



State University of New York
College of Environmental Science and Forestry

**FINANCIAL AID HANDBOOK
FOR STUDENTS AND ADVISORS**

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Maintaining Your Financial Aid Eligibility

Financial aid rules are both numerous and complex. This guide has been designed as a resource to assist students and advisors in managing the challenges that can arise while trying to maintain eligibility. Below you will find a general summary of the most important topics which affect financial aid. For more detailed information on each topic, refer to the appropriate section indicated in the table of contents. Remember – it is ultimately the student's responsibility to make appropriate choices to remain eligible for financial aid!

Students and advisors are always encouraged to reach out to the Office of Financial Aid for assistance with any issues that might arise. The office has an open-door policy. Appointments can be scheduled, but are not required.

Required Coursework

Federal and New York State financial aid eligibility can only be calculated based on courses that are specifically required for the student's degree and primary major. A student enrolled in fewer than 12 credits of required coursework in any term could lose financial aid eligibility or have amounts reduced accordingly. Students are highly encouraged to carefully plan each semester's course load to ensure that appropriate enrollment levels for each aid program are maintained. Note – minor coursework is typically not considered required.

- ✓ Be sure to enroll in at least 12 credits of required coursework each semester.
- ✓ Contact the Office of Financial Aid as soon as possible and before the start of the semester if you will be enrolled in less than 12 credits of required coursework.
- ✓ Keep your plan sheet as up-to-date as possible.

Satisfactory Academic Progress

Students must continuously make progress toward earning a degree in order to maintain financial aid eligibility. This includes keeping the cumulative grade point average above certain minimum levels, successfully completing (passing) a minimum percentage of all courses attempted, and earning a degree within the maximum timeframe allowed. It is important to remember that progress requirements for financial aid can be different from the progress requirements for maintaining good standing at the College. In other words, a student could be in good standing and eligible to remain enrolled, but not eligible for financial aid. Also note that financial aid eligibility cannot be restored based on time away from the College, either voluntarily or through academic suspension.

- ✓ Take advantage of academic support services if you are struggling in any classes.
- ✓ Don't withdraw from too many classes

Changes in Enrollment

Any change in enrollment that will bring a student below 12 total credits can impact financial aid eligibility. This includes adding courses, dropping courses, and withdrawing entirely (officially or unofficially).

- ✓ Consult a financial aid advisor prior to making any enrollment changes.
- ✓ Notify an appropriate College official immediately if you plan to withdraw or stop attending classes.

Return of Financial Aid Funds

Many forms of financial aid are applied to a student's account at the start of each semester. Changes in eligibility after that point often result in the need to return funds for which the student is not eligible. Enrollment levels and required coursework levels cannot be reviewed until the end of the 4th week of each semester (the deadline to drop a course). Students are highly encouraged to communicate with the Office of Financial prior to the start of each term if there is the possibility that eligibility will be impacted.

- ✓ Consult a financial aid advisor prior to the start of any term in which you may not be taking at least 12 credits of required coursework.
- ✓ Consult a financial aid advisor prior to deciding to entirely withdraw from classes.

Section 1: Course Enrollment Requirements for Maintaining Financial Aid Eligibility

Federal and state regulations stipulate that students may only receive aid for courses that are required for an approved degree program. A course is considered to be required if it satisfies a general education, major, or elective requirement needed to reach the specified number of credits for the degree program.

1.1 Enrollment Level

Students must meet specific enrollment levels in **required** coursework in order to maintain eligibility for Federal, NY State, and SUNY-ESF Institutional financial aid. Full-time enrollment, typically 12 or more required credits, is the easiest way to remain eligible for all sources of aid. Students enrolled less-than-full-time may still have limited aid eligibility on a pro-rated basis. Minimum enrollment levels for each type of aid are as follows:

Federal Student Aid (Student and Parent Loans, Federal Work-Study, SEOG Grants)

- Half-Time (typically 6 credits)

Federal Student Aid (Pell Grants)

- Less-Than-Half-Time (typically less than 6 credits)

NY State Aid (TAP, SUNY Tuition Credit, TAP SAE, NY STEM, NY AIMS)

- Full-Time (typically 12 credits)

SUNY-ESF Institutional Aid

- Varies by program – students should refer to scholarship letters for specific details

1.2 Required Coursework

A course is typically considered required if it is meeting one of the requirements listed in the College Catalog for the student's degree program and will lead to credits earned within the specified number needed to obtain the degree. Students should carefully review their plan sheets each semester to be sure that courses are filling one of the available course requirement spaces.

1.3 Final Terms of Program

NY State Aid Only: Students entering their final term needing less than 12 credits of required coursework may enroll in additional non-required coursework for the purpose of maintaining a full-time enrollment level and eligibility for NY State financial aid. Students entering the second-to-last term needing less than 12 credits of required coursework may enroll in additional non-required coursework for the purpose of maintaining a full-time enrollment level and eligibility for NY State financial aid. At least 6 of the credits must be required. These exceptions apply to NY State financial aid only.

1.4 Undeclared Major

Courses taken by students with an undeclared major are considered required. Students should be sure to declare a major by the deadline listed in the College Catalog. Students should also plan future semesters carefully, as courses taken while undeclared may meet specific degree requirements at a later point.

1.5 Change of Major

If a student changes majors it could result in current courses no longer being required for the degree program. Additionally, courses taken in the previous major may change to either required or non-required.

1.6 Dual Majors

While students are allowed to enroll in dual major, specific rules apply to courses that do not meet a requirement of the primary major.

Federal Aid: Eligibility for federal grant programs (Pell and SEOG) ends when the student has completed all requirements for the primary major, regardless of whether the degree has been conferred. Students may still be eligible for the federal loan programs after completing the primary degree requirements.

State Aid: Only courses that are part of the primary degree program are considered required for NY State aid purposes. Courses that apply only to the secondary major are not considered required.

1.7 Minors

Coursework that only satisfies a minor is not considered required for NY State or federal aid. The only exception is if the minor is specifically required as part of the major degree program.

1.8 Repeated Coursework

Federal Aid: Repeated courses are considered required for federal aid in the following circumstances:

- A failed course can be repeated until a passing grade has been received.
- Once a passing grade has been received, a course can be repeated one additional time.

NY State Aid: Repeated courses are considered required for state aid in the following circumstances:

- A course can be repeated one time if the initial grade was failing or not acceptable for graduation as defined in the College Catalog.

1.9 Off-Campus Study

Coursework taken as part of an off-campus program or experience must meet the same standards as coursework taken on a SUNY-ESF campus to be considered required. Students should be sure to obtain appropriate petitions or other paperwork to ensure that all courses taken through these programs are meeting a degree requirement.

1.10 Enrollment Reviews and Aid Adjustments

At the completion of the 4th week of each semester, the deadline to drop a course, the Office of Financial Aid will begin to review each student's enrollment status and adjust financial aid packages accordingly. Aid amounts may be reduced or completely removed for students who are enrolled in fewer than 12 credits of required coursework. Any funds received for which the student was not eligible would need to be returned at this time.

Section 2: Satisfactory Academic Progress – Federal 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.

2.1 Grade Point Average Requirements

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.

Total Hours applied Toward Degree (credit earned while matriculated at ESF, including SU courses)	Minimum Cumulative Grade Point Average (includes credit hours accepted for transfer to ESF degree program and courses taken while matriculated at ESF)
0-30	1.700
31-60	1.850
61-120 or more	2.000

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.

2.2 Maximum Timeframe Requirements

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.

2.3 Pace of Progression Requirements

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.

2.4 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.

2.5 Financial 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 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.

2.6 Appeals

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.

2.7 Financial Aid Probation

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.

2.8 Academic Plans

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.

Section 3: Satisfactory Academic Progress – NY State Aid

All students who are awarded financial assistance through the NY State Tuition Assistance program will be required to maintain satisfactory academic progress each semester in order to keep their awards. Requirements for specific NY State scholarships (NY STEM, NY AIMS, TAP SAE) are listed in the information included with the application for each source.

3.1 Academic Progress - TAP

Students must meet the minimum standards listed in the following charts to be eligible for an award the next semester.

For students pursuing an associate degree program at ESF:

Payment Credit Hours Grade Point Average

#1	0	.000
#2	6	1.300
#3	15	1.500
#4	27	1.800
#5	39	2.000
#6	51	2.000

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

Payment Credit Hours Grade Point Average

#1	0	.000
#2	1	1.500
#3	15	1.800
#4	27	1.800
#5	39	2.000
#6	51	2.000
#7	66	2.000
#8	81	2.000
#9	96	2.000
#10	111	2.000

3.2 Program Pursuit - TAP

Program Pursuit: Students must complete a minimum number of credit hours each semester based on a full-time course load of 12 credit hours.

- Bachelor's degree students must complete 100 percent of a full-time credit load (12 credit hours) each semester.
- C Average: Students having completed their second academic year (or 24 payment points) *must have* a cumulative C (2.000) grade point average to retain their New York State Tuition Assistance Program (TAP) Award.

3.3 Waivers for NY State Awards – TAP

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.

Section 4: Satisfactory Academic Progress – SUNY-ESF 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:

- ESF Transfer Scholarship - 2.50 GPA and FAFSA submitted by annual deadline
- ESF College Aid Grant - 2.50 GPA and FAFSA submitted by annual deadline
- ESF Foundation Renewal Grant - 2.50 GPA and FAFSA submitted by annual deadline
- 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) and FAFSA submitted by annual deadline
- ESF OCC/ECC Transfer Scholarship - 3.00 GPA
- ESF Legacy Scholarship - 2.50 GPA

Section 5: Changes in Enrollment

Changes in enrollment can have varying levels of impact on financial aid eligibility based on many factors, including the timing of the change, the student's new enrollment level, the method the student communicates with the school, and others.

5.1 Withdrawals

Federal Aid: Students who completely withdraw from SUNY-ESF prior to completing more than 60% of a term may be required to repay all or a portion of any aid received. The amount that must be returned is calculated based on the percentage of the term that was completed prior to the student's officially determined withdrawal date. Note: the SUNY-ESF refund policy does not impact the amount of aid which may need to be returned.

NY State Aid: Students who completely withdraw from SUNY-ESF within the first four weeks of a semester may lose eligibility for state aid in that term. Students who completely withdraw from SUNY-ESF after the fourth week of a semester may lose eligibility for state aid in the following term. Students in specific state scholarship programs (NY STEM) should consult with the signed contract for program specific requirements.

5.1.1 Official Withdrawals

Students who wish to withdraw from the College must first consult with staff from the Student Affairs Office. Following this consultation, the student will receive a withdrawal form which must be completed as indicated before the change in status is made. This form will require the student to communicate with each appropriate office to complete the steps required before the withdrawal is approved.

5.1.2 Unofficial Withdrawals

Students who cease to attend all classes and do not participate in any official academic activities will be considered unofficial withdrawals and will be subject to the Return of Title IV Funds Policy. Students who fail to earn a passing grade in any course for a semester may be required to be considered an unofficial withdrawal. The return of funds procedures will begin when one of the following takes place, whichever is earlier:

- College staff becomes aware that the student is no longer attending any classes and the official withdrawal process, voluntary or involuntary, commences.
- The term ends and it is determined that the student ceased to attend classes during that term. All students who do not earn at least one passing grade in a term will be reviewed to determine if they should be considered unofficial withdrawals.

5.2 Adding Courses

Courses added prior to the published deadline will be considered as part of the student's overall enrollment level. However, students should be sure to consult a financial aid advisor to ensure the changes are reviewed.

5.3 Dropping Courses

Student aid eligibility may be impacted at any point when a student drops courses which result in an overall enrollment level less than full-time (typically 12 credits). Students considering such a change are encouraged to consult a financial aid advisor to determine what impact can be expected.

Section 6: Return of Federal Aid Funds

Students who completely withdraw from SUNY-ESF prior to completing more than 60% of a term may be required to repay all or a portion of any federal aid received. The amount that must be returned is calculated based on the percentage of the term that was completed prior to the student's officially determined withdrawal date. Note: the SUNY-ESF refund policy does not impact the amount of Title IV funding which may need to be returned.