

## Financial Aid

SUNY Orange participates in most major federal and state financial aid programs and offers institutional scholarships as well. There is a Financial Aid Office on each of the College's campuses to assist eligible students in removing the financial barriers that may discourage them from attending college. All students are urged to file an application for financial aid. In order for the Financial Aid Office to finalize eligibility or award financial aid, all required documentation requested must be submitted. The FAFSA is the first step in the financial aid process. You can complete the FAFSA to apply for federal student financial aid, such as the PELL Grant, student loans, and federal work study. The FAFSA is available on the [FAFSA website](#).

Financial aid is available in many forms: grants, scholarships, loans, and employment opportunities. Federal, state, and local guidelines determine the amount and types of financial aid offered to individual students. You must reapply each year for most of these programs. Students usually are offered financial aid packages consisting of a combination of grants, scholarships, employment and loans. Grants and scholarships are considered "gift" assistance and need not be repaid. Loans are offered at low interest rates and can be repaid over an extended period of time beginning six months after the student graduates or enrolls for less than 6 credits at the College. If you are offered aid in the form of a job (Federal Work-Study), it is paid at an hourly rate.

### College Costs

The direct costs that all full-time SUNY Orange students must pay each academic year are:

Cost Type	Non-Commuter	Commuter	Out of State
Direct Student Cost	\$7,594	\$7,594	\$12,970

Additional indirect educational costs that students should consider:

Cost Type	Non-Commuter	Commuter	Out of State
Room and Board	\$5,000	\$8,000	\$8,000
Transportation	\$1,350	\$1,350	\$1,350
Personal	\$1,766	\$2,466	\$2,466
<b>Total</b>	<b>\$15,710</b>	<b>\$19,410</b>	<b>\$24,786</b>

- The above indirect costs are approximate and are used by SUNY Orange to determine the need for financial aid. All figures are subject to possible change.
- Tuition is based on the cost for the current school year.
- All Direct Cost figures above are subject to possible change.
- Double tuition is charged to out-of-state students and international students.
- The above Estimated Costs are used by SUNY Orange to determine the need for financial aid.
- "Non-commuter" refers to dependent students living away from home and/or independent students living on their own.
- If an independent student is living with a non-parent family member who is supplying room and board, the student's Financial Aid budget will be adjusted accordingly.
- Students who have costs for child care should submit proof of those additional expenses.

### General Eligibility Requirements

Eligibility depends on many factors. To receive aid from the federal and state student aid programs offered at SUNY Orange, you must satisfy the following:

- be officially admitted
- have a high school diploma or a GED
- be a U. S. citizen or permanent resident
- meet the minimum academic criteria specified for each financial aid program (see "Federal Standard for Satisfactory Academic Progress" in this section)
- have a valid Social Security number
- not owe a Federal PELL, Academic Competitiveness Grant, National Smart, Teach Grant, or FSEOG over-award
- not be in default on a Federal Stafford Loan or Federal Direct Loan
- be enrolled in an eligible degree or certificate program
- all credits must apply to the degree major
- must attend courses that you are registered for

## How to Apply for Financial Aid

*This information is provided as a guide and is subject to change without notice to comply with federal, state, and institutional policies.*

- You can only receive financial aid at one college at a time. A Financial Aid Application must be completed to be considered for all types of grants, loans, scholarships, and work opportunities at SUNY Orange. Some awards and grants may require additional forms. To apply, take these steps:
- Complete the Free Application for Federal Student Aid (FAFSA) each year. Submit the FAFSA application online at the [FAFSA website](#):
- When completing the FAFSA, be sure to list SUNY Orange's name and school code 002876. The college address is 115 South St., Middletown NY 10940. Submit the completed and electronically signed FAFSA to the Federal Central Processor.
- You should receive a Student Aid Report (SAR) within 3 weeks after submitting your application to the processor. Students are able to check the status and view the results from the FAFSA application online. You should retain the SAR in your personal files.
- If SUNY Orange is listed on the SAR, the Financial Aid Office will receive the student's SAR electronically. Three weeks after submitting the FAFSA application, you should check your "MySUNYOrange" account for receipt of an electronic SAR.
- Your FAFSA may be selected in a process called verification, and the school may request certain financial documents. Verification documents can be obtained from the Financial Aid office or downloaded from the Financial Aid documents website, or link to the MySUNYOrange section labeled "Student Requirements" on your "MySUNYOrange" account. If additional documentation is required, you will receive a tracking e-mail stating you have additional documents outstanding. If there are questions remaining, the student can contact the Financial Aid Office at his or her campus.

You should respond quickly to all correspondence received from the Financial Aid Office. Documents are processed in the order they are received.

After the Financial Aid Office receives your SAR and all requested information, the staff will:

- Review the information.
- Make an award based on eligibility and availability of funds.
- Send a preliminary award letter to first-time freshmen.
- Sophomores are directed to view their awards online and print the award letter at your "MySUNYOrange" account. The award letter lists the types and amounts of aid awarded.
- The award letter may also list additional requirements that you must fulfill before funds can be disbursed.
- Your awards may change after the verification process, or changes in enrollment. If this occurs you will receive an e-mail notification directing you to your MySUNYOrange Award Letter page.

You should keep your award letter with your SAR. You must keep your name, address, e-mail address and telephone number current with the Student Accounts Office on campus. When a student is determined to be eligible for financial aid, tuition and fees may be covered to the extent of the aid, provided the student's financial aid file is completed by the target due date. If the aid is not sufficient to cover tuition and fees, the student is responsible for the balance, which is due by the officially published payment due date. If the aid exceeds the cost of actual tuition and fees, a refund will be issued to the student from the Student Accounts Office (See published disbursements dates on the Office's web pages).

## Summer Sessions

Please contact the Financial Aid Office for further information on requirements for summer financial aid. Please visit our website at [www.sunyorange.edu/financialaid](http://www.sunyorange.edu/financialaid)

## Target Date

*This information is provided as a guide and is subject to change without notice to comply with federal, state, and institutional policies.*

Target dates are not deadlines. Target dates ensure that the financial aid funds you are eligible to receive will be on your account for tuition deferment before the payment due date. After these target dates, applications for financial aid and loans can still be processed, but you may have to arrange for alternative means of payment, such as using your own funds or participating in the Tuition Payment Plan, until your financial aid processing is completed.

## Target Dates for PELL Grants and Direct Loans:

- Fall Enrollees: July 1st
- Spring Enrollees: December 1st

## Target Date for Campus-Based Aid [Including Federal Work-Study (FWS), and Supplemental Educational Opportunity Grant (SEOG)]:

- Fall Enrollees: April 15th

## Award Package Offering

- Once you have been awarded aid, you will receive an award letter that lists the various types of aid you are eligible to receive during the award year. Awards are based on full-time (12 or more credit hours) status; some awards may be adjusted if you do not enroll as a full-time student. However, aid will automatically be pro-rated at the time of disbursement if you are not full-time. If it is determined that you are not eligible for aid after it is awarded, the Financial Aid Office is required to adjust your awards.
- All Student Aid Reports go through a review process before any aid is disbursed. If a student is selected for verification all required documents must be submitted and verified with the information on the Student Aid Report before any disbursements can be finalized. The college must have a correct Student Aid Report with complete information by their last day of enrollment for each FAFSA year. NYS TAP grants are automatically reviewed. Students may be awarded grants, scholarships, work study and federal subsidized and unsubsidized loan funds up to the cost of college attendance. These loan programs require you to accept your loans on your MySUNYOrange web pages. You will need to go to <https://studentloans.gov> web site to fill out an Electronic Master Promissory Note, and Entrance Counseling. Students who apply by the priority processing due date will be considered for all available funds. Some funds are limited and are awarded to eligible students based on greatest need and meeting the April 15 deadline.

## Evaluating Your Award Package

- You should evaluate your award package carefully.
- Remember: loans must be repaid.
- Be sure to check whether or not your living expenses will be as high as the estimated allowance projected by your school; if they aren't, you may need to adjust your borrowing.
- To get an idea of your college expenses, use the Net Price Calculator under the Helpful links section here: [sunyorange.edu/financialaid](https://sunyorange.edu/financialaid).
- To get an idea of your monthly loan payments after you graduate, see the Repayment Calculator at <https://studentaid.ed.gov/sa/repay-loans>.
- You have the right to decline the loan or to request a lesser amount.
- Remember that loan money must be paid back with interest. You should only borrow as a last resort.

## Federal Standard For Satisfactory Academic Progress

Federal regulations (Sections 668.16(e).668.32(f) and 668.34) require that schools monitor the academic progress of all applicants for federal financial assistance and that the schools certify that applicants are making satisfactory academic progress toward earning their degree. This determination of progress must be made at least once a year for degree programs, and at the end of every semester for certificate programs before the Financial Aid Office disburses any federal aid funds for the subsequent semester. Federal Title IV programs include: PELL, and Stafford Loans, Supplemental Education Opportunity Grant and Federal Work Study. Our web page contains a chart for your convenience on the calculation of [Satisfactory Academic Progress](#) and how your eligibility is affected by Program Pace, Cumulative Grade Point Average, and Maximum Program time frame.

Academic progress is checked at the end of each academic year for degree programs and at the end of every semester for certificate programs. SUNY Orange's academic year for Associate Degree programs is measured from May to May. If you fail to meet the minimum completion percentage (attempted vs. accumulated credit hours) or maintain the minimum grade point average you will forfeit all federal financial aid. If you have reached the maximum number of attempted credits without earning a degree, you will be excluded from further participation in federal financial aid programs (PELL grants, Direct Loans, and Federal Work Study). Federal regulations require that these standards apply to all students.

Attempted hours are those hours for which you were still officially registered at the conclusion of each semester's Add/Drop period. Withdrawals are counted as attempted hours.

Maximum hours to earn degree: To quantify academic progress, a school must set a maximum time frame in which a student is expected to complete a program. For an undergraduate program, the maximum time frame cannot exceed 150% of the published length of the program measured in credit hours attempted.

The majority of SUNY Orange undergraduate programs require 66 hours for graduation. The maximum time frame for students in these programs is 99 attempted hours (66 x 1.5=99).

- Withdrawals: All grades including W are counted as courses attempted and count toward the maximum time frame.
- Audited Courses: You do not earn any academic credits for audited courses. However, these courses count in the calculation of your "attempted hours."
- Pass/Fail Courses: These hours do count within the total of attempted and earned hours.
- Transfer Credits accepted for your academic program, are counted as credits attempted and credits earned and are also used to calculate the maximum time frame to complete your program.
- Developmental Credits are not counted in your academic program, but they are counted in your total of accepted and accumulated hours.

- Double Majors and/or Minors: If you pursue a double major/minor you will normally be expected to complete all degree requirements before reaching 99 attempted hours.
- Change in Majors: If you change your major you will normally be expected to complete all degree requirements before reaching 99 attempted hours.
- 2nd Associate's Degree: If you have already been awarded an Associate's degree, you may apply for a second degree only if the second degree is different from the first degree. Ordinarily, a second degree at the undergraduate level is discouraged, and a Bachelor's degree is encouraged.
- You will be limited to how much you can borrow under the Direct Loan Program. These limits are not increased for students working on additional degrees.
- PELL grants are limited to the equivalent of 12 full-time semesters.

If you are enrolled in a Certificate Program you are allowed a total of 45 credits attempted to complete the program.

If you are enrolled in an Associate Degree Program you are allowed a total of 99 attempted credits to complete the program.

## Financial Aid Probation

If you have fallen below the completion ratio on the Satisfactory Academic Progress chart published on the SUNY Orange Financial Aid web pages, and/or you have failed to maintain the required minimum GPA associated with that completion ratio, you will be placed on federal financial aid probation. You will be allowed only one probationary semester during your academic plan if an appeal is granted.

While on financial aid probation you will receive a separate letter that will outline the academic requirements you must meet in order to receive federal financial aid for the following semester. If you meet the terms of financial aid probation, you will be permitted to continue to participate in federal student aid programs (PELL grants, loans, and Federal Work Study) for subsequent semesters. If you have been placed on financial aid probation you shall be considered to be making satisfactory academic progress for the purposes of receiving federal financial aid as long as you continue to meet the academic requirements outlined in your probationary letter.

While on Financial Aid probation, the Financial Aid Office will review your academic transcript at the end of the following semester to ensure you meet the conditions of your probation in relation to Progress and Grade Point Average.

If you do not meet the terms of your probation, you will forfeit eligibility for all Federal Financial Aid programs (PELL grants, loans, federal work study).

## Grade Changes

Students who are receiving aid on a probationary basis must resolve all incomplete grades before the Financial Aid Office can make a final determination of the satisfactory academic progress guidelines. Students must report any grade changes that impact their aid eligibility directly to the Financial Aid Office. Students must notify the Financial Aid Office once their final grades have been posted.

## Probation Standards Not Met

If you have lost eligibility to participate in federal student aid programs for reasons of academic progress, you may regain eligibility by enrolling at SUNY Orange at your own expense, and making up the Deficiency of Progress or GPA. The mere passage of time will not ordinarily restore eligibility to a student who has failed to make satisfactory academic progress policy.

If you have been academically dismissed from SUNY Orange but are subsequently given permission to re-enroll, you are not automatically eligible to continue to participate in Federal Financial Aid programs. Admissions decisions are totally separate from funding decisions.

## Right to Appeal

To appeal your Satisfactory Academic Progress status, you must submit a [Satisfactory Academic Progress Appeal Form](#), along with any required documentation, detailing the extenuating circumstances that contributed to your not meeting the SAP standards. Considerations for appeals exist if you had a severe illness, medical condition, injury, traumatic life altering experience, or the death of a parent that prevented you from being successful in the semester in which you did poorly. Submitting an appeal does not guarantee approval to reinstate your eligibility for receiving financial aid. The decision of the Appeals Committee is final.

**Deadlines:** To ensure that Financial Aid funds for which you may be eligible are on your account before the payment due date, you should submit your appeal by: Summer — June 1st; Fall — June 15th; and Spring — December 15th. **If an appeal is submitted after the deadline dates, you will need to make arrangements for alternative means of payment until your Financial Aid can be processed, using your own funds or participating in the Tuition Payment Plan.** Appeals submitted after the current deadline dates will be evaluated for the following semester.

**Appeal Approval Conditions:** Appeals can only be approved if the Financial Aid Appeals Committee determines :

- You will be able to meet SUNY Orange's Satisfactory Academic Progress chart after the next payment period; or
- You have agreed to follow an Academic Plan that, if followed, will ensure that the student can meet the College's Satisfactory Academic Progress guidelines by a specific point in time.

**If an Appeal is granted:** If your appeal is granted you will receive aid on a conditional basis for one semester (this is known as the probationary period). The conditions will be outlined in a letter sent to you granting the appeal. The Financial Aid Appeals Committee will review your record at the end of the semester to determine your status for the following semester. Students who fail to meet the conditions outlined in their individualized academic plans during their conditional semester will not be allowed to submit a subsequent appeal.

## **Federal Financial Aid**

### **Federal PELL Grant**

The PELL Grant is a grant from the Federal government and does not have to be repaid. The amount of the grant is based on the amount of funds actually available for the program as designated by Congress. The maximum award is distributed over two semesters for full-time enrollment and may be pro-rated. All undergraduate students are eligible to apply for the Federal PELL Grant. Students may receive PELL Grants for as many as 12 full-time semesters (or the equivalent). The student must be enrolled at the time the Student Aid Report is received by the Financial Aid Office. Even though the student may file the FAFSA after the semester has started, a payment cannot be made if the student ceases to be enrolled. For students taking developmental courses, federal aid funds will only pay for the first 30 attempted credits of developmental study.

### **Eligibility Exclusion**

Effective July 1, 2009, an individual subject to involuntary civil confinement or civil commitment upon completion of a period of incarceration for a forcible or non-forcible sexual crime is ineligible for a PELL Grant.

### **Federal Supplemental Educational Opportunity Grant**

High-need students may be eligible to receive FSEOG grants ranging from \$300 to \$500 a year. Money for this program is extremely limited. Students who have earned a Bachelor's degree are not eligible. FAFSA completion is required. All Campus-Based-Aid programs are subject to the federal government's allocation to the school. When all the funds are exhausted, awarding and disbursement of this aid program stops.

### **Federal Work Study Program**

Eligible students may work part-time while in college to help defray their educational cost. Students are paid an hourly rate and receive a paycheck every two weeks for the hours worked. Students cannot earn more than the amount of their work-study award.

Salary is based on published rates. FAFSA completion is required. Work-Study funds are allocated each year by the Federal government. The Financial Aid Office will award work-study to eligible students until the funds for the year are exhausted.

### **Federal Stafford Loans**

The Federal Stafford Loan is a loan that must be repaid upon completion of school or interruption of studies. The student who qualifies may borrow up to \$5,500 for the academic year as a freshman and \$6,500 as a sophomore. Independent students who still need loan assistance after Federal Stafford Loan eligibility is determined will be packaged with a maximum of \$4,000 additionally each year. Dependent students may apply for an additional unsubsidized loan if your parents are unable to obtain a PLUS loan.

All borrowers are required to complete an electronic master Promissory Note, and entrance counseling before funds can be disbursed. If you are a freshman and a first-time borrower for a student loan, federal regulations require that the first loan disbursement be delayed until 30 days after the start of classes. Students are required to be actively enrolled for at least six credit hours each semester to maintain loan eligibility. If you should drop below 6 credits prior to the disbursement of the loan, the funds will be returned to the U.S. Department of Education. More information on loans can be viewed at <https://studentaid.ed.gov/sa/>. Remember student loans are to be used only for "education expenses" which include tuition, fees, books, supplies and equipment, living expenses, cost of care for a dependent child, transportation, and the cost to rent or buy a computer.

### **Federal PLUS Loans**

Federal PLUS loans are loans that a parent may use to assist their son or daughter in financing their education. The lender is the U.S. Government's Direct Loan program. More information on how to obtain a PLUS loan can be obtained by going to: <https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=plusApp> website. Parents may borrow up to the cost of attendance, minus other aid per award year, if their son or daughter is enrolled at least part time. The loan goes into repayment 60 days after the check is disbursed to you. Students are required to be actively enrolled for six credit hours each semester to maintain eligibility.

### **Veterans Benefits**

Orange County Community College is approved for various benefits eligible to students on active duty, members of the Selected Reserve and National Guard, veterans, and eligible dependents and/or spouses. Students should inquire at the Veterans and Military Services Office within the Office of Academic Advising, located on the third floor of the George F. Shepard Student Center or <https://sunyorange.edu/veterans/>. More information about education benefits offered by the VA is available at the official US government website at <https://benefits.va.gov/gibill/>



## **Aid for Native Americans**

The Federal Bureau of Indian Affairs gives educational grants directly to the various Native American tribes. Students should contact their tribal office to see if federal funds are available. Aid for Native Americans may also be available through the New York State Education Department. The website is [www.nysed.gov](http://www.nysed.gov). Search Aid for Native Americans.

## **Institutional Local College Work-Study (LCWS)**

College funds are also available for students who do not meet the federal work study eligibility requirements. All students awarded work-study are placed in the job by the College's Office of Career and Internship Services. FAFSA is required.

## **New York State Financial Aid**

### **New York State Tuition Assistance Program (TAP)**

- You must be matriculated in a program of study.
- All courses must apply to a degree program.
- You must be enrolled as a full-time student, taking 12 or more credits per semester. You must meet NYS Satisfactory Academic Standards.
- You are considered a “New York State Resident” if you have lived in the state for the 12 months just prior to enrollment.
- “Eligible non-citizens” or others who may qualify under federal law.
- Changes in your class schedules can affect your financial aid. Students should consult with the Financial Aid Office about any such changes.
- You must either be: a graduate of a US high school, or have earned an HSE diploma, or have passed a federally approved "Ability to Benefit" test.
- You must be enrolled as a full-time student, taking 12 or more credits per semester.
- You must have at least a cumulative "C" average after receiving two annual payments.
- You must not be in default on either a student loan guaranteed by HESC or on any repayment of state awards.
- You must have a valid Social Security number.
- If you are a first-time TAP recipient, you must be registered for at least 6 credits of college-level coursework, 12 credits in total for the semester.
- If transferring in and a recipient of TAP at the former school, you must have your credits evaluated prior to receiving TAP at SUNY Orange AND you must register for 6 or more credits due to the number of TAP points incurred.
- TAP awards may be used only for tuition costs.

### **NYS Satisfactory Academic Progress**

Before being certified to receive a specific TAP payment, students must have accrued at least a certain number of credits toward their degree while maintaining a minimum cumulative grade point average (CGPA). Please view our web site at: [www.sunyorange.edu/financialaid/standards.shtml](http://www.sunyorange.edu/financialaid/standards.shtml) for details on which NYS Satisfactory Academic Progress chart applies to you.

### **Evaluation Criteria for NYS Satisfactory Academic Progress (State SAP)**

- Grades earned for “completed” courses may be A, B, C, D, F, or P.
- To be eligible for TAP in the future, you must pass the minimum percentage of credits attempted as designated by the number of payments you have received, and have accumulated at least a specific number of total credits towards your degree overall, per NYS regulation.
- If you are a first-time TAP recipient and are taking a minimum of two developmental courses you may be evaluated on the State SAP chart.
- Transfer and second-time TAP recipients entering SUNY Orange who have received TAP at a previous institution must be registered for six and possibly more credits of college level course work as part of their full-time load.
- Courses which are audited and/or which are repeats of previously passed courses are not eligible for inclusion in a student’s credited enrollment.
- Financial Aid can only pay for 2 credits of Physical Education coursework.
- NYS academic requirements and awards may be subject to change based on NYS budget considerations.

### **How to Apply for TAP**

Students should complete the FAFSA online and then use the link for NYS residents. This will direct you to the [HESC website](#).

### **Other NYS Grants, Scholarships, and Awards**

[HESC](#) also offers other NYS grants scholarships and awards.

**Aid for Part-Time Study (APTS)**

This is a NYS grant for eligible part-time students. Due to funding limitations and the number of qualified applicants, coverage is limited to 6 credits. Students are selected on a first come first served basis. Applications are placed in chronological order based on when the application and State of New York taxes are received.

**Eligibility Requirements**

Students must:

- Be NY State residents who can demonstrate the ability to complete college coursework
- Be enrolled for 6 to 11 ½ credits in an eligible degree program
- After completing at least 3 credits at SUNY Orange, maintain a minimum Cumulative Grade Point Average of 2.0 in order to be eligible to receive APTS the following semester
- After each semester State Satisfactory Academic Progress is evaluated, and the student must maintain a minimum semester GPA of 2.0
- If transferring to SUNY Orange, submit to the Financial Aid Office an Academic Transcript of coursework completed at the prior institution
- If they are dependent students: have a family whose net NY State taxable income is \$50,550 or less
- If they are independent students: have a family whose net NY State taxable income is \$34,250 or less

**Excelsior Scholarship**

Please see the N.Y.S. [HESC website](#) for additional information for processes and procedures for obtaining the scholarship.

**Part-time Scholarship**

Please see the N.Y.S. [HESC website](#) for additional information for processes and procedures for obtaining the scholarship.

**SUNY Orange Foundation Scholarships**

The SUNY Orange scholarship process is managed by the SUNY Orange Foundation, an independent non-profit organization dedicated to generating funds and building resources to enhance learning opportunities at SUNY Orange for students and the community. The SUNY Orange Foundation is responsible for managing and increasing funds for all SUNY Orange scholarships. Through the efforts of the Foundation and the generosity of many private donors, SUNY Orange awards approximately 250 scholarships each academic year. There are scholarship opportunities for:

- Entering, returning and graduating students
- Students with financial need
- Students in good academic standing
- All majors, ages, veterans, and non-traditional students

FAFSA is not required to qualify for these scholarships.

To apply for scholarships, you must sign in with the same user name and password you use to access the campus login portal.

Once you complete your general application, you will be automatically matched with scholarship opportunities based on the information you provide, as well as other data being imported from your SUNY Orange student account.

All scholarship monies will be paid directly to student accounts.

The [application process](#) is open to students during the Spring semester. To learn more about scholarships, visit the [SUNY Orange Foundation website](#).