STUDENT FINANCIAL INFORMATION

NOTE: All information regarding college expenses and financial aid is subject to change without notice by official action.

College Expenses

• www.esf.edu/tuition-aid/bursar/
The ESF tuition and college fee structure is set by the State University of New York Board of Trustees and generally covers the costs associated with instruction and the use of facilities and services at the College.

Tuition Schedule

• www.esf.edu/tuition-aid/bursar/costs.php

Residency

For purposes of tuition, “residence” refers to the principal or permanent home to which the student returns. Students who believe they qualify as New York residents may apply for a change in residency after they are accepted by ESF. Application forms are available in the Office of Business Affairs in 101 Bray Hall.

Tuition Schedule as of the beginning of the 2023-2024 Academic Year

NOTE: Tuition is subject to change at any time by official action.

<table>
<thead>
<tr>
<th>Status</th>
<th>New York State Resident Students</th>
<th>Out-of-State Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Full-time*</td>
<td>$3, 535 per semester (maximum total tuition for 12 credit hours or more)</td>
<td>$9, 450 per semester (maximum total tuition for 12 credit hours or more)</td>
</tr>
<tr>
<td>Undergraduate Part-time</td>
<td>$295/credit hour</td>
<td>$788/credit hour</td>
</tr>
<tr>
<td>Graduate Full-time</td>
<td>$5,655 per semester (maximum total tuition for 12 credit hours or more)</td>
<td>$12,245 per semester (maximum total tuition for 12 credit hours or more)</td>
</tr>
<tr>
<td>Graduate Part-time</td>
<td>$471 per credit hour</td>
<td>$1020 per credit hour</td>
</tr>
</tbody>
</table>
Additional Expenses

Fees and Other Expenses

- [www.esf.edu/ tuition-aid/ bursar/](http://www.esf.edu/ tuition-aid/ bursar/)

Several mandatory, optional and/or program-specific fees add to the cost of attendance. In addition to the costs of books and supplies, there may be expenses associated with a specific degree program, including summer field experience costs, study abroad expenses, Syracuse University course or lab fees, etc. Personal expenses include clothing, transportation, recreation, etc. Details are found on the bursar website.

Housing and Meal Plans

- [www.esf.edu/student-life/housing/](http://www.esf.edu/student-life/housing/)
- [www.esf.edu/student-life/housing/mealplans.php](http://www.esf.edu/student-life/housing/mealplans.php)

Most entering first-year (freshmen) students are required to live in college housing and have a minimum meal plan that includes both Syracuse University Dining Services and ESF’s Trailhead Cafe. Students are not required to live on campus after their first year. Entering transfer students and continuing ESF students may choose to live on campus or off campus, with housing and meal costs charged accordingly. Visit the ESF housing website for details.

Terms of Payment

- [www.esf.edu/ tuition-aid/ bursar/billing.php](http://www.esf.edu/ tuition-aid/ bursar/billing.php)

New undergraduate students pay an advance payment deposit and must pay ensuing bills according to a payment schedule set by the college. Information on the deposit, payment schedule, late fees, refunds and all other topics related to student financial obligation are available on the Bursar’s website.

Financial Aid

- [www.esf.edu/ tuition-aid/ financialaid/](http://www.esf.edu/ tuition-aid/ financialaid/)
- [https://www.esf.edu/ consumer/](https://www.esf.edu/ consumer/) (student consumer information, including student financial assistance resources)

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 other eligible non-citizens. International students will be considered for academic 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 on the ESF Financial Aid Web Page.

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 diversity status. Assistantships, tuition scholarships and fellowships for graduate students are awarded based upon academic achievement.
In order for students to receive aid, they must be making satisfactory academic progress toward a degree. Please refer to the appropriate sections under ESF College Aid, Federal Student Aid, and New York State Aid later in this chapter for satisfactory academic progress requirements.

In addition, students are only eligible to receive most types of aid for courses that are required for degree completion. Students enrolled in credits beyond the number required for the degree or enrolled in courses that are not applicable to a degree requirement will have financial aid adjusted accordingly.

Financial aid advisors are aware of the many problems associated with financing higher education and meeting 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, graduate tuition scholarships, graduate fellowships, and merit-based scholarships, must complete the Free Application for Federal Student Aid (FAFSA). It is highly recommended that all students complete the FAFSA as soon as possible each year. Timely completion of the FAFSA, which is available starting October 1 each year, will ensure that aid eligibility is maximized and any problems can be resolved without delaying the arrival of funds. In order to receive priority consideration and maintain eligibility for need-based grants and scholarships, a processed FAFSA must be received by the Financial Aid Office no later than February 1 each year. The school code for SUNY ESF is 002851.

Paper versions of the FAFSA are available for download at [https://studentaid.gov/apply-for-aid/fafsa/filling-out](https://studentaid.gov/apply-for-aid/fafsa/filling-out).

Students completing the FAFSA online (recommended) will need an FSA ID in order to access the application and provide electronic signatures. Parents of dependent students will also need an FSA ID in order to sign the student's FAFSA. New or forgotten FSA IDs can be requested at [https://studentaid.gov/fsa-id/sign-in/landing](https://studentaid.gov/fsa-id/sign-in/landing).

While completing the FAFSA, you will have the option to automatically import your tax data directly from the IRS into your application. All students and parents are highly encouraged to take advantage of this tool as it will make the FAFSA process much easier and simplify the application verification process for any students selected to submit tax forms and other information. Tax information reported should be from the "prior-prior year" (ex. 2021 tax year data when applying for the 2023-2024 school year, 2022 tax year data when applying for the 2024-2025 school year, etc.).

Students interested in receiving financial assistance for the summer must complete the separate SUNY ESF Summer Aid Application.

<table>
<thead>
<tr>
<th>Application</th>
<th>Deadlines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Application for Federal Student Aid (FAFSA)</td>
<td>October 1 - Application Available</td>
</tr>
<tr>
<td></td>
<td>February 1 - Priority Deadline</td>
</tr>
</tbody>
</table>

SUNY ESF | 3 | Course Catalog
New York State Tuition Assistance Program (TAP)

- [https://www.esf.edu/tuition-aid/financialaid/stategrant.php](https://www.esf.edu/tuition-aid/financialaid/stategrant.php)
New York State residents are encouraged to apply for state grants and scholarships, including the Tuition Assistance Program (TAP), Excelsior Scholarship, STEM Incentive Grant, and others. The Express TAP Application (also known as the Application for Payment of New York State Grants and Scholarships) is required annually for determination of TAP Grant eligibility. It must also be completed for other state awards, which require separate applications, to be awarded and paid. Students who are New York State residents and list a New York State school while completing the FAFSA will be given the opportunity to complete an online TAP Application by clicking on the link which appears on the FAFSA Submission Confirmation Page. The online application may also be accessed at [https://www.tap.hesc.ny.gov/totw/](https://www.tap.hesc.ny.gov/totw/).

Eligibility for TAP and other New York State grants and scholarships is determined by the New York State Higher Education Services Corporation (HESC). Students interested in applying for NY grants and scholarships other than TAP should be sure to complete each separate application in addition to the TAP application.

The SUNY ESF School Code for state aid applications is 0950. If searching for ESF use "SUC En" as the criteria. Students will be asked to provide a college issued ID number when completing the applications. If known at the time of application, students should enter their ESF Banner ID, which begins with "F". If not known, this step can be skipped with no ID entered.

**Graduate Student Assistantships**

- [https://www.esf.edu/graduate/funding/awards.php](https://www.esf.edu/graduate/funding/awards.php)
Assistantships and tuition scholarships for graduate students are not awarded by the Financial Aid Office. Students interested in these forms of financial assistance should contact [The Graduate School](https://www.esf.edu/graduate/funding/awards.php).

**Verification of Information**

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

Requests for verification information are authorized by the FAFSA signature process. **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.**
Summer Financial Aid

- [https://www.esf.edu/tuition-aid/financialaid/summer.php](https://www.esf.edu/tuition-aid/financialaid/summer.php)

Matriculated students planning to take courses over the summer at SUNY ESF may be eligible for limited amounts and types of financial aid through the following programs:

- Federal Direct Student and Parent Loans
- Private Student Loans
- Federal Pell Grants

Summer Planning

Students are highly encouraged to plan summer expenses prior to the end of the spring semester each year. Some students may have remaining unused aid available at that time, but no longer have that eligibility once the semester has ended. Only students meeting the minimum enrollment requirements can be considered for aid once the spring semester has ended.

Academic Year Structure

The summer term at SUNY ESF is the trailer to the academic year. This means that federal loan amounts will be limited to funds remaining within the annual limits for each program that were not used during the preceding fall and spring semesters. Summer courses are offered in what are called modules, or segments which do not span the entire length of the full summer term.

Year Round Pell Grants

Special regulations now allow for Pell-eligible students to receive more than 100% of a scheduled Pell Grant award for a single year if certain criteria have been met. For summer enrollment, these awards can be from either the academic year before or after the summer term, known as a "cross-over" period. When possible, the academic year used for the funds should be based on what is most beneficial for the student. This determination will be made by the Office of Financial Aid based on various criteria and considerations. Please note that a valid FAFSA is required for the school year used. If a student has only completed a FAFSA for one year, only that year can be considered for possible funding.

Students receiving summer Pell Grants should be sure to note in which academic year aid package the grant is awarded. Enrollment requirements are different for the period in which a student is receiving funding in excess of 100% of a scheduled award. In order to receive any Pell Grant funding in excess of 100% of the scheduled award, a student must be enrolled in at least 6 degree-applicable credits (half-time enrollment). If summer Pell is awarded from the preceding school year, a student may not qualify for funding in the following spring if the number of degree-applicable credits is less than 6. It is the student's responsibility to carefully plan their enrollment and notify the Office of Financial Aid if a summer Pell Grant award could cause difficulty with future eligibility within the same school year.

Example 1: A student receives Pell Grant funds from the 2022-2023 school year based on full-time enrollment for both the fall 2022 and spring 2023 semesters. This would use 100% of the student's scheduled award, 50% for each semester. Pell Grant funds from the 2022-2023 school year could also be awarded for the summer 2023 term as long as the student is enrolled at least half-time in degree-applicable courses (6 credits).

Example 2: A student receives Pell Grant funds from the 2022-2023 school year based on full-time enrollment for the summer 2022 and fall 2022 terms. This would use 100% of the student's scheduled award, 50% for each term. Pell Grant funds from the 2022-2023 school year could
also be awarded for the Spring 2023 term as long as the student is enrolled at least half-time in degree-applicable courses (6 credits).

**Enrollment Requirements**

In order to potentially qualify for summer aid, students must meet minimum degree-applicable enrollment requirements as follows:

<table>
<thead>
<tr>
<th>Loan/Grant</th>
<th>Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Student and Parent Loans</td>
<td>Half-Time (Typically 6 Credits)</td>
</tr>
<tr>
<td>Private Student Loans</td>
<td>Determined by Lender</td>
</tr>
<tr>
<td>Federal Pell Grant (0 - 100% usage*)</td>
<td>Less-Than-Half-Time (1-5 Credits)</td>
</tr>
<tr>
<td>Federal Pell Grant (100 - 150% usage*)</td>
<td>Half-Time (Typically 6 Credits)</td>
</tr>
</tbody>
</table>

*One term of Pell Grant eligibility at full-time enrollment uses 50% of a scheduled award. At lower enrollment levels that percentage is pro-rated: half-time enrollment uses 25% and so forth.

**Application Process**

Students seeking financial aid for summer enrollment should submit a completed Summer Financial Aid Application to the Financial Aid Office by the listed deadline and must have a valid FAFSA (Free Application for Federal Student Aid) on file. Please do not e-mail any personal information. Applications should be delivered in-person, mailed, faxed, or uploaded with the document exchange function available from the financial aid section of the MyESF portal (student accounts only).

**Notification of Eligibility**

Students will be notified of eligibility for federal aid sources with an amended financial aid package. Notifications of amendments are sent electronically to campus e-mail addresses and are viewable through the MyESF student portal. It is important that students view aid packages from both crossover aid years (2022-2023 and 2023-2024), if available, as aid for the summer may be awarded in both years. Students who are not eligible for federal aid will be notified either electronically or in writing. Students seeking funds from alternative student loans are responsible for working directly with the lender they have chosen.

**Disbursement of Funds**

Aid funds will only be disbursed to student accounts once the student has started enough courses in the summer to reach the minimum enrollment requirements.

**Withdrawals and Return of Funds**

Students who fail to begin each of their scheduled classes during the full summer term may be considered to have withdrawn from the term and could be required to return funds already received. This can occur in the following scenarios:

- After starting summer classes, a student completely ceases attendance prior to the end of those classes.
• Example: a student starts enrollment in two 3-credit courses in the first summer module, but stops attending those classes prior to the scheduled end date.
• After starting and finishing some summer courses, a student drops a later scheduled course while not currently attending any classes.
• Example: a student plans to take two 3-credit courses in the first summer module and one 3-credit course in the last summer module, with a break between the modules. The student completes the first two courses, and then drops the third course during the break.

In order to avoid complications in these scenarios, students are highly encouraged to do the following:

• Make summer course changes only while still attending classes in the first module of planned attendance.
• Avoid scheduling classes if there is any uncertainty that the student will actually enroll in those classes.

**Study Abroad Financial Aid**

Varying types and amounts of financial aid may be available to students who wish to travel abroad as part of their degree program. All students seeking financial aid for this purpose must be taking courses that specifically meet a degree requirement. Enrollment level for aid eligibility will be based only on the courses which meet this condition. Before any aid eligibility can be considered, students must have submitted an approved SUNY ESF Study Abroad Request Form, a fully completed Study Abroad Data Form, and additional paperwork as indicated in the following sections. Financial aid is only available for abroad study which is during an existing term at SUNY ESF. Students seeking financial aid must also meet all existing eligibility requirements for each individual source of funding.

**SUNY ESF Students Participating in a SUNY Study Abroad Program**

Students studying abroad through a program at another SUNY school may be eligible for the following types of financial aid:

• Federal Aid
• State Aid
• Institutional Aid

To be considered for financial aid, students in this category must submit the following:

• Approved Study Abroad Request Form
• Completed Study Abroad Data Form
• Completed Study Abroad Consortium Agreement Form

**SUNY ESF Students Participating in a Non-SUNY Study Abroad Program**

Students studying abroad through a program at a non-SUNY school which participates in the Federal Student Aid Programs may be eligible for the following types of financial aid:

• Federal Aid
• State Aid (Only if the host school is located within New York State)
• Institutional Aid

To be considered for financial aid, students in this category must submit the following:

• Approved
• Completed
• Completed
• Copy of the tuition bill from the New York State school, if applicable
SUNY ESF Students Participating in a Foreign School or Outside Organization Study Abroad Program

Students studying abroad through a program at a foreign school which does not participate in the Federal Student Aid Programs or through an outside organization acting on behalf of such an institution may be eligible for the following types of financial aid:

- Federal Aid
- Institutional Aid

To be considered for financial aid, students in this category must submit the following:

- Approved
- Completed
- Completed

SUNY ESF Students Participating in a Domestic Off-Campus Program

Students studying off-campus within the United States through a school which participates in the Federal Student Aid Programs may be eligible for the following types of financial aid:

- Federal Aid
- State Aid (Only if the host school is located within New York State)
- Institutional Aid

To be considered for financial aid, students in this category must submit the following:

- Approved
- Completed
- Completed
- Copy of the tuition bill from the New York State school, if applicable

Disbursement of Financial Aid Funds

All financial aid funds for study abroad will be scheduled for disbursement to SUNY ESF ten days prior to the students departure. Once disbursed, funds are processed through the Bursars Office. With the exception of tuition charges to any SUNY institution, all aid funds will be disbursed directly to the student or to the parent (if from a Parents Loan) once they are available through the Bursars Office. SUNY tuition charges will be collected by SUNY ESF and transferred to the host school. No other funds will be disbursed or paid to the host school or organization. It is the students responsibility to make all necessary payment arrangements as necessary.

Academic Credit Earned

All students studying abroad must ensure that an official transcript of all courses is submitted to SUNY ESF upon completion of the program. Students who do not submit an official transcript or who do not fully complete the approved program will be subject to the College's Withdrawal, Refund, and Satisfactory Academic Progress policies. This could result in a loss of eligibility for funds already received or a loss of eligibility for future financial aid.

Satisfactory Academic Progress

In order for students to receive federal, state, and institutional aid, they must be making "satisfactory academic progress" toward a degree. The rules for satisfactory academic process depend upon the type of aid involved:
ESF College Aid

Full-time undergraduate students receiving any of the following ESF awards are eligible to have their awards renewed in future years if they maintain an overall Grade Point Average (GPA) as indicated and complete the FAFSA by the February 1st priority deadline each year:

- ESF Transfer Scholarship - 2.50 GPA
- ESF College Aid Grant (ESF College Scholarship) - 2.50 GPA
- ESF Asimov Scholarship - 2.50 GPA
- ESF Foundation Renewal Grant - 2.50 GPA
- ESF Presidential Scholarship - 3.00 GPA
- ESF in the High School Scholarship - 3.00 GPA
- ESF National Scholarship - 3.00 GPA
- ESF Phi Theta Kappa Scholarship - 3.00 GPA
- ESF Centennial Hall Scholarship - 2.50 GPA (student must also reside in Centennial Hall to remain eligible for this scholarship)
- ESF OCC/ECC Transfer Scholarship - 3.00 GPA
- ESF Legacy Scholarship - 2.50 GPA
- ESF College Foundation Endowed Awards (Individually Named) - 2.50 GPA (unless specified otherwise for specific awards)

Federal Student Aid

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 Supplemental Educational Opportunity Grants, Federal Student Loans, the Federal College Work-Study Program, and the Federal Parent Loan for Undergraduate Students. The criteria that 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, specifically, academic progress requirements.

The evaluation criteria are the following:

1. appropriate cumulative and term grade point averages to ensure satisfactory academic progress;
2. receipt of a degree within the prescribed time limit for the student’s program;
3. successful accumulation of credits toward a degree.

1. Cumulative Grade Point Average

Undergraduate students enrolled in an approved degree program at the Syracuse Location

In order to remain eligible for Title IV Federal Student Assistance, a student must meet the cumulative and semester grade point average requirements of the Academic Performance Policy. A student will no longer be eligible for federal aid if the student’s cumulative grade point average and most recent term grade point average are below 2.0 or when the cumulative grade point average alone is less than the required limits in the chart below.

<table>
<thead>
<tr>
<th>Total Hours applied Toward Degree (credit earned while matriculated at ESF, including SU courses)</th>
<th>Minimum Cumulative Grade Point Average (includes only courses taken while matriculated at ESF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30</td>
<td>1.700</td>
</tr>
<tr>
<td>31-60</td>
<td>1.850</td>
</tr>
</tbody>
</table>
Graduate students enrolled in an approved degree program at the Syracuse location

In order to remain eligible for Title IV Federal Student Assistance, a student must meet the minimum cumulative grade point average of 3.000 as indicated in the Academic Performance Policy.

Students enrolled in an approved degree program at the Wanakena location

In order to remain eligible for Title IV Federal Student Assistance, a student must meet the minimum cumulative grade point average of 2.000.

2. Maximum Timeframe

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 timeframe 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.

For any program not specifically listed, the maximum timeframe is 150% of the number of credits required to obtain the degree.

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

<table>
<thead>
<tr>
<th>Degree</th>
<th>Credit Hours Required</th>
<th>Maximum Hours Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Associate in Applied Science</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Environmental and Natural Resources Conservation</td>
<td>64</td>
<td>96</td>
</tr>
<tr>
<td>Forest Technology</td>
<td>64</td>
<td>96</td>
</tr>
<tr>
<td>Land Surveying Technology</td>
<td>64</td>
<td>96</td>
</tr>
<tr>
<td><em>Bachelor of Science</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aquatic and Fisheries Science</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td>Bioprocess Engineering</td>
<td>128</td>
<td>192</td>
</tr>
<tr>
<td>Biotechnology</td>
<td>123</td>
<td>184</td>
</tr>
<tr>
<td>Chemistry</td>
<td>121</td>
<td>181</td>
</tr>
<tr>
<td>Conservation Biology</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td>Construction Management</td>
<td>124</td>
<td>186</td>
</tr>
<tr>
<td>Program</td>
<td>Pages</td>
<td>Credits</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-------</td>
<td>---------</td>
</tr>
<tr>
<td>Environmental Biology</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td>Environmental Education and Interpretation</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td>Environmental Health</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td>Environmental Resources Engineering</td>
<td>128</td>
<td>192</td>
</tr>
<tr>
<td>Environmental Science</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td>Environmental Studies</td>
<td>121-124</td>
<td>186</td>
</tr>
<tr>
<td>Forest Ecosystems Science</td>
<td>124</td>
<td>186</td>
</tr>
<tr>
<td>Forest Health</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td>Forest Resources Management</td>
<td>125</td>
<td>187</td>
</tr>
<tr>
<td>Natural Resources Management</td>
<td>122</td>
<td>183</td>
</tr>
<tr>
<td>Paper Engineering</td>
<td>128</td>
<td>192</td>
</tr>
<tr>
<td>Paper Science</td>
<td>124</td>
<td>186</td>
</tr>
<tr>
<td>Sustainable Energy Management</td>
<td>120</td>
<td>180</td>
</tr>
<tr>
<td>Wildlife Science</td>
<td>126</td>
<td>189</td>
</tr>
<tr>
<td><strong>Bachelor of Landscape Architecture</strong></td>
<td>150</td>
<td>225</td>
</tr>
<tr>
<td>Bachelor of Landscape Architecture (Effective Fall 2016)</td>
<td>141</td>
<td>211</td>
</tr>
<tr>
<td><strong>Bachelor of Landscape Architecture/Master of Science</strong></td>
<td>141/30</td>
<td>211/225</td>
</tr>
<tr>
<td>Master of Forestry</td>
<td>37</td>
<td>55</td>
</tr>
<tr>
<td>Master of Landscape Architecture</td>
<td>70</td>
<td>105</td>
</tr>
<tr>
<td>Master of Professional Studies (unless otherwise noted)</td>
<td>30</td>
<td>45</td>
</tr>
<tr>
<td>Applied Ecology</td>
<td>36</td>
<td>54</td>
</tr>
<tr>
<td>Chemistry</td>
<td>33</td>
<td>49</td>
</tr>
</tbody>
</table>
3. Pace of Progression

Federal student aid (Title IV) eligibility is also related to the successful completion of credit hours completed versus credit hours attempted. This component of eligibility is referred to as Pace of Progression or Pursuit of Program. Pursuit of Program is defined as: the cumulative number of credit hours completed divided by the cumulative number of credit hours attempted. This equation is tied back into the overall credits needed to be earned to graduate for any of our degrees. Generally, the cumulative number of credits a student must complete to remain fully eligible is 67 percent (.67) of the attempted credits. Percentages are rounded up for this calculation. For example, a student completing courses at a rate of 66.5 to 66.9 percent will be considered to be completing courses at a 67 percent rate. Students receiving federal student aid from Title IV programs must be making progress towards their degree at the cumulative rates of completion as follows:

- 50% cumulative rate of completion for undergraduate first-year students.
- 67% cumulative rate of completion for all other undergraduate class years.
- 67% cumulative rate of completion for all graduate class years.

An example of meeting the requirement is:

- Cumulative Credits Attempted = 15
- Cumulative Credits Completed = 12
- Pace of Progression = 12 divided by 15 = .80

The completed credits exceed .67 and the student is eligible for continuing to receive Title IV aid by successfully meeting the Pace of Progression requirement.

An example of not meeting the requirement is:

- Cumulative Credits Attempted = 15
- Cumulative Credits Completed = 6
- Pace of Progression = 6 divided by 15 = .40

The credits completed fall below the minimum requirements and therefore the student is not meeting the Pace of Progression requirement.

Treatment of Incomplete Grades, Withdrawals, Repeated Courses, Remedial Courses, Change of Major, and Transfer Credits

1. Incomplete grades

Incomplete grades do count as attempted credits, but grade point average will only be affected once the incomplete status has been resolved and a final grade assigned. The assigned grade
and the attempted/completed credits will be included in the Satisfactory Academic Progress calculations during the next regular review.

Resolution of incomplete grades follows the “Incomplete and Missing Grades” College policy as follows:

Incomplete and missing grades

A temporary grade of I may be assigned by an instructor only when the student has nearly completed the course but because of significant circumstances beyond the student's control the work is not completed. Grades of I should be resolved within one academic year. If the incomplete is not resolved within one year, it will be changed to a grade of I/F or I/U, depending on the grading basis for the course. No degree will be conferred until all grades of I have been resolved.

2. Withdrawals

Withdrawals from courses after the deadline to drop a course each semester (end of the 4th week) will be included in Satisfactory Academic Progress reviews based on the grades assigned according to the College's “Withdrawal from ESF” policy. All courses dropped after the deadline to drop a course (end of the 4th week) will be considered attempted but not completed. Courses dropped by the deadline to drop a course will not be included in the Satisfactory Academic Progress reviews.

Withdrawal from ESF

Students who withdraw from matriculation at the College on or before the deadline to drop a class for a semester will have their records marked: “Withdrew on (date).” Courses will appear for that semester with the grade of W.

Students who withdraw after the end of the 4th week of the semester, but on or before the last class day before the final examination period, will have either WP (withdraw passing) or WF (withdraw failing) listed after each uncompleted course. Students who do not withdraw on or before the last class day will have a grade on a scale of A-F, an I (incomplete), or I/F (unresolved incomplete) assigned by the instructor for each registered course.

Students who wish to withdraw from ESF should schedule a meeting to review the withdrawal process and complete an exit interview in the Office of Student Affairs.

Withdrawal from Individual Courses

Students may drop individual courses up until the last day to add as set by the Registrar in the ESF Academic Calendar using an add/drop form. Dropped courses during this period will be completely removed from the transcript when dropped on or before this deadline.

Deadlines and actions to be taken after the last day to add deadline are:

- **Last day to add – Week 4:** After the last day to add (as per the academic calendar), students may drop a course without record of registration, until the end of the 4th week of classes.
- **Weeks 5-9:** A student who withholds from a course after the last day of the 4th week and by the last day of the 9th week will receive a W (Withdraw) grade on his or her permanent transcript, and the student will remain on the course roster. The W grade will not affect the GPA, and will not be replaced when the course is repeated.
• **Weeks 10-14**: A student who withdraws from a course after the last day of the 9th week and by the last day of the 14th week will receive a W or a WF (withdraw failing) on his or her permanent transcript, and the student will remain on the course roster. The WF grade will not count in the student's GPA. W and WF grades are not replaceable. The W (when assigned after the last day of the 9th week) and WF grade will be assigned by the instructor at the end of the semester. Precise deadline dates noting the official end of weeks above shall be listed on the ESF Academic Calendar found on the Registrar's webpage.

3. Repeated Courses

Repeated courses will be included in Satisfactory Academic Progress reviews according to the College's “Repeating Courses” policy:

**Repeating Courses**

Undergraduate students may repeat any course previously taken either to earn a higher grade or because of a previous failure. Courses taken at ESF or Syracuse University that contribute to the GPA may be repeated. Ability to repeat a course may be limited by space availability, providing priority for first time registrants.

Repeated courses will be reported as follows: a) the original and the repeated grade(s) appear on the transcript; b) only the higher (or highest) grade is included in the calculation of the cumulative grade point average. The highest grade will be marked with an "I" for included to show that it is included in the cumulative GPA. Any other grades will be marked with an "E" for excluded to show that it is excluded from the cumulative GPA.

When a student earns the same grade in a repeated course a) the grade is calculated once in the cumulative grade point average and b) the credits and quality points are applied to the most recent term or semester in which the grade was earned. Credit hours for the repeated course may be counted only once toward meeting graduation requirements.

For state-based financial aid, repeated courses in which students have received a passing grade will not count toward full time status. Students retaking courses may find their financial aid reduced if they fall below 12 credits when the retaken courses are not included. Students should contact the Financial Aid Office to determine the impact of retaking courses on their financial aid. Students receiving Federal Aid may repeat a previously passed course one time and still receive aid. Students may receive aid for previously failed courses that are repeated more than once. All repeated courses count as attempted credits for the purposes of measuring Satisfactory Academic Progress.

4. Remedial Courses

Eligible remedial courses will be included in the Satisfactory Progress review in all categories.

5. Change of Major

If a student changes major, courses previously taken which do not apply to the new major will not be considered as part of the Satisfactory Academic Progress Review.

6. Transfer Credits

For the purposes of Satisfactory Academic Progress reviews, all transfer credits that are accepted as meeting a degree requirement will be counted as both attempted and completed credit hours.
Title IV Aid: Satisfactory Academic Progress Review Process

Students receiving Federal Title IV aid will be reviewed for Satisfactory Academic Progress by the College at the end of each term of enrollment, including summer terms, in order to comply with our responsibility with the regulations. This review will monitor a student’s status in each of the three evaluation criteria. Based on this review, each student will be determined to be in one of four eligibility categories as noted below. Students will be notified of any change in status which affects eligibility for Title IV aid.

1. Eligible - meeting Satisfactory Academic Progress Requirements and eligible for Title IV aid.
2. Financial Aid Warning - not meeting Satisfactory Academic Progress Requirements at the end of the previous term, but still eligible for Title IV aid.
3. Ineligible - Not meeting Satisfactory Academic Progress Requirements and not eligible for Title IV aid.
4. Financial Aid Probation - Not meeting Satisfactory Academic Progress Requirements but eligible for Title IV aid based on an approved appeal and an approved academic plan, if deemed necessary through the appeal process.

Eligible

Students will be determined to be in the eligible category when meeting the calculated Pace of Progression, Maximum Timeframe, and Grade Point Average requirements or when previously on Financial Aid Probation and currently working under and meeting all conditions of an approved academic plan.

Financial Aid Warning

Eligible students who are not meeting any of the Satisfactory Academic Progress Requirements at the end of a term will automatically be placed in a status of Financial Aid Warning. Students placed in this status will remain eligible for one additional semester of Title IV aid.

Ineligible

Students already in a status of Financial Aid Warning will be placed in the ineligible category if any of the following conditions are met at the time of review:

- The student is not meeting the Pace of Progression requirements.
- It has been determined that the student is no longer able to complete the degree requirements within the maximum timeframe. Note that this is not the point at which the student has attempted the maximum allowed credit hours.
- The student is not meeting the Grade Point Average Requirements.

Financial Aid Probation

Students in the Ineligible category may appeal that status based on extenuating circumstances such as the death of a relative, an injury or illness of the student, or other special circumstances. Appeals must be submitted in writing to the Director of Financial Aid and must include the following:

- Why the student failed to make progress toward the degree
- What has changed that will allow the student to make progress
- Documentation supporting the information included in the appeal. Such documentation could include, but is not limited to, communication from doctors, counselors, or other service providers, confirmation of use of academic support services, medical records, signed statements from third parties knowledgeable of the situation, etc.
If an appeal is approved, the student will be placed on Financial Aid Probation status and will regain eligibility for Title IV aid. Students on Financial Aid Probation may receive Title IV aid for one semester if it is determined that the student should be able to meet all Satisfactory Academic Progress requirements by the end of that semester. If it is determined that the student will not be able to meet all Satisfactory Academic Progress requirements by the end of one semester, an academic plan can be developed to allow for additional semesters of eligibility as indicated in that plan. Students without an approved academic plan who do not meet all Satisfactory Academic Progress requirements after one semester of Financial Aid Probation will be again placed in the Ineligible category. Additional appeals are allowed as long as the circumstances are not exactly the same as those that were used for a previous appeal.

Academic Plan

Students in Financial Aid Probation status who will not meet all Satisfactory Academic Progress requirements within one semester may regain Title IV aid eligibility by developing and following a specific academic plan. The need for an academic plan will be determined during the appeal process. Students in need of an academic plan will need to submit a plan proposal to the Financial Aid Office which specifies the following:

- The specific date or scheduled time when the plan will end and the student should be meeting all Satisfactory Academic Progress requirements.
- The cumulative GPA which must be reached or maintained each semester such that the cumulative GPA will be meeting the minimum progress requirements when the plan ends.
- Any changes made to the maximum number of credits which can be attempted.
- The percentage of attempted credits which must be successfully completed each semester such that the Pace of Progression will be meeting the minimum progress requirements (or the new requirements established in the plan) when the plan ends.
- Other requirements deemed necessary which are related to the circumstances of the student's successful appeal.

Students who are successfully following all conditions of an approved Academic Plan will be considered eligible for Title IV aid.

Title IV Aid: Degree Applicable Courses and Repeated Courses

Degree Applicable Courses: Students may only receive federal aid for courses which are required for degree completion. Students enrolled in credits beyond the number required for the degree or enrolled in courses that are not applicable to a degree requirement will have financial aid adjusted accordingly.

Repeated Courses: Students may repeat a previously passed course one time and still receive aid. Students may receive aid for previously failed courses that are repeated more than once. All repeated courses count as attempted credits for the purposes of measuring Satisfactory Academic Progress.

New York State Aid

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 minimum grade point average standards listed in the following charts to be eligible for an award the next semester.
• Program Pursuit: Students must meet the minimum number of credit hours listed in the following chart each semester based on a full-time course load of 12 credit hours.

Waivers for New York State Awards

Students who fall below the credit or grade point average requirements listed on the following charts may apply for a waiver to continue their eligibility for financial aid. 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 cumulative grade point 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 a waiver are made through the director of Financial Aid and Scholarships.

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

The following charts 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:

<table>
<thead>
<tr>
<th>Payment</th>
<th>Credit Hours</th>
<th>Grade Point Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>0</td>
<td>.000</td>
</tr>
<tr>
<td>#2</td>
<td>6</td>
<td>1.300</td>
</tr>
<tr>
<td>#3</td>
<td>15</td>
<td>1.500</td>
</tr>
<tr>
<td>#4</td>
<td>27</td>
<td>1.800</td>
</tr>
<tr>
<td>#5</td>
<td>39</td>
<td>2.000</td>
</tr>
<tr>
<td>#6</td>
<td>51</td>
<td>2.000</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Payment</th>
<th>Credit Hours</th>
<th>Grade Point Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>0</td>
<td>.000</td>
</tr>
<tr>
<td>#2</td>
<td>6</td>
<td>1.500</td>
</tr>
<tr>
<td>#3</td>
<td>15</td>
<td>1.800</td>
</tr>
</tbody>
</table>
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:

<table>
<thead>
<tr>
<th>Payment</th>
<th>Credit Hours</th>
<th>Grade Point Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td>0</td>
<td>.000</td>
</tr>
<tr>
<td>#2</td>
<td>6</td>
<td>2.000</td>
</tr>
<tr>
<td>#3</td>
<td>12</td>
<td>2.500</td>
</tr>
<tr>
<td>#4</td>
<td>21</td>
<td>2.750</td>
</tr>
<tr>
<td>#5</td>
<td>30</td>
<td>3.000</td>
</tr>
<tr>
<td>#6</td>
<td>45</td>
<td>3.000</td>
</tr>
<tr>
<td>#7</td>
<td>60</td>
<td>3.000</td>
</tr>
<tr>
<td>#8</td>
<td>75</td>
<td>3.000</td>
</tr>
</tbody>
</table>

Standard of Pursuit of Program for Purpose of Determining Eligibility for New York State Student Aid

The following chart lists the minimum number of credit hours a Bachelor’s degree student must complete each semester.

<table>
<thead>
<tr>
<th>Number of Payments</th>
<th>Must Receive a Grade For</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester</td>
<td></td>
</tr>
<tr>
<td>1,2</td>
<td>50% of minimum full-time requirement (6 credit hours on a semester calendar)</td>
</tr>
<tr>
<td>3,4</td>
<td>75% (9 credit hours)</td>
</tr>
<tr>
<td>5 or More</td>
<td>100% (12 credit hours)</td>
</tr>
</tbody>
</table>
New York State Aid: Degree Applicable Courses and Repeated Courses

Degree Applicable Courses: Students may only receive NY State aid for courses which are required for degree completion. Students enrolled in credits beyond the number required for the degree or enrolled in courses that are not applicable to a degree requirement will have financial aid adjusted accordingly. Students with remaining degree requirements less than 12 credits (typical full-time enrollment) may, in the final term of the degree program only, enroll in additional non-required credits to maintain full-time enrollment.

Repeated Courses: A student can repeat a course and have the course count as part of the minimum full-time or part-time course load for NY State financial aid purposes when the student did not previously earn credit for the course.

Types of Available Awards

NOTE: In the tables below, 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. This information is accurate as of 09/1/2022.

ESF Scholarships and Grants

<table>
<thead>
<tr>
<th>Scholarship Program</th>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESF Presidential Scholarships</td>
<td>Awarded to outstanding students from NY State. Recipients are selected based on academic records, recommendations, and academic program requirements.</td>
<td>Up to $3,000 per year. Renewable.</td>
<td>All first-year and transfer applications submitted to ESF by February 1 will be reviewed for possible selection.</td>
</tr>
<tr>
<td>ESF National Scholarships</td>
<td>Awarded to outstanding students from outside NY State. Recipients are selected based on academic records, recommendations, and academic program requirements.</td>
<td>Up to $8,000 per year. Renewable.</td>
<td>All first-year and transfer applications submitted by February 1 will be reviewed for possible selection.</td>
</tr>
<tr>
<td>ESF Asimov and ESF 1911 Scholarships</td>
<td>Awarded to students from NY State based</td>
<td>Up to $3,000 per year. Renewable.</td>
<td>All first-year and transfer applications</td>
</tr>
</tbody>
</table>
### ESF College Aid Grant
Awarded to incoming first-year students based on financial need. Up to $3,000 per year. Renewable with a 2.5 cumulative GPA and FAFSA received annually by the priority deadline. Student must complete the FAFSA, available at [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

### ESF Transfer Grant
Awarded to incoming transfer students based on financial need. Up to $3,000 per year. Renewable with a 2.5 cumulative GPA and FAFSA received annually by the priority deadline. Student must complete the FAFSA, available at [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

### ESF Renewal Grant
Awarded to existing grant recipients based on financial need and established renewal requirements. Up to $3,000 per year. Renewable with a 2.5 cumulative GPA and FAFSA received annually by the priority deadline. Student must complete the FAFSA, available at [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

### 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 family question on ESF's Supplemental Application for Admission to be considered.

### Paper Science and Engineering Scholarships (Syracuse Pulp & Paper Foundation)
United States citizens enrolled in or admitted to the Paper Science or Paper Engineering programs. Awarding rules are available at [Syracuse Paper and Pulp Foundation](https://www.syracusepulpfoundation.org/). Application form

### ESF College Foundation Awards
Students with financial need or academic merit enrolled at least half-time. Amounts for these awards vary based on financial need and other criteria. Student must complete the FAFSA, available at [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).

### Haudenosaunee Scholar Awards
Certified citizenship in Mohawk, Oneida, Onondaga, Cayuga, Seneca or Tuscarora nations. $5,000 per year (full-time study only). Up to two scholarships awarded each year. Application available on Office of Financial Aid and Scholarships website
<table>
<thead>
<tr>
<th>Scholarship or Grant</th>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phi Theta Kappa Scholarships</strong></td>
<td>Community college transfer students who are members of PTK honor society.</td>
<td>$1,500 per year. Renewable with GPA of 3.00 or higher.</td>
<td>Proof of PTK membership submitted with application for admission.</td>
</tr>
<tr>
<td><strong>National Merit, National Achievement, and National Hispanic Scholarships</strong></td>
<td>Semifinalists or finalists in any of these three national scholarship programs.</td>
<td>Combined ESF Presidential and Merit Scholarships totaling up to $8,000 per year. Renewable.</td>
<td>High school records provided for admission must indicate student’s semifinalist or finalist selection.</td>
</tr>
<tr>
<td><strong>Centennial Hall Scholarships</strong></td>
<td>Students with financial need who reside on campus in Centennial Hall.</td>
<td>Amount varies based upon financial need.</td>
<td>Students must complete the FAFSA, available at <a href="https://studentaid.gov/h/apply-for-aid/fafsa">https://studentaid.gov/h/apply-for-aid/fafsa</a></td>
</tr>
</tbody>
</table>

**State and Federal Government Grants**

<table>
<thead>
<tr>
<th>Scholarship or Grant</th>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Pell Grant</strong></td>
<td>Enrolled full-time, three-quarter-time, half-time, or less than half-time undergraduate students who demonstrate financial need.</td>
<td>From $692 to $6,895.</td>
<td>Students must submit the FAFSA, available at <a href="https://studentaid.gov/h/apply-for-aid/fafsa">https://studentaid.gov/h/apply-for-aid/fafsa</a></td>
</tr>
<tr>
<td><strong>Federal Supplemental Educational Opportunity Grant (FSEOG)</strong></td>
<td>Full-time, three-quarter-time, or half-time undergraduate students with exceptional need.</td>
<td>Up to $4,000, depending upon need and college expenses.</td>
<td>Students must submit the FAFSA, available at <a href="https://studentaid.gov/h/apply-for-aid/fafsa">https://studentaid.gov/h/apply-for-aid/fafsa</a></td>
</tr>
<tr>
<td><strong>New York State Tuition Assistance Program (TAP)</strong></td>
<td>Full or part-time students at any accredited college in New York State. Resident of New York State. Must demonstrate financial need.</td>
<td>$500 to $5,665 for undergraduates, depending on NYS net taxable income and dependency status.</td>
<td>Students must submit the FAFSA, available at <a href="https://studentaid.gov/h/apply-for-aid/fafsa">https://studentaid.gov/h/apply-for-aid/fafsa</a> and the TAP Application, available at <a href="www.hesc.ny.gov">www.hesc.ny.gov</a>.</td>
</tr>
<tr>
<td><strong>Part-Time New York State Tuition Assistance Program (TAP)</strong></td>
<td>TAP eligible undergraduate students enrolled in</td>
<td>Amounts based on a prorated percentage of the full-time TAP grant equivalent.</td>
<td>Students must complete the FAFSA and the TAP application.</td>
</tr>
</tbody>
</table>

SUNY ESF | 21 | Course Catalog
<table>
<thead>
<tr>
<th>Program</th>
<th>Eligibility</th>
<th>Benefits</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educational Opportunity Grant (EOP)</td>
<td>Undergraduate students. Resident of New York State. For educationally and economically disadvantaged students.</td>
<td>Varies according to individual need. Applicants must be accepted into the program through the admissions process.</td>
<td>Guidelines are in the SUNY Application for Admission. Submit the FAFSA.</td>
</tr>
<tr>
<td>New York State Science, Technology, Engineering and Mathematics Incentive (STEM)</td>
<td>Undergraduate students. Resident of New York State. Top 10% of high school class. Must enroll in STEM approved major, reside and work in STEM related field in New York State for 5 years following graduation. 2.5 cumulative GPA each semester.</td>
<td>Up to full tuition, depending on eligibility for other New York State grants and scholarships. May affect eligibility for SUNY ESF grants and scholarships.</td>
<td>Students must complete the NY STEM Scholarship application, available at <a href="http://www.hesc.ny.gov">www.hesc.ny.gov</a>. Recipients must also sign a service contract.</td>
</tr>
<tr>
<td>New York State Excelsior Scholarship</td>
<td>Undergraduate students. Resident of New York State. Total family Federal Adjusted Income not exceeding $125,000 (2020 Tax Information) for the 2022-2023 school year (2021 Tax Information) for the 2023-2024 school year.</td>
<td>Up to $5,500, depending on eligibility for other grants and scholarships. May affect eligibility for SUNY ESF grants and scholarships. An additional Excelsior Tuition Credit may also be awarded to students who have remaining tuition liability after the scholarship is applied.</td>
<td>Students must complete the Excelsior Scholarship application, available at <a href="http://www.hesc.ny.gov">www.hesc.ny.gov</a>. Residents must also sign a residency contract and meet numerous other requirements. Details are available at <a href="http://www.esf.edu/financialaid/excelsior.htm">www.esf.edu/financialaid/excelsior.htm</a>.</td>
</tr>
<tr>
<td>New York State AIMS Scholarship</td>
<td>Undergraduate students. Resident of New York State.</td>
<td>$500 per year.</td>
<td>Students must complete the AIMS Scholarship application, available at <a href="http://www.hesc.ny.gov">www.hesc.ny.gov</a>.</td>
</tr>
</tbody>
</table>
### Federal Student Loans

<table>
<thead>
<tr>
<th>Loan Program</th>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Direct Loan</strong></td>
<td>For all full-time, three-quarter-time, or half-time students. There are subsidized loans (interest-free while in school) and unsubsidized loans (student responsible for interest while in school). Students borrow from the Federal Government. Loans are processed through the College. <strong>NOTE:</strong> Direct 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. <strong>NOTE:</strong> Average subsidized loan was $3,571 for undergraduate students in 2021-22. Average unsubsidized loan was $4,050 for undergraduate students and $13,721 for graduate students in 2021-22.</td>
<td><strong>Dependent Students:</strong> 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. <strong>Independent students or students whose parents cannot borrow under the Federal Direct PLUS Loan Program:</strong> 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. <strong>Graduate or Professional Students:</strong> The unsubsidized maximum is $20,500 per year (borrowing)</td>
<td>Students must submit the Free Application for Federal Student Aid (FAFSA). <a href="https://studentaid.gov/h/apply-for-aid/fafsa">https://studentaid.gov/h/apply-for-aid/fafsa</a></td>
</tr>
</tbody>
</table>

*NOTE:* Repayment begins 6 months after you graduate or fall below half-time status. The default repayment length is ten years. There is a 1.057% origination fee (for the federal government) deducted proportionately from your loan proceeds. The 2022-2023 interest rate is 4.99% for undergraduate student loans and 6.54% for graduate student loans.
limit is $138,500 over lifetime in school). Interest subsidized loans will not be available to new graduate borrowers after 7/1/12.

| Federal Direct PLUS Loan | For parents or guardians of financially dependent undergraduate students. Graduate students may also borrow Direct PLUS loans. | The maximum is the cost of education at ESF minus any estimated financial aid. Borrowers must meet established credit criteria. Loan repayment begins 60 days after the loan is fully disbursed. The 2022-2023 interest rate is 7.54%. There is a 4.228% loan origination fee. | Students must submit the Free Application for Federal Student Aid (FAFSA). [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa) |

### Student Employment

<table>
<thead>
<tr>
<th>Employment Program</th>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Work-Study</td>
<td>For full-time, three-quarter-time, or half-time students with financial need.</td>
<td>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 $13.20 per hour.</td>
<td>Students must submit the FAFSA application at <a href="https://studentaid.gov/h/apply-for-aid/fafsa">https://studentaid.gov/h/apply-for-aid/fafsa</a>, and the appropriate tax forms.</td>
</tr>
<tr>
<td>Job Location and Development Program</td>
<td>For all ESF students. Students are connected to job opportunities with local employers.</td>
<td>Wage and hours will vary according to job offers.</td>
<td>Apply by visiting the ESF job locator in the Financial Aid Office.</td>
</tr>
</tbody>
</table>
Graduate Student Assistantships

<table>
<thead>
<tr>
<th>Assistantships</th>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate Assistantships</td>
<td>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.</td>
<td>Weekly hours of employment and award ranges are determined by the awarding department, and a tuition scholarship may also be provided. Financial need is not a criterion for qualification.</td>
<td>The application for admission serves as the application for graduate assistantships for beginning students. Continuing students should contact their department chair.</td>
</tr>
</tbody>
</table>