

# *Financial Aid at SUNY ESF*



State University of New York  
College of Environmental Science and Forestry

# *Financial Aid at SUNY ESF*

## General Financial Aid Information

*What types of aid are available?*

## Eligible Expenses

*What does it cost to attend SUNY ESF?*

## SUNY ESF Aid Philosophy

*What is the role of the Financial Aid Office?*

## Applying for Financial Aid

*What does it all mean?*

# *Types of Financial Aid*

## *“Gift Aid”*

### Scholarships

- Usually Based on Academic Criteria
- Federal, State, Private, and Institutional Funds
- May Have Academic Renewal Requirements

### Grants

- Usually Based on Need
- Federal, State, Private, and Institutional Funds
- Less Likely to Have Academic Renewal Requirements

# *Types of Financial Aid*

## *“Self-Help Aid”*

### Loans

- Federal Student Loans (Stafford)
- Federal Parents Loans (PLUS)
- Private Student Loans (Alternative)

### Work-Study

- Usually Based on Need
- Federal or Institutional Funds
- Grant Funding Earned Through Employment

# *Cost of Attendance*

## *Common Expenses*

- Tuition and Fees
- Room and Board
- Books and Supplies
- Personal and Miscellaneous
- Transportation

## *Special Budget Items*

- Unique or Unusual Expenses
- Special Circumstances Review

# *2022-2023 Cost of Attendance*

## **SYRACUSE CAMPUS**

## **RANGER SCHOOL CAMPUS**

	In State	Out of State	In State	Out of State
Tuition	\$7,070	\$18,720	\$7,070	\$18,720
Room & Board	\$17,820	\$17,820	\$16,790	\$16,790
Fees & Expenses	\$4,486	\$4,686	\$5,151	\$5,351
<b>Total</b>	<b>\$29,376</b>	<b>\$41,226</b>	<b>\$29,011</b>	<b>\$40,861</b>

**Total Commuter Budget: Syracuse = \$16,156**

**Ranger School = \$16,821**

# *Financial Aid Philosophy at ESF*

*In addition to the various types of aid available, the student and parent(s) are expected to contribute to paying for the overall Cost of Attendance.*

*Cost of Attendance*

*- Expected Family Contribution (EFC)  
= Financial Need*

# *Role of the Financial Aid Office*

- Determine Aid Eligibility
- Create Aid Package
- Send Notification:
  - Estimated Cost of Attendance
  - Expected Family Contribution (EFC)
  - Financial Need
  - Award Amounts
  - Disbursement Methods and Time Frames
  - Terms and Conditions



# The Financial Aid Award Letter

<b>University of the United States (UUS)</b>		MM / DD / YYYY
Undergraduate College Financing Plan		
Student Name, Identifier		

<b>Total Cost of Attendance 2023-2024</b>		
	On Campus Residence	Off Campus Residence
Tuition and fees		\$X,XXXX
Housing and meals	\$X,XXXX	\$X,XXXX
Books and supplies		\$X,XXXX
Transportation		\$X,XXXX
Other education costs		\$X,XXXX
Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr

<b>Expected Family Contribution</b>	
Based on FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.	X,XXXX / yr
Based on Institutional Methodology Used by most private institutions in addition to FAFSA.	X,XXXX / yr

**Scholarship and Grant Options**  
Scholarships and Grants are considered "Gift" aid - no repayment is needed.

<b>Scholarships</b>	
Merit-Based Scholarships	
Scholarships from your school	\$X,XXXX
Scholarships from your state	\$X,XXXX
Other scholarships	\$X,XXXX
Employer Paid Tuition Benefits	\$X,XXXX
Total Scholarships	\$X,XXXX / yr

<b>Grants</b>	
Need-Based Grant Aid	
Federal Pell Grants	\$X,XXXX
Institutional Grants	\$X,XXXX
State Grants	\$X,XXXX
Other forms of grant aid	\$X,XXXX
Total Grants	\$X,XXXX / yr

<b>VA Education Benefits</b>	
VA Education Benefits	\$X,XXXX / yr

<b>College Costs You Will Be Required to Pay</b>	
Net Price To You (Total cost of attendance minus total grants and total scholarships)	\$X,XXXX / yr

**Loan and Work Options to Pay the Net Price to You**  
You must repay loans, plus interest and fees.

<b>Loan Options*</b>	
Federal Direct Subsidized Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
Federal Direct Unsubsidized Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
Total Loan Options	\$X,XXXX / yr

\* For federal student loans, origination fees are deducted from loan proceeds.

<b>Work Options</b>	
Work-study	\$X,XXXX / yr
Hours Per Week (estimated)	XX / wk
Other Campus Job	\$X,XXXX / yr
Total Work	\$X,XXXX / yr

<b>Other Options</b>	
You may have other options to repay the remaining costs. These include:	
<ul style="list-style-type: none"><li>Tuition payment plan offered by the institution</li><li>Parent PLUS loans, which your parent can apply for</li><li>Non-Federal Private education loan, which you or your parent can apply for after passing a credit check</li><li>Other Military or National Service Benefits</li></ul>	

<b>For More Information</b>	
University of the United States (UUS)	
Financial Aid Office	
123 Main Street	
Anytown, ST 12345	
Telephone: (123) 456-7890	
E-mail: financialaid@uus.edu	

<b>* Loan Amounts</b>	
Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <a href="https://studentaid.gov/manage-loans">https://studentaid.gov/manage-loans</a> .	

<b>Customized Information from UUS</b>	
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# *The Financial Aid Award Letter*

**University of the United States (UUS)**

MM / DD / YYYY

**Undergraduate College Financing Plan**

Student Name, Identifier

## **Total Cost of Attendance 2023-2024**

	On Campus Residence	Off Campus Residence
Tuition and fees		\$X,XXXX
Housing and meals	\$X,XXXX	\$X,XXXX
Books and supplies		\$X,XXXX
Transportation		\$X,XXXX
Other education costs		\$X,XXXX
<b>Estimated Cost of Attendance</b>	<b>\$X,XXXX / yr</b>	<b>\$X,XXXX / yr</b>

## **Scholarships**

Merit-Based Scholarships	
Scholarships from your school	\$X,XXXX
Scholarships from your state	\$X,XXXX
Other scholarships	\$X,XXXX
Employer Paid Tuition Benefits	\$X,XXXX
<b>Total Scholarships</b>	<b>\$X,XXXX / yr</b>

## **Grants**

Need-Based Grant Aid	
Federal Pell Grants	\$X,XXXX
Institutional Grants	\$X,XXXX
State Grants	\$X,XXXX
Other forms of grant aid	\$X,XXXX
<b>Total Grants</b>	<b>\$X,XXXX / yr</b>

# *The Financial Aid Award Letter*

## College Costs You Will Be Required to Pay

### Net Price To You

(Total cost of attendance minus total grants and total scholarships)

**\$X,XXXX / yr**

### Loan Options\*

Federal Direct Subsidized Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
Federal Direct Unsubsidized Loan (x.xx% interest rate) (x.xx% origination fee)	\$X,XXXX / yr
<b>Total Loan Options</b>	<b>\$X,XXXX / yr</b>

\* For federal student loans, origination fees are deducted from loan proceeds.

### Other Options

You may have other options to repay the remaining costs. These include:

- Tuition payment plan offered by the institution
- Parent PLUS loans, which your parent can apply for
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

### Customized Information from UUS

### Work Options

Work-study	\$X,XXXX / yr
Hours Per Week (estimated)	XX / wk
Other Campus Job	\$X,XXXX / yr
<b>Total Work</b>	<b>\$X,XXXX / yr</b>

### For More Information

University of the United States (UUS)  
Financial Aid Office  
123 Main Street  
Anytown, ST 12345  
Telephone: (123) 456-7890  
E-mail: financialaid@uus.edu

### \* Loan Amounts

Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/h/manage-loans>.

# *The Application Process*

- SUNY ESF Admissions Application
  - Institutional Merit-Based Awards
- Free Application for Federal Student Aid (FAFSA)
  - Federal Grants & Scholarships
  - Federal Student Loans
  - Federal Work-Study
  - Institutional Need-Based Awards
- Express Tuition Assistance Program Application (TAP)
  - New York State Grants & Scholarships



# *FAFSA*

- Main federal aid application
- Available in online and paper formats
- Collects income, asset, and household size information
- Apply as soon as possible after October 1 each year
- Use 2021 Tax Return (2023-2024 Year)
- Will be used to calculate the EFC (Student Aid Index)

## FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or grad school.

### NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out now.

START HERE >



### Early Aid Estimate

Use *FAFSA4caster* to get a free early estimate of your eligibility for federal student aid.

### RETURNING USER?

Correct info • Add a school  
View your *Student Aid Report* (SAR)

LOG IN >



### FAFSA® Help

Learn how to fill out the FAFSA form, and browse common FAFSA topics.



### After the FAFSA® Form

Find out what to expect after you fill out the FAFSA form, including when and how your aid will be paid out.

# *IRS Data Retrieval Tool*

- Import necessary tax information
- Active “Opt-In” Process
- Highly Recommended!
- Simplifies Verification Process!

# *Tuition Assistance Program*

- [www.hesc.ny.gov](http://www.hesc.ny.gov)
- Complete as soon as possible after October 1 each year
- Online version available from online FAFSA confirmation page
- HESC PIN must be established
- Use 2021 NY state tax information for the 2023-2024 school year
- Initial awards are estimated





# *Other NY State Grants and Scholarships*

- NY STEM Grant – Contract Required
  - Top 10% of Class
  - STEM Major and Employment
  - Covers up to tuition less any other tuition-specific awards
- Excelsior Scholarship – Contract Required
  - 125,000 or less family AGI
  - Covers up to reduced tuition less all other awards unless specifically non-tuition
  - Must earn 30 credits per year
- WTC Scholarship, NY AIMS, Veterans TAP, and more
- [www.hesc.ny.gov](http://www.hesc.ny.gov)

# *What does it all mean?*

## Things to Consider

- Create a Budget
- Compare Total Resources to Total Budget
- Compare Bottom Line Cost - Public and Private
- Compare Gift Aid/Self-Help Aid Ratio
- Consider Amount of Work-Study Award
- Review Scholarship and Grant Criteria
- Investigate Outside/Private Sources of Funding

*Thanks For Visiting!*



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