

ESF Scholarships and Grants

Scholarship Program	Eligibility	Amount	Where to Apply
ESF Presidential Scholarships	Winners are selected based on academic records, recommendations, and academic program requirements.	Up to \$3,000 per year for N.Y. residents and up to \$6,000 per year for out-of-state residents.	All freshman and transfer applications submitted to ESF by February 1 will be reviewed for possible selection.
National Merit, National Achievement, and National Hispanic Scholarships	Semifinalists or finalists in any of these three national scholarship programs.	Combined ESF Presidential and Merit Scholarships totaling up to \$6,000 per year. Renewable.	High school records provided for admission must indicate student's semifinalist or finalist selection.
ESF Legacy Scholarships	Children or grandchildren of ESF alumni enrolled in full-time undergraduate study. Up to five winners selected each year.	\$250 per semester for up to ten semesters. Renewable with cumulative GPA of 2.5 or higher.	Complete question 18 on ESF's Supplemental Application for Admission for consideration.
Paper Science and Engineering Scholarships	United States citizens enrolled in or admitted to the Paper Science or Paper Engineering programs.	Entering freshmen are awarded a full-tuition scholarship for their first year. Amounts for transfer and continuing students are based on GPA.	Students must apply annually by completing the FAFSA, available at www.fafsa.ed.gov .
ESF College Foundation Awards	Students with financial need or academic merit enrolled at least half-time.	Amounts for these awards vary from \$100 - \$5,000, depending upon need.	Student must complete the FAFSA, available at www.fafsa.ed.gov .
Haudenosaunee Scholar Awards	Certified citizenship in Mohawk, Oneida, Onondaga, Cayuga, Seneca or Tuscarora nations.	\$5,000 per year (full-time study only). Two scholarships awarded each year.	Application available on Office of Financial Aid and Scholarships website: www.esf.edu/financialaid/ .
Phi Theta Kappa Scholarships	Community college transfer students who are members of PTK honor society.	\$1,500 per year. Renewable.	Proof of PTK membership submitted with application for admission.

State and Federal Government Grants

Need-based Grant	Eligibility	Amount	Where to Apply
Federal Pell Grant	Accepted or enrolled full-time, three-quarter-time, or half-time undergraduate students who demonstrate financial need.	From \$976 to \$5,350. Cannot exceed one-half the cost of college expenses.	Students must submit the FAFSA, available at www.fafsa.ed.gov .
Federal Supplemental Educational Opportunity Grant (FSEOG)	Full-time, three-quarter-time, or half-time undergraduate students with exceptional need.	Up to \$4,000, depending upon need and college expenses.	Students must submit the FAFSA, available at www.fafsa.ed.gov .
Federal Academic Competitiveness Grant	Full-time undergraduate students who completed a rigorous secondary school program and meet need criteria.	Up to \$750 for first-year students; up to \$1,300 for second-year students.	Students must submit the FAFSA, available at www.fafsa.ed.gov .
Federal SMART Grant	Full-time undergraduate students in certain math and science programs who meet need criteria.	Up to \$4,000 for third- or fourth-year students.	Students must submit the FAFSA, available at www.fafsa.ed.gov .
New York State Tuition Assistance Program (TAP)	Full or part-time students at any accredited college in New York State. Resident of New York State. Must demonstrate financial need.	\$500 to \$4,970 for undergraduates. \$75 to \$600 for graduates, depending on NYS net taxable income and dependency status.	Students must complete the FAFSA using the TAP section, available at www.fafsa.ed.gov .
Part-Time New York State Tuition Assistance Program (TAP)	TAP eligible undergraduate students who were 1st time freshmen enrolled full-time in 2008-09, and must be enrolled in 6-11 credit hours per semester for 2009-10.	\$250 to \$3,987 based on a prorated percentage of the full-time TAP grant equivalent.	Students must complete the FAFSA and the TAP application.
Educational Opportunity Grant (EOP)	Undergraduate students. Resident of New York State. For educationally and economically disadvantaged students.	Varies according to individual need. Applicants must submit the Federal Income Tax Form.	Guidelines are in the SUNY Application for Admission. Submit the FAFSA.
Aid for Part-Time Study (APTS)	Undergraduate students who have at least 6 credit hours toward degree. Must be N.Y. resident enrolled for 6-11 credit hours.	Minimum award: \$50. Maximum award: \$2,000.	Applications are available in the ESF Financial Aid Office. Contact us at 315-470-6670.

Federal Student Loans

Loan Program	Eligibility	Amount	Where to Apply
Federal Perkins Loan	For all full-time, three-quarter-time, or half-time students with financial need. Students borrow from the College on their own signature (no cosigner required).	Amount varies according to student's need. The total loan limit is \$27,500 for an undergraduate program and \$60,000 for a graduate program. No interest while in school. Repayment at 5% interest begins 9 months after leaving school. Up to 10 years to repay.	Students must submit the Free Application for Federal Student Aid (FAFSA). www.fafsa.ed.gov
Federal Stafford Loan	For all full-time, three-quarter-time, or half-time students. Students borrow from a participating lender. There are subsidized loans (interest-free while in school) and unsubsidized loans (student responsible for interest while in school).	<p><u>Dependent Students:</u> The maximum per year is \$5,500 for freshmen, with no more than \$3,500 subsidized; \$6,500 for sophomores, with no more than \$4,500 subsidized; \$7,500 for juniors and seniors, with no more than \$5,500 subsidized. The borrowing limit for dependent undergraduate students is \$31,000, with no more than \$23,000 subsidized.</p> <p><u>Independent students or students whose parents cannot borrow under the Federal PLUS Loan Program:</u> The subsidized and unsubsidized maximum per year is \$9,500 for freshmen, \$10,500 for sophomores, and \$12,500 for juniors and seniors. The borrowing limit for independent undergraduate students is \$57,500, with no more than \$23,000 subsidized.</p> <p><u>Graduate or Professional Students:</u> The subsidized maximum is \$8,500 and the unsubsidized maximum is \$12,000 (borrowing limit is \$138,500 for graduate or professional students).</p>	Students must submit the Free Application for Federal Student Aid (FAFSA). www.fafsa.ed.gov
<p>Repayment begins 6 months after you graduate or fall below half-time status. You have up to 10 years to repay the loan. The fees are a 1.5% origination fee (for the federal government) and up to 1% default fee (for the guaranty agency). Fees are deducted proportionately from your loan proceeds. The interest rate is 5.6% for subsidized loans and 6.8% for unsubsidized loans.</p>			
Federal PLUS Loan	For parents or guardians of financially dependent undergraduate students. Graduate students may also borrow PLUS loans.	The maximum is the cost of education at ESF minus any estimated financial aid. Borrowers must meet the lender's established credit criteria. Loan repayment begins 60 days after the loan is fully disbursed. The interest rate is 8.5%.	Students must submit the Free Application for Federal Student Aid (FAFSA). www.fafsa.ed.gov

Student Employment

Employment Program	Eligibility	Amount	Where to Apply
Federal Work-Study Program	For full-time, three-quarter-time, or half-time students with financial need.	Opportunities for employment are offered during the academic year and/or summer. Students may work up to 20 hours per week when classes are in session or up to 40 hours per week during vacations. Hourly wages up to \$7.25 per hour during the academic year, or \$8.25 per hour for summer employment.	Students must submit the FAFSA application at www.fafsa.ed.gov , and the appropriate tax forms.
Job Location and Development Program	For all ESF students. Students are connected to job opportunities with local employers.	Wage and hours will vary according to job offers.	Apply by visiting the ESF job locator in the Financial Aid Office.

Graduate Student Assistantships

Assistantships	Eligibility	Amount	Where to Apply
Graduate Assistantships	Assistantships sponsored by N.Y. State and various research projects are available. Students assist with instruction, research, and support operations for an assigned program area.	Graduate assistants normally work for 10–20 hours per week. The award range is generally \$11,000–\$30,000 per year, and a tuition scholarship may also be provided. Financial need is not a criterion for qualification.	The application for admission serves as the application for graduate assistantships for beginning students. Continuing students should contact their department chair.

The term "**Full-Time Undergraduate Student**" in this chart means one taking at least 12 credit hours per semester in a degree/ certificate program; "**Three-Quarter-Time Undergraduate Student**" means one taking at least 9 credit hours per semester in a degree/ certificate program; "**Half-Time Undergraduate Student**" means one taking at least 6 credit hours per semester in a degree/certificate program. **Graduate students** not holding an assistantship are considered full-time if registered for 12 credit hours each semester. Graduate students holding an assistantship and/or tuition scholarship are full-time if registered for 9 credit hours each semester.