spouse’s income, assets, family size, number of dependents either at home or in college, age and need for retirement income. The formulas are established by law.

- Once the family contribution is determined, it is subtracted from the cost of attending college. For example:

	<b>Undergraduate</b>	<b>Medicine</b>
Cost of attendance .....	\$20,000 .....	\$45,000
Minus family contribution .....	\$4,000 .....	\$4,000
<hr/>		
Amount of "eligible" subsidized financial aid .....	\$16,000 .....	\$41,000

- Some programs will use a different method other than the family contribution in establishing eligibility. For example, the New York State Tuition Assistance program (TAP) uses "taxable income" and the cost of tuition to determine the amount of the award.
- You may check with the awarding agency if you have questions about the method used to calculate eligibility.

### **IS PARENT'S INFORMATION NEEDED?**

The determination of whether parent information is required is based on the dependent status and/or your program of study.

**Medical students:** If you wish to be considered for Institutional aid, State aid, or Title VII aid, parent information is required. If you wish to be considered only for the Federal programs (Direct Loan Programs, Perkins Loan, or Work Study), parent information is not required.

For all other programs of study, refer to the information below.

- For Federal Title IV aid** (Direct Loan Programs, Perkins loans, Work-Study)

To qualify as independent, one of the following conditions must be met:

- Be 24 years old by December 31, 2012
- Be married, or have dependents other than a spouse.
- Be a veteran of the U.S. Armed Forces.
- Be an orphan or a ward of the court.
- Be a graduate student.

- New York State Tuition Assistance Program (TAP)**

To qualify as independent:

- 35 years of age or older on July 1, 2012 OR
- 22 years of age or older on July 1, 2012 and NOT BE:
  - resident in any house, apartment, or building owned or leased by parents for than 6 weeks in calendar years 2011, 2012, 2013.
  - claimed as a dependent by parents on their Federal or State income tax returns for 2011, 2012.
  - recipient of gifts, loans. Or other financial assistance in excess of \$750 from parents in calendar years 2011, 2012, 2013.
- Under 22 years of age on July 1, 2012 and meeting all other requirements of #2 above, and in addition, able to meet at least one of the following requirements:
  - both parents deceased, disabled, or incompetent
  - receiving public assistance other than AID to Dependent Children (ADC) or food stamps
  - ward of a court
  - unable to ascertain parent's whereabouts
  - unable, due to an adverse family situation, to submit parent's income

## **HOW TO APPLY FOR FINANCIAL AID**

- YOU MUST FILE the Free Application for Federal Student Aid (FAFSA) or the Renewal FAFSA. The FAFSA is available on the WEB (<http://www.fafsa.ed.gov>). **BE SURE TO LIST OUR SCHOOL!** Our Federal School Code is **002840**.
- YOU MUST FILE the TAP APPLICATION if you wish to be considered for that program. Please review instructions under the TAP section on the following pages.

# AID APPLICATION DEADLINES

1. **FILE THE FAFSA BY MARCH 1 EVEN IF YOU HAVE NOT YET BEEN ACCEPTED.**
2. After March 1st your application is considered “late”. Late applications are processed in the following order:
  - Entering Students
  - Continuing StudentsRefer to page 1 for further details on deadlines.
3. Aid is awarded on a rolling basis. Funding from aid, other than Pell, Direct Loans and TAP, may be limited if you apply late. Aid from the Upstate Medical University may be awarded late in the year, if funds become available.
4. Financial aid applications are not processed until we are notified by the Admissions Office of your acceptance.

# PAYMENT OF FINANCIAL AID

1. Your financial aid will be credited to your bills for tuition, fees, and campus housing.
  - You will be required to sign a promissory note if receiving a loan from the Upstate Medical University.
  - Promissory notes and loan checks are signed at the Bursar’s office
2. You must sign any promissory note **BEFORE REGISTRATION OR AT REGISTRATION** each term or **LATE FEES** may be imposed.
3. You will receive the balance of your financial aid, if any, after your charges from the Upstate Medical University are deducted. Since it requires four or more weeks for the Upstate Medical University to receive all of your financial aid, you need to be prepared to pay your expenses for the first few weeks.
4. For charges to be deferred against TAP or the Regents Health Care Scholarship, provide a copy of your notification from New York State to the BURSAR’s Office.
5. **The BURSAR will notify you when your refund check is available.**
6. Work- study awards and EOP grants cannot be credited to your bill. Earnings from your work study job and EOP grants will be paid directly to you.

# TYPES OF AID

- GRANTS & SCHOLARSHIPS • EMPLOYMENT SCHOLARSHIPS • PRIVATE SCHOLARSHIPS • LOANS
- FELLOWSHIPS & GRADUATE ASSISTANTSHIPS • FEDERAL WORK STUDY • TUITION PAYMENT PLAN

# GRANTS AND SCHOLARSHIPS

## FEDERAL PELL GRANTS

**UNDERGRADUATES ONLY:** Pell Grants range from \$555-\$5550 depending on your eligibility as determined by a standard formula. This amount may change based on Federal appropriations. You may receive a PELL Grant until you complete your first bachelor’s degree or have received the maximum 18 semesters of PELL for those grants received on or after 7/1/2008.

You may apply for a Pell Grant by using the FAFSA. Within four to six weeks of filing that form you will receive a Student Aid Report (SAR). The Financial Aid Office is required to verify the information on the SAR against other information it may have. If discrepancies are found, they must be resolved before payment can be made.

Federal Pell Grants awards are prorated for students enrolled for less than full time study.

## NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)

**UNDERGRADUATES ONLY:** TAP is an entitlement program. TO BE ELIGIBLE FOR TAP, a student must:

1. Study Full Time (at least 12 credits per semester)
2. Be a Resident of New York State
3. Be a United States Citizen or eligible noncitizen
4. Be matriculated in an approved program of study and be in good academic standing
5. Not be in default on a student loan and not be in default on any repayment of state awards
6. Have, at least, a cumulative “C” average after receipt of two annual payments.

The amount of the TAP award is scaled according to the level of study, tuition charge, NYS Net Taxable Income (NTI), and whether your status is independent or dependent.

- Dependent students or Independent students who are married or have tax dependents:  
Award Range: \$500–\$5,000  
Income: Net Taxable Income cutoff – \$80,000
- Independent students who are single with no tax dependents:  
Award Range: \$500– \$3,025  
Income: Net Taxable Income Cutoff – \$10,000
- Independent students who are married and have no other tax dependents:  
Award Range: \$500-3025  
Income: Net Taxable Income Cutoff - \$40,000

Students may generally receive TAP awards for four years of study. Students enrolled in approved five-year programs, or in a State sponsored opportunity program, may receive undergraduate awards for five years. No student (including opportunity students) may receive awards for more than a total of six years of study.

### **To apply :**

You must file the FAFSA each year. When completing your FAFSA electronically, you will be able to link to your online TAP application at the end of the FAFSA session. HESC determines the eligibility of each applicant, and will notify you of your award. The notification may be used to defer payment of tuition until the arrival of funds. For more information on TAP, please visit their website at [www.hesc.com](http://www.hesc.com)

## **NEW YORK STATE PART-TIME TAP**

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

1. Be a first-time freshman in the 2006-07 academic year or thereafter .
2. Have earned 12 credits or more in each of the two consecutive semesters, for a minimum total of 24 credits earned
3. Maintain a minimum of a “C” average
4. Be a United States citizen or eligible non-citizen
5. Be a legal resident of New York State
6. Be matriculated in an approved program of study and be in good academic standing
7. Be taking 6 but fewer than 12 credits per semester
8. Not be in default on a student loan and not be in any repayment of state awards

Income limits for Part-Time TAP are the same as those for ‘Undergraduate TAP’.

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

**UNDERGRADUATES ONLY:** This program provides grants of aid to help pay tuition for students studying part-time (i.e. 3 – 11 credits per semester). To be considered for an award, you must be a New York State resident; a U.S. citizen or permanent resident; meet required income limits (see below); not have used up TAP or other New York State aid for full-time study; be enrolled in an undergraduate degree program and maintain good academic standing; and not be in default on a student loan and not be in any repayment of state awards.

Income eligibility for APTS is based on New York State net taxable income from the preceding year of enrollment. If a student was claimed as a tax dependent by his or her parents, the family’s net taxable income cannot be greater than \$50,550. If a student was not eligible to be claimed as a tax dependent, the student’s net taxable income (and spouse’s income, if married) cannot be greater than \$34,250.

The APTS award cannot exceed the actual amount of tuition charged. Generally, awards can range from \$100 to \$1000 per term.

Students who expect to enroll part time should contact the Financial Aid Office for an APTS application. This should be submitted to the Office no later than the end of the “drop-add” period for the semester that you wish to apply.

## **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)**

**UNDERGRADUATES ONLY:** The Supplemental Educational Opportunity Grant Program is for students of exceptional financial need who, without the grant, would be unable to continue their educations. If you receive SEOG, it cannot be less than \$200 or more than \$3000 a year. The actual amount of grant you receive is determined by the Financial Aid Office, based on your need for assistance and the funds available. Students who have already completed a bachelor’s degree are not eligible for this program.

## EDUCATIONAL OPPORTUNITY PROGRAM (EOP)

**UNDERGRADUATES ONLY:** The Educational Opportunity Program is designed to assist undergraduate students who are both economically and academically disadvantaged. A description of the eligibility criteria for the EOP program may be found in the SUNY Application Guide Book. While the purpose of the program is to provide supplemental academic services to eligible students, special grants of assistance for financial aid are available to students with documented financial need. These grants average \$1,000 per year. Students receiving such grants must meet all other financial aid eligibility criteria outlined in this booklet.

## STATE UNIVERSITY SUPPLEMENTAL TUITION ASSISTANCE (SUSTA)

**UNDERGRADUATES ONLY:** This program provides grants of aid to undergraduate students who received the maximum available TAP award, but did not have their full tuition covered. Because the amount of funds available for SUSTA awards are less than the total needed to aid all students, priority for help is based upon each eligible student's overall financial situation.

The maximum SUSTA award is \$100 per semester.

## UPSTATE MEDICAL UNIVERSITY SCHOLARSHIPS

**COLLEGE SPECIFIC:** These are private funds from alumni, faculty, the Upstate Medical University Auxiliary and other generous individuals. Awards recipients are generally selected on the basis of financial eligibility, but other criteria, such as academic achievement, are also considered by some of the funds. Since the Financial Aid Office does not solely select the recipient of these awards, other departments may require additional information to determine eligibility. However, our office highly recommends that your FAFSA be on file with our office by the stated deadlines as indicated on page 6 of this handbook.

- **College of Health Professions Alumni**
- **College of Nursing Alumni**
- **Faculty Student Association**
- **Upstate Medical University Foundation**
- **SUNY Empire State Diversity Honors Scholarships**
- **College of Medicine Alumni**
- **Upstate Medical University Endowment Funds**

## FEDERAL NURSING TRAINEESHIP PROGRAM

**NURSING GRADUATES ONLY:** This program provides funds for nursing students attending full-time in a masters program in the College of Nursing. The funds are awarded through the College of Nursing. For more information please refer to the College of Nursing.

## VETERANS' ADMINISTRATION (VA) EDUCATIONAL BENEFITS

**ALL COLLEGES:** The college is approved by the Veterans' Administration for the training of veterans under Public Law 98-358. Students expecting to use educational benefits under this law must contact their local Veterans' Administration Office and complete the appropriate forms during registration. Institutions are required to report promptly to the VA interrupted attendance or termination of study on the part of students receiving benefits. Questions about Veterans Benefits may be addressed to Mrs. Jennifer Martin Tse, Registrar.

## NYS REGENTS AWARD FOR CHILDREN OF VETERANS

**UNDERGRADUATES ONLY:** Students may be eligible if a parent(s) served in the U.S. Armed Forces during specified periods of war or national emergency and, as a result of service, died or suffered a 40% or more disability, is classified as missing in action, or was a prisoner of war. The veteran must currently be a New York State resident or have been a New York State resident at the time of death, if death occurred during or as a result of service.

Students must currently be residents of New York State, and be matriculated full-time in an approved New York State institution for undergraduate study.

For additional eligibility categories and information including the application process visit the NYS Higher Education Corporation website at [www.hesc.com](http://www.hesc.com)

## NYS MEMORIAL SCHOLARSHIPS

**UNDERGRADUATES ONLY:** The NYS Memorial Scholarship provides financial aid to children, spouses and financial dependents of deceased firefighters, volunteer firefighters, police officers, peace officers, and emergency medical service workers who have died as the result of injuries sustained in the line of duty in service to the State of New York. To be eligible a student must be a NYState resident attending full-time in an undergraduate program.

For more information and the application process visit the NYS Higher Education Corporation website at [www.hesc.com](http://www.hesc.com)

## SUNY STUDENT TUITION WAIVERS

**MEDICINE ONLY:** This program provides tuition assistance for exceptionally needy medical students. Selection of recipients is based on family resources which includes parents' resources. Applicants must include parental income and asset information on the FAFSA. The amount of the waiver depends upon financial need, available funds, and the application date.

Students who participated as undergraduates in the SUNY Educational Opportunity Program (EOP), SUNY Search for Education, Elevation and Knowledge Program (SEEK), or the Higher Educational Opportunity Program (HEOP) conducted by colleges of the private sector are eligible for support from the Graduate Tuition Waiver Opportunity Program. Applicants must also be New York State residents, must attend graduate/medical school full time, and must be certified by their former college as EOP, HEOP or SEEK students.

## NATIONAL MEDICAL FELLOWSHIPS, INC.

**MEDICINE ONLY:** Financial support is available for U.S. citizens who are members of groups currently underrepresented in the medical profession. An applicant must have been admitted as a first year student or expect to be a second year student at a medical school which is a member of the Association of American Medical colleges. Awards are based primarily on financial need. Incoming students should apply as soon as they are accepted by a medical school. For more information and the application process, visit [www.nmfonline.org](http://www.nmfonline.org)

## VOCATIONAL AND EDUCATIONAL SERVICES FOR INDIVIDUALS WITH DISABILITIES (VESID)

**ALL COLLEGES:** The program is designed to develop, improve and restore a handicapped person's ability to work. The New York State office serves the emotionally, mentally and physically handicapped.

VESID can provide tuition assistance, fees, partial room and board and related supports for consumers who meet eligibility based on their economic need. Assistance with books and required materials may be available without regard to economic need. Students must first access traditional financial aid such as TAP, PELL, and/or Veterans college aid.

Individuals should contact the local VESID Office regarding application procedure. For a list of locations, visit their website at [www.acces.nysed.gov/vr/do/doindex.htm](http://www.acces.nysed.gov/vr/do/doindex.htm). For the Syracuse District Office and the counties that they cover, visit their website at [www.acces.nysed.gov/vr/syracuse/home.html](http://www.acces.nysed.gov/vr/syracuse/home.html) or call 315-428-4179.

## BUREAU OF INDIAN AFFAIRS

**ALL COLLEGES:** The program provides money to help defray the cost of college expenses. Students who reside or have resided on a reservation are given preference. Tribal affiliation, degree of Indian blood and reservation residence must be certified by specific tribal leaders in New York State.

The financial aid officer is requested to complete and forward to the Bureau of Indian Affairs an analysis detailing the supplemental need of the student.

Contact your tribe for information on the grant program or visit the Bureau of Indian Education at [www.bie.edu](http://www.bie.edu)

## NEW YORK STATE NATIVE AMERICAN AID

**ALL COLLEGES:** This state grant program is offered to Native American students for full-time attendance at New York State colleges.

For more information, on eligibility requirements, award information, and the applicant process, visit the NYS Higher Education Services Corporation website at [www.hesc.com](http://www.hesc.com).

## VETERANS TUITION AWARDS

**ALL COLLEGES:** These awards are provided for full-time or part-time study to Vietnam, Persian Gulf, or Afghanistan Veterans enrolled in either an undergraduate or graduate program.

For information on the eligibility requirements, award information, and the application process, visit the NYS Higher Education Corporation website at [www.hesc.com](http://www.hesc.com).

## OBLIGATORY SERVICE SCHOLARSHIPS

These scholarships provide funding in exchange for commitment of employment. The employment may require a specific geographic area. Review the terms and conditions of BOTH the scholarship and the employment offer before accepting a scholarship. Once funds are issued, these scholarships become legal, binding contracts.

## SENATOR PATRICIA K. M<sup>C</sup>GEE NURSING FACULTY SCHOLARSHIP PROGRAM

**NURSING ONLY:** For currently licensed registered nurse, this award covers the cost of attendance up to \$20,000 annually or the average SUNY cost of attendance, whichever is less.

In exchange for the scholarship, recipients MUST COMPLETE their graduate program within 3 years and MUST AGREE to provide clinical teaching service for four years in New York State within 3 years of completing graduate program. Failure in meeting degree completion and services requirements result in repayment of the amounts disbursed plus interest.

For additional information and the application process, visit the NYS Higher Services Corporation website at [www.hesc.com](http://www.hesc.com). Availability of award is based on State appropriations.

### **NURSING SCHOLARSHIP PROGRAM**

**NURSING ONLY:** In exchange for at least two years service at a health care facility with a critical shortage of nurses, this program pays tuition, required fees, required books, clinical supplies and laboratory expenses, along with a monthly stipend. To be eligible you must be a US citizen or national and enrolled or accepted for enrollment as a full-time or part-time student in an undergraduate or graduate registered nurse program. More benefits and eligibility information plus application process can be found at the Department of Health and Human Services website: [www.hrsa.gov/loanscholarships/scholarships/nursing](http://www.hrsa.gov/loanscholarships/scholarships/nursing)

### **NATIONAL HEALTH SERVICE CORPS SCHOLARSHIP PROGRAM**

**PROGRAM SPECIFIC:** Medicine, Family Nurse Practitioner, Physician Assistant: This scholarship pays for tuition, required fees, and some other education costs for as many as four years, plus a monthly stipend. You must serve one year for each year of support (minimum of 2 years service) at an approved site in a high-need Health Professional Shortage Area soon after you graduate, serve a primary care residency (for physicians : Family Medicine, General Pediatrics, General Internal Medicine, Obstetrics/Gynecology or Psychiatry) and are licensed. For more information, refer to their website: <http://nhsc.hrsa.gov>.

### **DR U.R.PLANTE SCHOLARSHIP**

**MEDICINE ONLY:** A \$10,000 award for a resident of Adirondack Park, St. Lawrence, Franklin, Clinton, Essex or Hamilton counties of New York State, or have lived in one of these counties for at least 2 years.

Must be willing to return to one of these counties to practice, or be willing to practice in a remote part of the U.S. or another country where doctors are needed, for at least two years.

More information and application at [www.generousact.org](http://www.generousact.org).

### **PISACANO SCHOLARS LEADERSHIP PROGRAM**

**MEDICINE ONLY** - 4<sup>th</sup> year students: Commitment to the specialty of family medicine required. The maximum scholarship award is \$28,000. The funding program over a four year period is designed to reimburse a portion of medical school debt by the conclusion of the required three-year residency.

In the event any recipient fails to enter a residency in family medicine, or withdraws from it in order to enter the residency of another medical specialty, the Foundation reserves the right to require repayment, in whole or part, of funding paid to recipient. For more information visit [www.pisacano.org](http://www.pisacano.org).

### **NORTHERN NEW YORK MEDICAL FOUNDATION SCHOLARSHIP**

**MEDICINE ONLY:** Scholarship in the amount of \$10,000 up to full tuition (for 4 years) who is preferably from one of the 4 northern counties- Clinton, Essex, Franklin or St. Lawrence. Must serve an area designated by the NNYMF board within the 4 counties for a period of 4 years. The areas currently need primary care physicians. If no candidate from the Northern area is available, the scholarship will be opened to other qualifying candidates recommended by the Dean of the Medical College. For more information visit [www.nnymf.org/the-scholarship.html](http://www.nnymf.org/the-scholarship.html).

### **THE DR. SIDNEY H. & BARBARA L. SOBEL EDUCATION FUND**

**RADIATION PROGRAM ONLY:** This award is offered to Radiation Therapy students from the Greater Rochester area (including Batavia and Clifton Springs). The scholarship is an interest free loan which would need no repayment if you work in the greater Rochester area (including Batavia and Clifton Springs) for one year for each year you receive the scholarship. Additional eligibility requirements are financial need and academic achievement. The amount of the award, not to exceed tuition, would vary from year to year based on the endowment. For more information contact the Radiation Therapy Program at 315-464-8848.

### **ARMED FORCES PROGRAMS**

**ALL COLLEGES:** Various branches of the Armed Forces (Army, Navy, Air Force) offer scholarships which may include the cost of tuition, fees, books and supplies. You also receive a monthly stipend.

The ROTC programs through the ARMY and AIR FORCE are open to students in any program of study. The ARMY, AIR FORCE AND NAVY offer scholarships and stipends to specific programs of study which include Medicine, Nursing, and Graduate students.

Contact your local recruiter for more information for your specific program of study.

### **PRIVATE HOSPITAL OFFERS**

**ALL COLLEGES:** There are scholarship offers in exchange for commitment to work after graduation at various hospitals in New York State. Contact hospitals in your desired area.

# PRIVATE SCHOLARSHIPS

You are encouraged to seek out sources of scholarship aid to supplement what the Financial Aid Office can offer. Free scholarship searches are available on various websites.

Please note that if you receive a private scholarship or loan from an outside source, you are required to report it to the Financial Aid Office.

## WEB SITES:

**Fastweb:** [www.fastweb.com/](http://www.fastweb.com/)

**Collegenet:** [www.collegenet.com](http://www.collegenet.com)

**College Board:** [www.collegeboard.com](http://www.collegeboard.com)

[www.scholarships.com](http://www.scholarships.com)

[www.fsa.ed.gov](http://www.fsa.ed.gov)

[www.studentscholarshipsearch.com](http://www.studentscholarshipsearch.com)

# FELLOWSHIPS AND GRADUATE ASSISTANTSHIPS

These are programs for students enrolled in the College of Graduate Studies. Fellowships usually consist of a waiver of tuition charges plus a stipend. The awards are intended to allow the students to devote full time to academic studies. Graduate assistantships provide the same type of help, but the recipient is expected to work as a teaching or research assistant in exchange for the funding.

Decisions regarding fellowships and assistantship awards are made by the individual departments of the College of Graduate Studies. To apply contact the chairman of your respective department.

# LOANS

## FEDERAL DIRECT LOAN

### Types of Direct loans:

**Subsidized:** The Federal government pays the interest on this loan while you are in school, in the grace period, and during authorized deferment periods. Beginning July 1, 2012, graduate and professional students are no longer eligible to receive Federal Direct Subsidized Loans. The elimination of subsidized loan eligibility for graduate and professional students does not affect undergraduate student borrowers, who remain eligible to receive Direct Subsidized Loans.

**Unsubsidized:** The borrower is responsible for the accrued interest during school, grace, and deferment periods. The interest may be paid during these periods, or, the borrower may have the interest capitalized (added onto the loan balance) when the loan is scheduled for repayment.

### Borrowing Limits:

The ANNUAL amount of subsidized that you may borrow :

Enrollment Level	Annual Limits
Junior/Senior	\$5500
Graduate/Professional	\$8500

The amount of subsidized loans is determined by your calculated federal eligibility. If you are not eligible to borrow the annual limit under the subsidized loan program, you may borrow the balance of the loan under the unsubsidized program.

The ANNUAL amount of unsubsidized that you may borrow:

Enrollment Level	Annual Limits
Junior/Senior	\$2000 (for dependent students*) \$7000 (for independent students)
Graduate	\$12,000
Medical**	\$32,000

\* Note: If your parents are unable to borrow under the Federal Direct Parent PLUS program, you may borrow up to \$7000.

\*\*For Medical students: The annual Unsubsidized amount increases as the number of months in your academic year increases ( maximum \$38,667 for a twelve-month period) . For students in the MD/PhD program the Unsubsidized maximum is \$12,000 annually for those years that you are enrolled in your PhD program.

The AGGREGATE amounts that you may borrow (including Undergraduate amounts):

	Maximum Subsidized	Maximum Sub & Unsubsidized
Dependent Undergraduate	\$23,000	\$ 31,000
Independent Undergraduate	\$23,000	\$ 57,500
Graduate	\$65,500	\$138,500
Medical	\$65,500	\$224,000

**Interest rate and Fees:**

- Fixed interest rate of 6.8% for loans borrowed after 7/01/2006.
- Exception: For **Undergraduate Subsidized** loans borrowed 7/1/2011 through 6/30/2012, the fixed interest rate is 3.4%. For loans borrowed on, or after, 7/1/2012 the rate is 6.8%.
- Per Federal Regulations, a 1.0% origination fee will be deducted from the loan proceeds.

**Repayment and Incentives:**

- Repayment begins 6 months after you graduate, leave school, or drop below 6 credit hours in a given semester.
- A 0.5% upfront interest rebate upon disbursement of the loan. In order to maintain the rebate, you must make the first 12 required monthly payments on time when your loan enters repayment.
- Interest rate reduction of 0.25% when payments are made through the Automatic Withdrawal payment option.
- Various repayment plans exist with different terms that are designed to meet the financial needs of the borrower.

**Deferments:**

You can defer payments of your loans due to one of the following reasons:

- Enrolled in school at least half-time
- Participate in a graduate fellowship program
- Participate in an rehabilitation training program
- Unemployed
- Economic hardship

**Defaults/Bankruptcy:**

If you default on a loan and the loan servicer is unable to collect, action will be taken to recover the loan from you. Actions may be garnishing of wages or seizing income tax refunds. Loans may not be included for consideration under bankruptcy laws except under very extreme circumstances.

**Discharge of Loan:**

The outstanding loan balance may be discharged in the event of death or permanent and total disability of the borrower.

**To Apply:**

You must file the FAFSA. You will receive further instructions to apply for the loan when you are packaged.

**FEDERAL PERKINS STUDENT LOAN**

The Perkins Loan is a federally sponsored program.

**Borrowing Limits:**

- Maximum annual amount is \$5500 for undergraduate and \$8000 for graduate students
- Aggregate amounts are \$27,500 for undergraduates who have completed 2 years of study, and \$60,000 for graduate students (includes undergraduate amount).
- The Financial Aid Office determines the actual amount of loan, based on federal regulations, comparative financial eligibility and the amount of funds available at Upstate Medical University.

**Interest rate:**

- 5% during repayment
- No interest accrues while in school .

**Repayment:**

- Begins 9 months after you graduate, leave school, or drop below half-time status.
- Repayment period: 10 years.

**Cancellation:**

- Portions of this loan may be cancelled for certain types of teaching, full time employment as a nurse or medical technician and certain employees of child or family services agencies. Details can be obtained from the SUNY Student Loan Service Center (<http://slsc.albany.edu>).
- Consolidation of this loan with Stafford and/or Direct Loans will cause a loss of cancellation benefits.

**Deferments:**

You may defer payments of your loan for one of the following:

- Enrolled in school at least half-time
- Participate in a graduate fellowship
- Participate in a rehabilitation training program
- Unemployed
- Economic hardship

**Defaults/Bankruptcy:**

If you default on a loan and the loan servicer is unable to collect, action will be taken to recover the loan from you. Actions may be garnishing of wages or seizing income tax refunds. Loans may not be included for consideration under bankruptcy laws except under very extreme circumstances.

**Discharge of Loan:**

The outstanding loan balance may be discharged in the event of death or permanent and total disability of the borrower.

**To Apply:**

You must file the FAFSA.

**FEDERAL DIRECT GRADUATE PLUS LOAN**

The Direct GRADPLUS loan is a federal student loan for graduate students. Since this is a Federal loan, you have the option to consolidate this loan with your Stafford loans and your other Direct Loans after graduation.

**Borrowing Limits:**

- Up to the cost of attendance less other financial aid.

**Interest Rate and Fees:**

- Fixed interest rate of 7.9%.
- Per Federal Regulations, a 4.0% origination fee will be deducted from the loan proceeds.

**Repayment and Incentives:**

- Payments are deferred during school if you are enrolled at least half-time. You also have a 6-month deferment when you are no longer enrolled at least half-time.
- A 1.5% interest rebate upon disbursement of the loan. In order to maintain the rebate, you must make the first 12 scheduled monthly payments on time when your loan enters repayment.
- Interest rate reduction of 0.25% when payments are made through the Automatic Withdrawal payment option.
- Various repayment plans exist with different terms that are designed to meet the financial needs of the borrower.

**Deferments:**

- Same options as the Federal Direct Loan. Refer to the Direct Loan section.

**Defaults/Bankruptcy:**

If you default on a loan and the loan servicer is unable to collect, action will be taken to recover the loan from you. Actions may be garnishing of wages or seizing income tax refunds. Loans may not be included for consideration under bankruptcy laws except under very extreme circumstances.

**Discharge of Loan:**

The outstanding loan balance may be discharged in the event of death or permanent and total disability of the borrower.

**To Apply:**

You must file the FAFSA. You will receive further instructions to apply for the loan when you are packaged.

**FEDERAL PRIMARY CARE LOAN PROGRAM**

**MEDICAL STUDENTS ONLY:** The Primary Care Loan is a federally sponsored program for medical students. You must demonstrate financial need based on your parents financial situation, AND you must practice primary care. This program defines primary care as Family Medicine, General Internal Medicine, General Pediatrics, and Preventive Medicine. Loans are awarded during your last year of medical school.

**Obligations:**

- Must agree to enter and complete a primary care residency program within 4 years of graduation.
- Must practice primary health care throughout the repayment of the loan.

**Interest rate:**

- 5% during repayment
- No interest accrues while in school and in deferment

**Borrowing Limits:**

- The financial aid office determines the actual amount of the loan, based on comparative financial eligibility and the amount of funds available to Upstate Medical University.
- No aggregate limit

**Repayment:**

- Begins 12 months after you graduate or leave school.
- Repayment period: 10 years.
- Deferments are available for advance training and for military service

**Failure to fulfill the practice obligation:**

- The loan will begin to accrue interest at a rate of two percent (2%) per year greater than the rate at which you would pay if you were compliant. This loan will accrue interest continuously at a rate of eighteen (18%) per annum beginning on the date of non-compliance, and ending when the loan is paid in full.

**To Apply:**

File the FAFSA. The Financial Aid Office will send you additional application information in the FALL of your last year of medical school.

**FEDERAL DIRECT PARENTS LOANS FOR UNDERGRADUATE STUDENTS (PLUS)**

This program provides loans to parents of students who need help in meeting college costs. Parents may borrow up to the difference between the estimated cost of education and other financial aid received.

Parents may request for payments to be deferred while the student is in school at least half-time, and for 6 months after the student is no longer enrolled at least half-time. The interest rate is a fixed rate of 7.9%.

**PRIVATE LOAN PROGRAMS**

For those individuals unable to qualify for sufficient funds from Federal loans, these programs may provide an alternative means of paying for educational expenses. Eligibility for these loans involves a review of the borrower's credit worthiness. More information regarding these loans is available in the Financial Aid Office.

## SHORT TERM LOANS

The Faculty Student Association of the Upstate Medical University offers a loan program to students who have short term money problems. These loans are available to those students expecting payment of financial aid awards that have been delayed for reasons beyond their control.

In order to borrow a loan, you must be currently enrolled, in good standing, and have a good financial record with the Upstate Medical University. You may borrow up to \$500 for three months at no interest. Short term loan funds not repaid by the due date accrue 3% interest per year while you are a student at Upstate Medical University, and 5% interest per year after separation from Upstate Medical University.

Applications for short term loans are handled by the Bursar's Office, Room 200 CAB. Loans take two to three business days, so students should plan their finances accordingly. If the loan check is not picked up within one week of approval, the loan will be cancelled, and not reissued. Because the amount of money available for short term loans is limited, only those applications showing a valid need will be approved.

Exceptions to the short term loan policies may be made for students who encounter emergencies and who do not have financial aid awards to serve as collateral for a loan.

## FEDERAL WORK-STUDY PROGRAM

The federal work-study program provides jobs for students who need financial aid and who wish to earn a part of their educational expenses. You may apply if you are enrolled at least half-time (six credits per semester). The amount you may earn is determined by the financial aid office, based on your need for assistance and the funds available.

The types of jobs available to students through federal work-study are varied. Many students can be offered jobs directly related to their academic programs. Salaries range from minimum wage to \$13.50 per hour depending upon the responsibilities of the job and your qualifications.

Because of the heavy academic schedule of most medical students, consideration for FWSP funding during the academic year will be made only after all other avenues of assistance are exhausted, and after a review of the student's academic performance. Medical students are given full consideration for FWSP during the break between year 1 and year 2, when they may work up to 40 hours per week.

## TUITION PAYMENT PLAN

For individuals who wish to make payments of tuition and fees on a monthly basis, SUNY Upstate Medical University offers a tuition payment plan. This plan enables you to pay over an extended period. For more information contact the Bursar Office at 315-464-5148.

## OUT-OF-STATE RESIDENTS AND FOREIGN STUDENTS

Students who are not residents of New York State are charged a higher tuition than in-state residents. (See Page 1). Students should contact their state agency about eligibility and application procedures for their state's grant(s).

Students who are United States Citizens or permanent residents of the U.S. are eligible to participate in all the Federal Aid programs and institutional programs outlined in this booklet. Non-U.S. citizens who are residing in this country on temporary visas (generally visitor or student visas) are not eligible for Federal or New York State aid programs.

Financial resources for non-US citizens are very limited. Students should not count on receiving direct aid.

## CHANGING YOUR PROGRAM OF STUDY

Please consult with the Financial Aid Office, if you are considering any of the following:

1. **UNDERGRADUATES:** If you receive aid and drop below **FULL TIME STATUS** (12 credit per semester) in the Fall or Spring semesters, you may lose eligibility for TAP. Pell Grant eligibility may also be reduced.
2. If you drop below **HALF TIME STATUS** (6 credit per semester), you will lose eligibility for almost all financial aid programs. In addition, your loans will enter the grace period followed by the repayment period.
3. If your program of study is **modified or changed**, your eligibility for financial aid may be affected.

# REFUNDS IN CASE OF WITHDRAWAL FROM SCHOOL

Student aid is awarded based on the assumption that a student will be attending classes for the entire academic term. If you have been awarded financial aid (including loans) and do not complete the semester, your Federal aid eligibility will be recalculated based on the percentage of the semester that you have completed. For example, if you complete 20% of the semester, you will be eligible for only 20% of your total financial aid regardless of the tuition, fees, or room charges incurred. This is an important consideration if you receive financial aid and decide to withdraw during the semester. Additionally, you may become ineligible for a TAP award or Regents Scholarship in subsequent terms. If you find it necessary to withdraw, please consult with the Financial Aid Office regarding your financial aid status.

Tuition Liability: The first day of class sessions is considered the first day of the semester. The first week of classes ends when seven calendar days (including the first day of scheduled classes) have elapsed. Any student required to withdraw for disciplinary reasons is not entitled to any refund of tuition. If you have been approved for a withdrawal from school, you are liable for payment of tuition in accordance with the following schedule (see below):

## TUITION LIABILITY/REFUND SCHEDULE

COURSES DROPPED DURING THE:	TUITION REFUND	TUITION LIABILITY	FEE LIABILITY
1st Week	100% Refund	0% Liability	0% Liability
2nd Week	70% Refund	30% Liability	100% Liability
3rd Week	50% Refund	50% Liability	100% Liability
4th Week	30% Refund	70% Liability	100% Liability
5th Week	0% Refund	No Refund	No Refund

# STUDENTS RIGHTS AND RESPONSIBILITIES

## *You have the right . . .*

1. To know what financial aid programs are available at your school.
2. To know the deadline for submitting applications for each of the financial aid programs available.
3. To know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.
4. To know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books, and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
5. To know what resources (such as family contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
6. To know how much of your financial eligibility for financial aid has been met.
7. To request an explanation of the various programs in your student aid package.
8. To know your school's refund policy.
9. To know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the repayment procedures, the length of time you have to repay the loan, and when repayment is to begin.

## *You are Responsible . . .*

1. To complete all application forms accurately and submit them on time to the right place.
2. To provide correct information. In most instances, misreporting information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.
3. To return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.
4. For reading and understanding all forms that you are asked to sign and for keeping copies of them.
5. For all agreements that you sign, including repayment of student loans.
6. To perform the work that is agreed upon in accepting a federal college work-study award.
7. To be aware of and comply with the deadlines for application or reapplication for aid.
8. To be aware of your school's refund procedures.

## SATISFACTORY ACADEMIC PROGRESS - BPS, BS, MPH, MS, PA, DPT, PHD DEGREES

Federal and State student aid programs require that students make satisfactory progress toward completion of their program of study in order to be eligible for assistance.

There are four parts to the determination of satisfactory academic progress:

- A minimum grade point average (GPA) that must be achieved,
- A minimum number of credits that must be earned,
- A minimum number or percentage of courses that must be completed,
- A maximum time frame in which the program must be completed.

The exact GPA, number of credits earned and percentage of courses that must be completed are outlined below for each payment period (federal aid) or semester (state aid). Also, the maximum time frame for each degree program is outlined.

By the end of the second year of study at the Upstate Medical University, all students must have achieved a "C" average (2.0) or standards consistent with graduation requirements in order to remain eligible for federal student aid. The Upstate Medical University recognizes that advancement toward a degree is progressive. Students who meet the standards outlined here will be considered to have achieved standards consistent with graduation requirements.

It's important for students to be aware of the effect of their academic progress on eligibility for financial aid. Decisions to withdraw from courses, drop below full time enrollment status, or other changes may negatively impact financial aid. In addition, the professional nature of the curriculums at the Upstate Medical University limits flexibility to modify programs of study. Students are strongly encouraged to consult with the Financial Aid Office BEFORE withdrawing from courses or making other changes in their academic program.

## SATISFACTORY ACADEMIC PROGRESS STANDARDS/MAXIMUM TIME FRAME FOR PROGRAM COMPLETION

### COLLEGE OF HEALTH PROFESSIONS AND COLLEGE OF NURSING UNDERGRADUATE DEGREES

All students are considered to be making satisfactory progress in their first payment period or academic term of enrollment in the College. To maintain satisfactory academic progress, the following standards must be met at the beginning of each subsequent payment period or academic term.

PAYMENT PERIOD ACADEMIC TERM	DEGREE	FULL TIME STUDY		COMPLETED COURSES
		ACCUMULATED CREDITS	MINIMUM GPA	
FIRST		<b>BS</b> NA	<b>BS</b> NA	NA
SECOND		63	2.0	50%
THIRD		69	2.0	50%
FOURTH		78	2.0	75%
FIFTH		90	2.0	75%
SIXTH		105	2.0	100%
SEVENTH		120	2.0	100%
EIGHTH		135	2.0	100%

#### NOTES:

1. For BS degree students, accumulated credits includes prerequisites taken prior to admission. Calculation of GPA and the percentage of courses completed will be based on coursework taken at Upstate Medical University or accepted for academic credit by the College.
2. Grade Point Averages will be calculated according to the approved academic policy of the student's College, as outlined in the Student Handbook.
3. The percentage of courses completed is calculated by comparing the number of courses completed (i.e. final grade other than W, WF, or I) to 12 credits (minimum full time study) or 6 credits (part time study).
4. For TAP and APTS, part time enrollment will be counted as part of the next payment period.

#### Federal Student Aid:

The maximum time frame for completion of an undergraduate program of study was limited by Federal legislation to no more than 150% of the published program length for a full time student. The published program length is defined by the Financial Aid Office as the number of credit hours required for graduation from each eligible undergraduate programs.

Students meet this requirement so long as the number of credit hours attempted at the Upstate Medical University, or approved for transfer to the Upstate Medical University from other institutions, does not exceed 150% of the number of credit hours required for graduation from the academic program. When calculating credit hours attempted, all courses, including those repeated or in which the student received grades of W, WF, or I must be counted. The only exceptions will be those courses dropped during the add/drop period at the beginning of the academic term. As an example, the BS Respiratory Care program requires that a student earn 76.5 credit hours in order to graduate. Under the maximum time frame rule, a student may attempt no more than 114.75 credit hours while pursuing this degree. If this limit is exceeded, the student will lose eligibility for Federal Student Financial Aid. Students who lose eligibility have the right to appeal.

### Maximum Time Frame for Program Completion

BPS Degree	Credits Required at Upstate	Attempted at Upstate
Medical Imaging	*	*
Radiation Therapy	85.0	127.50
<b>BS Degree</b>		
Cardiovascular Perfusion	85.5	128.25
Medical Technology	78.0	117.00
Nursing	61.0	91.50
Respiratory Care	75.0	112.50
Medical Imaging	*	*
Radiation Therapy	86.0	129.00
Medical Biotechnology	75.5	113.25

\* Depending on Program: minimum credits required 48, maximum 82.5; attempted 72 and 123.75 respectively.

### State Student Aid

New York State does not impose a maximum time frame for completion of the degree program. Students may receive up to the maximum number of payments so long as they continue to meet the other satisfactory academic progress requirements.

### Part Time Study

The Satisfactory Academic Progress Standards for students enrolled part-time will be modified as follows:

#### Federal Student Aid:

Accumulated credits: the student must have earned the number of credits shown for the previous term, plus one half of the increased number of credits expected. For example, in order for an BS student to be eligible for the third payment period, they must have accumulated the 63 credits that must be earned by the beginning of the second payment period plus 6 credits by the beginning of the second payment period (one half of the difference between the second and third payments), for a total of 69 credits.

Completed courses: The percentage of completed courses will be calculated based on half time enrollment (i.e. 6 credits) rather than full time enrollment (12 credits).

Minimum GPA requirements will be the same as for full time students.

#### State Student Aid:

Accumulated credits: The number of credits earned during periods of part time study will be added together with credits earned in subsequent terms.

All other requirements (completed courses and minimum GPA of 2.0 after two years of study) are the same as for Federal Student Aid.

### Transfer Credit

Transfer credit will be considered as accumulated credits, but will not be included in calculations of minimum GPA or course completion rate unless taken simultaneously with courses at the Upstate Medical University and included as eligible for financial aid.

### Loss of Eligibility and Appeals

Students who fail to meet the academic progress standards outlined will be ineligible for federal and/or state aid for the next payment period or academic term. The Financial Aid Office will notify any students who lose eligibility for aid. Students may appeal the loss of eligibility. Appeals will be approved when circumstances beyond the student's control contributed to academic problems. Otherwise, eligibility for aid will be restored when the student has regained satisfactory academic progress.

## COLLEGES OF HEALTH PROFESSIONS AND NURSING: GRADUATE DEGREES

An overall average of 3.0 or better must be maintained. A maximum time limit of five years is permitted for completion of the respective degree.

## COLLEGE OF GRADUATE STUDIES:

Students enrolled in the College of Graduate Studies pursue individualized programs of study. These programs, and the schedule for their completion, are established by the student's faculty advisor and filed with the Dean of the College and the Registrar. The faculty advisor will notify the Dean and the Registrar if the student is not maintaining progress according to his or her schedule. An overall average of "B" or better must be maintained. A maximum time limit of seven years is permitted for completion of the Ph.D degree; up to five years is permitted for completion of the Master of Science degree. These limits may be extended by the Dean of the College in individual cases.

## NEW YORK STATE STUDENT AID POLICIES:

Eligibility to receive financial aid from New York State is determined in accordance with the following charts that have been approved for the State University of New York by the State Education Department:

### STANDARD OF SATISFACTORY ACADEMIC PROGRESS FOR PURPOSE OF DETERMINING ELIGIBILITY FOR STUDENT AID ALL CAMPUSES\*\*\* – STATE UNIVERSITY OF NEW YORK

CALENDAR: Semester PROGRAMS:	BEFORE BEING CERTIFIED FOR THIS PAYMENT A STUDENT MUST HAVE ACCRUED AT LEAST THIS MANY CREDITS WITH AT LEAST THIS GRADE POINT AVERAGE			
	Baccalaureate Degree**		All Graduate Level Pgms. except Professional	
	CREDITS	G.P.A.	CREDITS	G.P.A.
First	0	.0	0	.0
Second	3	2.0	6	2.0
Third	9	2.0	12	2.5
Fourth	21	2.0	21	2.75
Fifth	33	2.0	30	3.00
Sixth	45	2.0	45	3.00
Seventh	60	2.0	60	3.00
Eighth	75	2.0	75	3.00
Ninth	90	2.0		
Tenth	105	2.0		

**NOTES:**

\*\* Non-credit remedial instruction can be counted toward a full-time academic load as set forth in 145-2.1 of the Commissioner's Regulations. The number of credits in this chart refers to work completed toward a degree.

\*\*\* This includes successful completion of credit-equivalent work as set forth in 145-2.1 of the Commissioner's Regulations.

## SATISFACTORY ACADEMIC PROGRESS - MD DEGREE ONLY

Students enrolled in the College of Medicine who are receiving federal student aid must meet the following standards of satisfactory academic progress in order to be eligible for federal student aid (Title IV and Title VII). The academic requirements for the M.D. degree include the satisfactory completion of the curriculum designated by the faculty. The progress of each student working toward an M.D. degree is monitored carefully and at least once each year is reviewed by the Grades Committee.

A modified pass/fail grading system is used to measure the academic performance of each student. This system is described in the Upstate Medical University Catalog and in the Student Handbook published by the Student Affairs Office and is available to students each year. At the conclusion of each academic year, the Grades Committee reviews the academic performance of each student who has taken courses during the year. A student who does not satisfactorily complete all course requirements may be permitted to remediate. This may include approval to repeat one or more courses, as deemed necessary. By the end of the second year of enrollment, a student must have successfully passed all courses attempted, or have made satisfactory arrangements to repeat any courses, if so required, in order to be considered to be maintaining satisfactory progress.

The normal time frame for completion of required course work for the M.D. degree is four academic years. A student may require additional time, due to academic or personal difficulties. In such situations, the Grades Committee may permit the student to participate in the Extended Curriculum or establish an individualized program of study. Also, the Admissions Committee may require that individual students participate in the Extended Curriculum. A student should complete the first two years of the curriculum by the end of the summer following the third year of enrollment. The Grades Committee will monitor the progress of each student at the conclusion of each academic year to determine that the student is making sufficient progress to meet the time limits as specified.

A student may be granted a leave of absence for a variety of reasons. The period of time for such approved leaves shall be excluded from the maximum time frame in which the student is expected to complete the program.

All students enrolling for the first time in the College will be considered to be making satisfactory progress for their first academic year.

## DEBT MANAGEMENT

This section lists tax credit programs and loan repayment programs available to assist you in reducing your debt. Repayment schedules for various loans are also provided. Before you borrow it is important to understand CREDIT and how this will affect you NOW and in the future.

### YOUR CREDIT

Loans will affect your future credit. Whenever you borrow a loan, information regarding that loan is reported to credit bureaus. What you borrow TODAY may determine your ability to borrow in the FUTURE whether it's for a car, a house, or other purchases after you graduate. The amount of outstanding loans will be considered when you apply for any other loans.

### CHECKING YOUR CREDIT

BEFORE ENROLLING, we strongly recommend that you request a copy of your credit report from a credit bureau. You may request a Free Credit report once every 12 months. It is important to pay close attention to the information on this report such as account balances, monthly payments, etc. Financing your education may depend upon a good credit history, if you need to borrow from a credit-based loan program (GRADPLUS loan or private loan). The Financial Aid Office **does not have** the resources to make up any financial aid shortfall because you are ineligible for alternative loans.

### GETTING A COPY OF YOUR CREDIT REPORT

You may receive a copy by contacting the major nationwide credit reporting bureaus that may have a credit file on you:

**Experian**, [www.experian.com](http://www.experian.com)

**Equifax**, [www.equifax.com](http://www.equifax.com)

**Trans Union Corporation**, [www.transunion.com](http://www.transunion.com)

If you have been declined credit within the last 30 days, the credit reporting agency that provided your credit report must disclose the contents of this report to you without charge.

### STUDENT LOAN BORROWING

Before you borrow study all your options and make sure you have exhausted all other sources. **REMEMBER:** An education loan is a legally binding contract that must be repaid with interest, even if you weren't satisfied with your education, didn't graduate or are unable to find job. However, don't be afraid to use loan funds if you really need them.

Be smart about borrowing:

- Develop a realistic budget and stick to it.
- Borrow only what you need.
- Understand your repayment obligations.

**If you are borrowing "unsubsidized" loan funds**, interest will begin to accrue the day the money is disbursed. If you do not pay this interest while in school, the loan servicer will "capitalize" the interest. This means that the unpaid interest is added to your loan balance. When you enter repayment, your payments will include all of the "accrued" interest-to-date, IN ADDITION TO, the interest that will be charged during the repayment period.

## REPAYMENT CHARTS

Listed below are sample repayment schedules from the various loans programs. Monthly Payment and Total Interest information are provided by the calculator on the National Student Loan Program website. Amounts are rounded-up to the nearest dollar.

### DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS

Based on 6.8% Interest and a 10 year repayment. Does not include any accrued interest

Amount borrowed	Monthly payment	Total interest
\$10,000	\$116	\$3810
\$20,000	\$231	\$7620
\$50,000	\$576	\$19,049
\$100,000	\$1151	\$38,097
\$200,000	\$2302	\$76,193

### DIRECT GRADPLUS LOANS

Based on 7.9% Interest and a 10 year repayment. Does not include any accrued interest.

Amount borrowed	Monthly payment	Total interest
\$10,000	\$121	\$ 4,496
\$20,000	\$242	\$ 8,992
\$25,000	\$302	\$11,240
\$50,000	\$604	\$22,480

### PERKINS LOANS

Based on 5% interest.

Amount borrowed	Monthly payment	Total interest
\$1,000	\$40	\$ 79
\$2,000	\$40	\$ 240
\$5,000	\$55	\$1360

### PRIMARY CARE LOANS

Based on 5% interest and a 10 year repayment.

Amount borrowed	Monthly payment	Total interest
\$50,000	\$531	\$13,640
\$80,000	\$849	\$21,823
\$100,000	\$1061	\$27,279

## STUDENT LOAN INTEREST

You may qualify to deduct on your tax return the interest that you pay on your student loan. The loan does not need to be federally guaranteed or subsidized to be eligible, but it must be used to pay education expenses such as tuition, fees, books, room and board, and meet all other requirements.

The student loan interest deduction is taken as an adjustment to income. You do not need to itemize deductions. The amount of the deduction depends on your income level. The maximum is \$2500 per year. Check with your tax preparer or the IRS website for more information.

## LOAN REPAYMENT PROGRAMS

**HEALTH PROFESSIONALS AND MEDICAL STUDENTS:** Once you enter practice you may be eligible for loan forgiveness or cancellation. Refer to the following websites for information on the various programs.

**NHSC:** <http://nhsc.hrsa.gov>

**NIH:** <http://lrp.info.nih.gov>

**Dept of Health:** <http://hrsa.gov>

**State Education Dept. (Regents Physician Loan Forgiveness Program):** <http://www.highered.nysed.gov>

**NYS HESC:** [www.hesc.com](http://www.hesc.com)

**Dept of Education:** [www.fsa.ed.gov](http://www.fsa.ed.gov)

**Army:** [www.goarmy.com](http://www.goarmy.com)

**Navy:** [www.navy.com](http://www.navy.com)

Further information on these programs will be supplied in your Loan Repayment booklet prior to graduation.

# **FEDERAL TUITION TAX CREDIT PROGRAM**

Taxpayers can claim tax credits for expenses they pay for postsecondary education for themselves and their dependent children. Please check with your tax preparer or the IRS website for more details on these programs.

## **LIFETIME LEARNING CREDIT**

The Lifetime Learning Credit is a tax credit for those individuals who file a tax return and owe taxes. A tax credit reduces the amount of income tax you may have to pay.

You may be able to claim a credit of up to \$2000 for qualified education expenses paid for all students enrolled in eligible educational institutions. This is no limit on the number of years the lifetime learning credit can be claimed for each student. The actual amount of the credit depends on the family's income, the amount of qualified tuition and fees paid, and the amount of certain scholarships and allowances subtracted from tuition.

## **DEDUCTION FOR HIGHER EDUCATION EXPENSES**

You may be able to deduct qualified expenses paid during the year for yourself, your spouse, or a dependent. This deduction is taken as an adjustment to income. The maximum deduction is \$4000. The actual amount of the deduction depends on the family's income and the amount of certain scholarships.

You cannot claim both the Lifetime Learning Credit and this deduction in the same tax year. Also, you cannot use this deduction if expenses were paid by tax-free withdrawals from Coverdell education accounts, by a qualified tuition program, by a tax-free interest on US savings bonds, or by a tax-free scholarship, grant, or employer provided educational assistance.



