

# Financial Aid

[www.esf.edu/financialaid](http://www.esf.edu/financialaid)

The College offers these basic forms of student financial assistance: scholarships or grants; part-time employment; educational loans; diversity student scholarships and fellowships; assistantships, tuition scholarships, and fellowships for graduate students; a deferred tuition payment plan; and sources of non-need loans to students and parents.

Federal and state financial aid programs are for United States citizens, permanent residents, or holders of I-151 cards. International students will be considered for merit-based scholarships, assistantships and fellowships, but are not eligible for need-based student financial assistance. Aid programs are coordinated to supplement parental support, summer work, savings, and assistance from other sources. The sources of funds for financial assistance programs, the guidelines for determining the recipients, the procedures for applying, and the method of disbursement of funds vary from one program to another. This information is presented in detail in the *ESF Financial Aid Guide*, which is a separate publication that is mailed to all applicants and is available through the Office of Financial Aid and Scholarships.

Financial aid is awarded primarily on the basis of financial need. Some scholarships and fellowships, however, are based on other criteria, such as academic achievement or minority status. Assistantships, tuition scholarships and fellowships for graduate students are not awarded based upon financial need.

In order for students to receive aid, they must be making satisfactory academic progress toward a degree. Please refer to the appropriate sections under New York State Awards and Federal Awards later in this chapter.

Financial aid advisors are aware of the many problems of financing higher education and meeting day-to-day living expenses for both undergraduate and graduate students and are available to discuss individual problems. All students are encouraged to apply for financial aid.

## Applying For and Receiving Aid

### How to Apply

Students interested in receiving financial assistance, with the exception of graduate assistantships, tuition scholarships and fellowships, must complete the application process each year.

After January 1, students must complete the Free Application for Federal Student Aid (FAFSA), and submit it to the Federal Student Aid Processor. The web-based version of the FAFSA is filed electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

### The deadline for first consideration is March 1.

Applications will be accepted after March 1, but available funds may already be committed to other students. Prospective students do not need to receive notification of acceptance to ESF before applying for financial aid; however, they must be accepted to the College before a financial aid decision is rendered.

All students and parents are encouraged to visit our Financial Aid and Scholarships home page on the Internet at [www.esf.edu/financialaid/](http://www.esf.edu/financialaid/).

The paper version of the FAFSA is available for download at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or at your high school guidance office.

Students are invited to discuss with the Financial Aid staff any problems they may have in financing their education. Applicants are also urged to contact the office for the latest information and requirements pertaining to financial assistance because financial aid systems and forms frequently change.

### Selection of Recipients

The primary consideration in determining which students will receive awards is comparative financial need. However, scholastic achievement, citizenship and potential contribution to the College community are also considered in making certain award decisions.

### Verification of Information

All students who request financial assistance will be required to submit information about their family and/or personal financial situation prior to aid disbursement. The College will request copies of parents' and/or students' federal tax forms, along with other statements to verify other sources of income, family size, number of dependents in college and other pertinent information.

Failure to comply with a request to verify pertinent information will result in the cancellation of any aid offered, and the possibility of legal action being taken by the U.S. Department of Education.

### Appeal, Probation, Reinstatement

Students who fall below the minimum standards may appeal to the dean of Instruction and Graduate Studies to retain their academic eligibility to receive Title IV Federal Student Assistance (see Academic Performance, undergraduates; graduate students).

Appeals will be evaluated for mitigating circumstances such as injury or illness, and the likelihood that the student will be able to return to the appropriate standard. If the dean of Instruction and Graduate Studies places a student on "academic probation," the student remains eligible for Title IV aid as defined by the Statement of Good Academic Standing.

The Office of Financial Aid will notify students via certified mail if they are in danger of losing financial assistance because they have fallen below academic standards.

## New York State Awards

All students who are awarded financial assistance will be required to maintain satisfactory academic progress each semester in order to keep their awards. Academic progress standards for all awards provided by New York are listed below.

Recipients of a New York state award must adhere to the following state requirements:

- Academic Progress—Students must meet the stated minimums on the following charts to be eligible for an award the next semester.
- Program Pursuit—Students must complete a minimum number of credit hours each semester based on a full-time course load of 12 credit hours.

- Associate in applied science degree students must complete 75 percent of the full-time credit load. Therefore, they must receive at least nine credits per semester (.75 x 12 = 9).
- Bachelor's degree students must complete 100 percent of a full-time credit load (12 credit hours) each semester.
- Graduate degree students must complete 100 percent of a full-time credit load (12 credit hours) unless they have an assistantship. Graduate students with an assistantship should see the section on credit hour load in the graduate academic policies section of this catalog for the definition of full-time status.
- C Average—Students having completed their second academic year (or 24 payment points) *must have* a cumulative C (2.000) average to retain their New York State TAP Award.

### Waivers for New York Awards

Students who fall below the credit or grade point average requirements listed on the following charts may apply for a waiver. Students are allowed only one waiver during undergraduate work, and only one waiver during graduate work. A waiver will be granted only after the student and College officials agree that a waiver is in the best interest of the student. The waiver is *not* automatic. The waiver must be filed within the academic period it should cover. Requests are made through the director of Financial Aid and Scholarships.

Waivers for the C average requirement may be granted only when failure to meet this requirement is due to:

- the death of a relative of the student;
- the personal injury or illness of the student;
- other extenuating circumstances.

Requests for the C waiver are also requested through the director of Financial Aid and Scholarships.

### Standard of Satisfactory Academic Progress for Purpose of Determining Eligibility for State Student Aid

The charts below list the credit hours a student must complete and the grade point average a student must maintain to receive the award payment.

#### For students pursuing an associate degree program at ESF:

Payment	Credit Hours	Grade Point Average
#1	0	0.000
#2	3	0.500
#3	9	0.750
#4	18	1.300
#5	30	1.500
#6	45	1.700
#7	60	2.000
#8	75	2.000

Noncredit 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 the degree.

#### For students pursuing a bachelor's degree program at ESF:

Payment	Credit Hours	Grade Point Average
#1	0	0.000
#2	3	0.500
#3	9	0.750
#4	18	1.200
#5	30	2.000
#6	45	2.000
#7	60	2.000
#8	75	2.000
#9	90	2.000
#10	105	2.000

Noncredit 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 the degree.

#### For students pursuing any graduate degree program at ESF:

Payment	Credit Hours	Grade Point Average
#1	0	0.000
#2	6	2.000
#3	12	2.500
#4	21	2.750
#5	30	3.000
#6	45	3.000
#7	60	3.000
#8	75	3.000

## Federal Awards

Undergraduate and graduate students must meet specified criteria in order to be eligible for Title IV Federal Student Assistance, which includes Federal Pell Grants, Federal ACG Grants, Federal SMART Grants, Federal Supplemental Educational Opportunity Grants, Federal Perkins Student Loans, Federal Stafford Student Loans, the Federal College Work-Study Program, and the Federal Parent Loan for Undergraduate Students.

The criteria students must meet to be eligible for Title IV student aid are the same criteria all ESF students must adhere to in terms of institutional academic policies and academic progress toward a degree. The evaluation criteria are the following:

- an appropriate grade point average to ensure satisfactory academic progress;
- the successful accumulation of credits toward a degree;

- receipt of a degree within the prescribed time limit for that program. Limits vary for individual programs; see below for the standard.

Students receiving federal student aid funds must make steady academic progress toward their degrees. While most students pursue their degrees on a full-time basis, others do not. In order to allow for maximum flexibility to complete a degree, federal regulations state that students' maximum time to be eligible for federal aid shall not exceed 150 percent of the published length of time it takes to complete that degree on a full-time basis.

The following chart lists the maximum number of credit hours a student may take and still receive federal student aid. These figures are based on 150 percent of the credit hours required to complete each of the degrees offered by the College—regardless of the time it takes to complete that degree.

#### Standard of Satisfactory Academic Progress for Purpose of Determining Eligibility for Federal Aid

Degree	Credit Hours Required	Maximum Hours Allowed
<b>Associate in Applied Science</b>		
Forest Technology	78	117
Land Surveying Technology	78	117
<b>Bachelor of Science</b>	125	187
Aquatic and Fisheries Science	126	189
Bioprocess Engineering	127	190
Biotechnology	123	184
Chemistry	121	181
Conservation Biology	126	189
Construction Management	128	192
Dual Option in Forest Ecosystems Science	128	192
Environmental Biology	126	189
Environmental Science	125	187
Environmental Studies	121-124	186
Forest Engineering	125	187
Forest Health	126	189
Forest Resources Management	129	193
Natural History and Interpretation	126	189
Natural Resources Management	122	183
Paper Engineering	140	210

Paper Science	132	<b>198</b>
Wildlife Science	126	189
Wood Products Engineering	125	187
<b>Bachelor of Landscape Architecture</b>	150	225
<b>Bachelor of Landscape Architecture/Master of Science</b>	150/30	225
<b>Master of Forestry</b>	30	45
<b>Master of Landscape Architecture</b>	66	99
<b>Master of Professional Studies (unless otherwise noted)</b>	30	45
<b>Environmental and Forest Biology</b>	42	63
<b>Master of Science</b>	30	45
<b>Doctor of Philosophy</b>	60	90

## Types of Available Awards

### Scholarship, Fellowship, and Grant Programs

#### Federal Supplemental Educational Opportunity Grants

The College receives Federal Supplemental Educational Opportunity Grants (FSEOG) authorized under Title IV-A of the Higher Education Act of 1965. These funds enable the College to award grants to undergraduate students who have financial need. Grants range from \$100 to \$2,000 per year.

#### Federal Academic Competitiveness Grant

To be eligible for the Federal Academic Competitiveness Grant (ACG) the student must be a U. S. citizen or eligible non-citizen; Federal Pell grant recipient; enrolled full-time in an associate's, bachelor's, two-year academic program acceptable for full credit toward a bachelor's degree or a graduate degree program that includes at least three academic years of undergraduate education; have graduated from high school on or after January 1, 2005; and complete a rigorous high school program as defined by the U. S. Department of Education. The first year ACG amount is up to \$750 and the second year ACG amount is up to \$1,300. To receive the second year ACG, the student must have a 3.0 cumulative grade point average after the completion of the first academic year in addition to the above eligibility requirements and be maintaining satisfactory academic progress. Students will be reviewed for the first year ACG after receiving information from the federal processor of students who have affirmed that they have completed a rigorous high school program. The grant may be reduced based on a request from the U. S. Department of Education due to the Federal Government not having sufficient funding levels available based on all eligible students nationally in the award year.

## **Federal National SMART Grant**

To be eligible for the Federal National Science and Mathematics Access to Retain Talent (SMART) Grant, the student must be a U.S. citizen or eligible non-citizen; Federal Pell grant recipient; enrolled full-time in the junior or senior academic year of a four-year program, pursuing a major in mathematics, physical, life or computer science, technology, engineering or a critical foreign language, such as Arabic, Chinese, Korean, Japanese and Russian; and maintain a 3.0 cumulative grade point average. The grant may be up to \$4,000 for the academic year. The grant may be reduced based on a request from the U. S. Department of Education due to the Federal Government not having sufficient funding levels available based on all eligible students nationally in the award year.

## **Federal Pell Grants**

The Federal Pell Program was authorized in the Educational Amendments of 1972. Grants are available to eligible full-time and part-time undergraduate students and can vary from \$976 to \$5,350. Eligibility for a Pell Grant is determined by filing the FAFSA (Free Application for Federal Student Aid).

## **Educational Opportunity Program**

Students accepted into the College's Educational Opportunity Program (EOP) may receive, in addition to other financial assistance, a special award to pay for education-related costs. Students must come from a socioeconomic and academically disadvantaged background to be eligible.

Prospective EOP students must apply for financial aid when submitting their admissions applications.

## **Tuition Assistance Program and Regents Programs**

Tuition Assistance Program (TAP) awards are available to New York residents enrolled in full-time degree programs. The awards are based on income and range from \$100 to 95 percent of full tuition.

Regents Grants or Children of Deceased or Disabled Veterans Grants are awarded to children of parents who served during specific periods of war or national emergency and who died as a result of such service or suffered a disability of at least 50 percent. The awards entitle state residents who qualify to \$450 per year.

Additional information and applications for these programs are available from the Office of Financial Aid, or from New York State Higher Education Services Corporation, Tower Building, Empire State Plaza, Albany, N.Y. 12255.

## **Vocational and Educational Services Grants**

Financial assistance and program counseling are provided by New York for students with disabling conditions. Information is available from any New York Office of Vocational and Educational Services. VESID – assistance amounts will be determined by SUNY-ESF following receipt of payment authorizations and calculation worksheets from the assigned VESID counselor.

## **Veterans' Benefits**

The Veterans' Readjustment Benefits Act of 1966, as amended, enables veterans and children of deceased or disabled veterans to obtain financial aid for their college education.

Application forms and additional information and counseling are available from the ESF Veterans' Affairs Counselor in the Office of the Registrar, local veterans' administration offices, and the State Regional Office, 111 West Huron Street, Buffalo, N.Y. 14202.

## **Diversity Student Scholarships and Fellowships**

Undergraduate students who are New York residents and Black/ Non-Hispanic, Hispanic, Native American or Alaskan Native are eligible for scholarships comprising funds from both the College and SUNY. Eligible students should contact the Office of Financial Aid and Scholarships. Awards are based on need, and funds are limited.

The Graduate Diversity Fellowship Program provides tuition and stipends to graduate students who have overcome a disadvantage or other impediment to success in higher education and will contribute to the diversity of the student body. Recipients must be full-time students during the period of the award. Continuation of the award is contingent upon maintaining satisfactory progress toward the degree. Individuals should contact the director of Multicultural Affairs for application guidelines.

## **Assistance for Native American Students**

Native American students with financial need may be eligible for scholarship and grant assistance through programs sponsored by the federal Bureau of Indian Affairs and the New York State Education Department. For more information, students should contact the Bureau of Indian Affairs, 1951 Constitution Avenue NW, Washington, D.C., or the Native American Education Unit, State Education Department, Education Building Annex, Albany, N.Y. 12234.

## **Private Fellowships, Scholarships and Grants**

The College administers more than 150 private fellowships, scholarships and grants established by individuals, companies, organizations and foundations. These funds have varying eligibility requirements, which are described in more detail at [www.esf.edu/financialaid](http://www.esf.edu/financialaid).

A list of the private funds administered by the ESF College Foundation may be found at [www.esf.edu/development/scholarships](http://www.esf.edu/development/scholarships).

## **Syracuse Pulp and Paper Foundation Scholarships**

Scholarships from the Syracuse Pulp and Paper Foundation, Inc. are awarded to undergraduate students in paper science and paper engineering who are United States citizens or permanent residents. SPPF scholarships and awards vary based on a student's cumulative grade point average. Entering freshman students will be reviewed for scholarships based on their high school academic record. Entering freshman and transfer students and ESF continuing students in PBE, who have a 2.5 cumulative grade point average or higher, will be considered for scholarship assistance. Awards are renewed each semester subject to scholarship committee approval. Students should contact the Office of Financial Aid and Scholarships or the Syracuse Pulp and Paper Foundation for further information.

## **State University Supplemental Tuition Assistance**

The College annually awards small grants to a limited number of students with financial need as part of the State University Supplemental Tuition Assistance program.

## Employment Opportunities

### Federal College Work-Study Program

The College participates in the Federal College Work-Study Program, which provides part-time jobs during the academic year and full-time positions during the summer to students who need financial assistance to attend the College. Wages for these positions begin at the minimum wage and increase as duties and responsibilities increase. The current wages are \$7.25 per hour during the academic year and \$8.25 per hour during the summer.

### Job Locator Service

The College coordinates and maintains an active program of part-time and summer employment opportunities. Interested students should contact the student employment coordinator in the Office of Financial Aid and Scholarships for additional information. The program is open to all ESF students seeking employment.

## Loans

### Federal Perkins Student Loans

Federal Perkins Student Loans, formerly known as National Direct Student Loans, are available to students with financial need who are enrolled at least half time. A total of \$4,000 can be borrowed each year for four years, up to a maximum of \$20,000. A repayment plan, including 5 percent interest, begins nine months after the student leaves college. Deferment and cancellation benefits are available in certain situations. The average loan per student totaled \$2,000 in 2008-2009.

### Federal Stafford Student Loans

The Federal Stafford Student Loan program is administered by the College through outside lenders and agencies for ESF students.

These loans are available from a bank or other lending agent to students who are registered at least half time. Undergraduate students can borrow as follows: \$5,500 in the first year; \$6,500 in the second year; \$7,500 in the third, fourth and fifth years up to a total of \$31,000. Graduate students can borrow \$8,500 a year up to a total of \$65,500.

Stafford loans may be subsidized or unsubsidized or a combination. A subsidized loan is such that interest does not accrue while the borrower is in school. An unsubsidized loan is such that the borrower must make interest-only payments while in school or allow interest payments to be added to the principal.

Beginning July 1, 2009, all new subsidized loans have a fixed interest rate of 5.6 percent. Unsubsidized loans have a fixed interest rate of 6.8 percent.

A repayment plan, with a variable or fixed percent interest, begins six months after the student leaves college. An additional fee of up to 1.5 percent is charged at the time the loan is received. Applications are available through the chosen lender or at [www.esf.edu/financialaid/stafford.htm](http://www.esf.edu/financialaid/stafford.htm). The average subsidized Stafford Student Loan was \$5,000 for undergraduates and \$8,500 for graduate students in 2008-2009. The average unsubsidized Stafford Student Loan was \$4,000 for undergraduates and \$6,500 for graduate students in 2008-2009.

### Federal Parent Loan for Undergraduate Students

Parents of undergraduate students may borrow from local lending institutions up to the cost of attendance at ESF annually at an interest rate of 8.5 percent with a Federal Parent Loan for Undergraduate Students (PLUS). A repayment plan begins 60 days after receipt of the loan.

### Graduate Assistantships and Tuition Scholarships

Assistantships are awarded to students who have demonstrated scholarship and academic promise, and whose education and experience enable them to assist in the teaching, outreach, and/or research missions of the College. The amounts of the assistantships range from \$11,060 per academic year to as high as \$30,000 for a calendar year (for full-time awards). In addition, a tuition scholarship may be awarded. Students who hold an assistantship must be enrolled for full-time study as defined by graduate policies and be making satisfactory progress toward completing their degree.

Guidelines and criteria for awards are posted on the "Funding Opportunities for Graduate Students" website: [www.esf.edu/graduate/awards.htm](http://www.esf.edu/graduate/awards.htm).

## ESF Scholarships and Grants

Scholarship Program	Eligibility	Amount	Where to Apply
<b>ESF Presidential Scholarships</b>	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.
<b>National Merit, National Achievement, and National Hispanic Scholarships</b>	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.
<b>ESF Legacy Scholarships</b>	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.
<b>Paper Science and Engineering Scholarships</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>ESF College Foundation Awards</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>Haudenosaunee Scholar Awards</b>	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: <a href="http://www.esf.edu/financialaid/">www.esf.edu/financialaid/</a> .
<b>Phi Theta Kappa Scholarships</b>	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
<b>Federal Pell Grant</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>Federal Academic Competitiveness Grant</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>Federal SMART Grant</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>New York State Tuition Assistance Program (TAP)</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>Part-Time New York State Tuition Assistance Program (TAP)</b>	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.
<b>Educational Opportunity Grant (EOP)</b>	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.
<b>Aid for Part-Time Study (APTS)</b>	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
<b>Federal Perkins Loan</b>	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). <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>
<b>Federal Stafford Loan</b>	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). <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>
<b>Federal PLUS Loan</b>	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). <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>

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..

# Student Employment

Employment Program	Eligibility	Amount	Where to Apply
<b>Federal Work-Study Program</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> , and the appropriate tax forms.
<b>Job Location and Development Program</b>	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
<b>Graduate Assistantships</b>	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.