SUNY New Paltz students often receive some form of financial assistance from federal and/or state programs. Students’ academic decisions may impact their eligibility for certain financial aid. While this guide is intended to be a general resource to assist with academic planning, we still encourage students to reach out to the Office of Student Financial Services and/or Student Accounts to discuss their aid eligibility based on their academic plans.

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While a student’s bill is determined by the number of registered credits, financial aid is determined by the number of credits that count towards the student’s program of study or degree. Degree-applicable credits are credits that count toward general education requirements, major requirements or required electives. Credits that do not fill an unsatisfied requirement do not count in enrollment for the purposes of financial aid. The type of financial aid the student receives determines the impact on the semester bill. Late registrations past the 100% liability date will not result in a change to aid packages.

<table>
<thead>
<tr>
<th>Types of Aid</th>
<th>Minimum Degree-applicable Credits per Semester</th>
<th>Impact on aid, if less than minimum degree-applicable credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>1+ credits</td>
<td>Amount prorated or canceled*</td>
</tr>
<tr>
<td>Federal Work- Study</td>
<td>6 credits</td>
<td>Amount canceled</td>
</tr>
<tr>
<td>Federal Direct Loans (Student and Parent loans)</td>
<td>6 credits 6-11 credits</td>
<td>Amount canceled</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Amount may be prorated</td>
</tr>
<tr>
<td>Private Student Loans</td>
<td>Varies by lender</td>
<td>Varies by lender</td>
</tr>
<tr>
<td>NYS Grants/Scholarships including TAP Grant/ SUNY Tuition Credit</td>
<td>12 credits</td>
<td>Amount canceled**</td>
</tr>
<tr>
<td>NYS Excelsior Scholarship</td>
<td>12 credits (30 credits/year required)</td>
<td>Amount canceled**</td>
</tr>
<tr>
<td>NYS Programs for PT Enrollment</td>
<td>3 to 11 credits</td>
<td>Must meet specific guidelines</td>
</tr>
</tbody>
</table>

* For the federal Pell grant, enrollment is “frozen” at the 100% liability mark of the semester. After the “freeze” date, the Office of Student Financial Services is precluded from changing enrollment for the term, unless the student is withdrawing from all courses or taking a leave of absence from the College. In those cases, federal regulations require a recalculation of eligibility for all federal aid which may result in the student owing money back to the federal government.

** For exceptions to this rule, please see the “Special Conditions within NYS Grant Programs” section.

**DEGREE-APPLICABLE COURSEWORK**

Degree-applicable (aid-eligible) coursework is identified during advance registration, open registration, and drop/add, which allows students to determine if changes to their planned semester are necessary. Students will be notified of their status via email shortly after registering for the upcoming term.

Degree-applicable coursework includes requirements for the student’s primary major, general education, or elective credits. Students should check their Progress Report in my.newpaltz.edu to determine degree-applicable courses. Contact academic advisor, Student Financial Services, or Student Accounts with any
questions regarding degree-applicability.

**REPEAT COURSEWORK**

When a student needs to retake a course, this chart shows when the course is an “allowable repeat.” An allowable repeat means it is considered degree-applicable for financial aid purposes.

<table>
<thead>
<tr>
<th>Condition</th>
<th>New York State Aid</th>
<th>Federal Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previously Passed Course*, but higher grade required by major</td>
<td>Allowable Repeat/Aid Eligible</td>
<td>One-time Repeat Allowed /Aid Eligible</td>
</tr>
<tr>
<td>Previously Passed Course*, but a higher grade is not required</td>
<td>Not Allowable Repeat/Not Aid Eligible</td>
<td>One-time Repeat Allowed/Aid Eligible</td>
</tr>
<tr>
<td>Failed course, required by major</td>
<td>Allowable Repeat/Aid Eligible</td>
<td>Allowable Repeat/Aid Eligible</td>
</tr>
<tr>
<td>Failed course, not required by major</td>
<td>Not Allowable Repeat/Not Aid Eligible</td>
<td>Allowable Repeat/Aid Eligible</td>
</tr>
</tbody>
</table>

If a student would like to retake a previously passed or failed course that is not required by the primary major, it may not be considered degree-applicable for financial aid. To maintain full-time financial aid eligibility, the student may take the repeat in addition to 12 credits of degree-applicable coursework.

Excelsior recipients should plan to take additional credits when repeating coursework to meet the annual cumulative credit requirements.

*Courses accepted as transfer credit (AP or other college credit) are considered passing and would not be acceptable as required coursework, if repeated.

**MINORS AND DOUBLE MAJORS**

Coursework for minors can only be included in enrollment for financial aid purposes when included as a degree requirement for a major or when satisfying other requirements such as electives or general education requirements. Coursework taken beyond 12 credits of degree requirements does not have to be degree applicable, however Excelsior recipients must complete 30 credits of degree applicable credits per year. College credits earned in High School may be used to meet this requirement in some cases.

Coursework taken toward a second major may count towards enrollment for financial aid purposes in certain situations. In the case of NYS aid programs, only Excelsior allows coursework toward a second major to count in enrollment during any term. TAP and most other NYS aid programs do not allow for coursework toward a second major to count in enrollment unless the student is in the final two semesters of their program (see exceptions below).
Federal aid programs allow for coursework toward a second major to count in enrollment, until the student has completed the requirements for the first declared major, even if the degree has not been conferred. Once a student has completed all of the degree requirements for the primary major, a student will lose eligibility for federal grants, but may still receive loans to complete a previously declared second major.

**SPECIAL CONDITIONS WITHIN NYS GRANT PROGRAMS**

The Offices of Student Financial Services and Student Accounts will manually review students for the following special conditions to ensure their aid-eligible coursework is accurately counted.

**TAP and Other NYS Grants (excluding Excelsior)**

Students in their final term must enroll in at least 12 credits of coursework, but only one class must be applicable to general education, primary major requirements or required elective credits.

Students in their next to final term must enroll in at least 12 credits of coursework, but only 6 credits must be applicable to general education, primary major requirements, or elective credits.

For some students, a part-time TAP award may be possible. Please refer the student to the Office of Student Accounts, 845-257-3150 to ask about eligibility.

**NYS EXCELSIOR SCHOLARSHIP**

Students in their final two terms prior to graduation need to enroll in 12 credits each term but do not have to meet the 30 credits per year requirement. For the final term, only one class needs to be in their program(s) of study. For the term prior to the final term, only 6 credits need to be degree-applicable.

The Excelsior program allows for second major requirements to be considered aid-eligible. As a result, students with a second major may be eligible for the scholarship in a semester where they may not be eligible for any other aid.

The Excelsior program allows college credits, including AP credits, earned in high school to be used to meet certain program requirements, provided the credits are degree-applicable.

**SPECIAL SESSIONS**

Financial aid is available to New Paltz students for summer courses in most situations. The student must submit the Summer Aid Application.

Please see the chart in the “Types of Financial Aid and Enrollment Levels” section for details. The same enrollment rules apply to summer coursework as to standard semesters, fall and spring.
Student loan eligibility is divided evenly among all terms of enrollment for the academic year.

Excelsior is not available for summer sessions.

**WINTER INTERSESSION**

The winter intersession does not meet the criteria for a stand-alone term for financial aid; therefore, a student will not receive financial aid specifically for this time period. However, for federal student aid purposes only, the registration in winter and spring may be combined to determine aid eligibility for the spring.

**MISCELLANEOUS CONSIDERATIONS**

**STUDY ABROAD**

Courses that are taken abroad must satisfy degree requirements, to maintain eligibility for state and federal aid. Therefore, it is critical to ensure that the courses taken abroad are degree-applicable and will transfer back to New Paltz.

Planned coursework must be approved prior to the student’s departure. Transcripts will be evaluated upon return. If coursework is not degree-applicable, state and/or federal aid may be adjusted.

**COURSE WAIVERS/EXCEPTIONS/SUBSTITUTIONS**

Approved course deviations (substitutions/waivers) that satisfy degree requirements are eligible for NYS and federal aid programs if the deviation is an appropriate substitution and there is no other path that would allow the student to graduate. It is critical for financial aid recipients to have documentation of an approved waiver by the end of drop/add.

**INTERNSHIPS**

Internship courses can be used to fulfill requirements within the major and/or electives. Financial Aid recipients must be registered for these courses by the end of drop/add, at the latest.

If the internship is being waived/substituted for a major requirement, Student Financial Services will need to know this information as well. Internship credits being used for minor or second major requirements are allowable, if they fit within the available elective credits.

**LEAVE OF ABSENCE AND WITHDRAWAL FROM COLLEGE**

If a student withdraws from the College, federal law requires the College to return any unearned financial aid from Title IV programs (Pell, SEOG, Direct Subsidized, Unsubsidized and PLUS Loans) back to the federal government on a pro-rated basis for students who withdraw from the College prior to the 60% point of the semester. The student is responsible for any account balance that is created by the return of
unearned Title IV funds. If a student withdraws with an effective date after 60% of the semester, the student is considered to have earned 100% of federal aid and no funds must be returned to the federal government. The student should contact the Office of Student Accounts at 845-257-3150 for refund schedules and deadlines.

For federal and state aid, a leave of absence is the same as withdrawing from the college. Federal student loan borrowers may enter repayment after leaving and will need to complete an Exit Interview at https://studentaid.gov. Also, a student may need to appeal for financial aid reinstatement, if they were not meeting Satisfactory Academic Progress for state and/or federal aid prior to leaving the college.

**INDIVIDUAL COURSE WITHDRAWAL**

Withdrawing from a course can have a big impact and/or no impact on a student. Generally, if the student is still taking above 12 credit hours after the withdrawal it is not going to have a significant impact on their current financial aid eligibility. However, if the student is withdrawing from a course and it drops them below 12 credit hours, it may result in a loss of state or federal eligibility. Also, the withdrawal may not result in a change in financial aid for the current semester, but a future semester may be impacted by this decision. Students are encouraged to discuss course withdrawal with both Student Financial Services and Student Accounts to determine the impact, if any, of withdrawing from a course.

**SATISFACTORY ACADEMIC PROGRESS (SAP)**

Students are responsible for maintaining Satisfactory Academic Progress toward their degree for both federal and state financial aid. While degree-applicability of coursework occurs at the start of the semester, SAP is reviewed at the end of each semester for state aid and at the end of the spring semester for federal aid. This section discusses the basic guidelines for this review. The full policy can be found at https://www.newpaltz.edu/financialaid/sap.html

**REQUIREMENTS FOR NYS AID**

NYS TAP Grant, SUNY Tuition Credit, NYS Merit Scholarships

Compliance reviews for state aid are done at the end of each semester. Students must be in good academic standing to receive state financial assistance. The chart below indicates the minimum credit and GPA requirements to be considered in good academic standing by New York State.

Please note that NYS’s definition of good academic standing is not the same as SUNY New Paltz’s academic policies or the academic requirements to receive federal aid. Specifically, one difference is the definition of allowable repeat courses. More information is provided in the Repeat Coursework section.
### NYS STANDARDS FOR TAP RECIPIENTS 2010 AND BEYOND

<table>
<thead>
<tr>
<th>Start of Semester</th>
<th>Start of Semester</th>
<th>Start of Semester</th>
<th>Start of Semester</th>
<th>Start of Semester</th>
<th>Start of Semester</th>
<th>Start of Semester</th>
<th>Start of Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Required Semester Hrs. of Graded Credits (Non-W’s)</td>
<td>0</td>
<td>6</td>
<td>6</td>
<td>9</td>
<td>9</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Required Minimum Cumulative Hrs. Earned</td>
<td>0</td>
<td>6</td>
<td>15</td>
<td>27</td>
<td>39</td>
<td>51</td>
<td>66</td>
</tr>
<tr>
<td>Minimum Cumulative GPA</td>
<td>0</td>
<td>1.5</td>
<td>1.8</td>
<td>1.8</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

### NYS STANDARDS FOR TAP RECIPIENTS 2010 AND BEYOND IN THE EDUCATIONAL OPPORTUNITY PROGRAM (EOP)

<table>
<thead>
<tr>
<th>Start of Sem 1</th>
<th>Start of Sem 2</th>
<th>Start of Sem 3</th>
<th>Start of Sem 4</th>
<th>Start of Sem 5</th>
<th>Start of Sem 6</th>
<th>Start of Sem 7</th>
<th>Start of Sem 8</th>
<th>Start of Sem 9</th>
<th>Start of Sem 10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Required Semester Hrs. of Graded Credits (Non-W’s)</td>
<td>0</td>
<td>6</td>
<td>6</td>
<td>9</td>
<td>9</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Required Minimum Cumulative Hrs. Earned</td>
<td>0</td>
<td>3</td>
<td>9</td>
<td>21</td>
<td>33</td>
<td>45</td>
<td>60</td>
<td>75</td>
<td>90</td>
</tr>
<tr>
<td>Minimum Cumulative GPA</td>
<td>0</td>
<td>1.1</td>
<td>1.2</td>
<td>1.3</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

### MAXIMUM TAP ELIGIBILITY
Undergraduate students may receive up to 8 semesters (48 points) from NYS TAP Grant (and SUNY Tuition Credit). Undergraduates in a NYS-designated 5-year program (EOP program) may receive up to 10 semesters (60 points) of NYS TAP Grant. Regulations do not allow students to appeal for additional TAP eligibility if they have reached the maximum semesters.

### APPEALS FOR REINSTATEMENT OF STATE ELIGIBILITY
Students who lose their eligibility for NYS financial aid for failing to meet NYS standards may appeal to
have their NYS financial aid eligibility reinstated. If approved, state aid will be reinstated. Such a waiver can be granted only one time in a student's undergraduate academic career.

In order to apply for an appeal, the student must demonstrate that an unusual/extenuating circumstance existed while the student was enrolled at SUNY New Paltz affected their academic performance; that the circumstance is now resolved or no longer exists; and provide documentation of the situation. NYS appeals are submitted to the Office of Student Accounts. The full policy can be found at https://www.newpaltz.edu/student_accounts/progress.html

REQUIREMENTS FOR FEDERAL AID

Direct Loans (Student and Parent), Pell Grant, SEOG, Federal Work-Study

Compliance with federal standards is reviewed at the end of each academic year. Please note that the federal definition of SAP is not the same as SUNY New Paltz’s academic policies or academic standards for NYS aid.

MEASURES OF ELIGIBILITY

Cumulative Grade Point Average (GPA): Undergraduate students must have a 2.0 cumulative GPA after two years of college attendance. In the first two years of attendance students must maintain an academic standing sufficient for continued enrollment at the College. Graduate Students must maintain a 3.0 GPA and complete 67% of all attempted credits to remain eligible for federal aid.

Completion Rate/Pace: Undergraduate students with 60 or more credits must earn 67% of all attempted credits. Students with less than 60 credits must complete 50% of attempted credits. Accepted transfer credits, withdrawals, and repeats are included in the calculation of attempted credits.

Maximum Time Frame: Undergraduate students must complete all degree requirements within 150% of the credits required for the degree. For example, 120 credits required X 150% = 180 maximum credits attempted. Again, accepted transfer credits, withdrawals, and repeated courses are included in the calculation of attempted credits. Student who have reached maximum time frame may not appeal.

APPEALS FOR REINSTATEMENT OF FEDERAL ELIGIBILITY

A student may submit an appeal to have their federal financial aid reinstated based on extenuating non-academic circumstances. The student must demonstrate that an unusual/extenuating circumstance existed while the student was enrolled at SUNY New Paltz and affected their academic performance; that the circumstance is now resolved or no longer exists; and provide documentation of the situation. Conditions for appeal may include personal injury or illness; death of a relative; or other temporary, extenuating circumstances beyond the control of the student. Appeals must include an academic plan signed by an academic advisor. Federal appeals are submitted to the Office of Student Financial Services no later than two weeks prior to the last day of class for the semester. Payment for semester charges must be made without the benefit of federal aid including federal direct loans in the absence of an approved appeal.
OPTIONS: COURSE NOT ELIGIBLE FOR AID

Students may consider the following if one or more courses are not eligible for federal or state aid:

1. Register for a different course that is required for your primary major or general education requirements.
2. Keep your registration as is. Your aid will be adjusted based on your enrollment in degree-applicable coursework, if necessary. Note that your bill will reflect the total registered number of credits.
3. Work with your academic advisor to assess your academic plan and explore options. Any necessary waivers/substitutions must be filed by the end of the semester’s Drop/Add deadline.

FURTHER ASSISTANCE

We encourage students and advisors to reach out to Student Financial Services with questions regarding federal financial aid or Excelsior Scholarships and to the Office of Student Accounts with questions regarding New York State financial aid programs including TAP.

Office of Student Financial Services: 845-257-3250, fao@newpaltz.edu, www.newpaltz.edu/financialaid/
Office of Student Accounts: 845-257-3150, stuacct@newpaltz.edu, www.newpaltz.edu/student_accounts/

ADDITIONAL FINANCIAL AID ADVISING POINTS

1. Financial aid is determined annually based on the results of the Free Application for Federal Student Aid (FAFSA). The FAFSA should be filed at studentaid.gov prior to March 1st each year. Federal school code is 002846.


3. Financial Aid packages are initially calculated based on full-time enrollment, defined as 12 or more credits per semester. Students who plan to enroll for less than 12 credits per semester must complete and submit the Part-Time Enrollment Form found on our website.

4. Review outstanding requirements online at my.newpaltz.edu and submit documents promptly. All requested documentation must be received before aid can be processed.

5. Financial aid packages may be revised due to FAFSA corrections, changes in federal or state regulations or funding levels, enrollment status changes, or receipt of additional resources such as private scholarships or tuition waivers.

6. New York State aid, such as TAP Grant and Excelsior Scholarship, are estimated until NYS Higher Education Services Corporation (HESC) has received and processed the appropriate application and communicated a final grant/scholarship determination to the college. NYS funds are also subject to academic credit requirements. Visit www.hesc.ny.gov for application and program information. NYS school code is 0925
7. Federal Direct Student Loan borrowers must complete Federal Direct Student Loan Entrance Counseling and a Master Promissory Note online at studentaid.gov. Loan funds will not disburse until these electronic documents have been completed.

8. Financial Aid funds are typically calculated for an academic year with equal payments for the fall and spring semesters. Funds will appear as credits on the student’s invoice once all requirements have been met. If aid exceeds the balance due, a refund will be issued once the aid is disbursed. Balances not covered by financial aid are the responsibility of the student. Payment plans are available through the Office of Student Accounts. Invoices will be generated electronically following registration.

9. Students are responsible for being aware of the financial implications of academic decisions such as withdrawing from courses, repeating coursework, changing majors, and enrolling for courses not required to meet graduation requirements.

10. Students are required to complete Federal Student Loan Exit Counseling at studentaid.gov before they graduate or when they cease to be enrolled at least half time, defined as 6 or more credits.

11. Students who withdraw officially or unofficially during a period of enrollment are subject to the federally mandated Title IV Recalculation to determine if any portion of their aid must be repaid to the government. More information can be found at www.newpaltz.edu/student_accounts/refunds.html.

12. Students are encouraged to create a login to the SUNY Smart Track financial literacy program at https://www.suny.edu/smarttrack/.