Undergraduate Financial Aid Programs

This guide is intended to assist you in understanding the most common types of grants, loans and institutional aid awarded to our students.

SUNY Empire State College is committed to giving every qualified student with the desire to complete a degree the ability to do so. This brochure outlines the most common forms of financial aid that our students receive and provides information on the Time Payment Plan. We encourage students to use this brochure in conjunction with our Step-by-Step Guide to Financial Aid which provides a detailed description of the application process. You may access this booklet online at www.escc.FinancialAid, obtain one at your local center or email the Financial Aid office to have the guide mailed to you.

What type of financial aid is available at Empire State College?

Empire State College’s Financial Aid office assists in administering funds from a variety of federal and state sources to students on the basis of need. Interest is determined by a formula set by the federal and state government and consistently applied to applications for aid. Your need and income determine what type of aid you receive and how much financial aid financial aid is available.

1. Grants and Scholarships

Grants and scholarships are money that does not need to be repaid. In addition to federal and state grants, the Empire State College Foundation offers a number of scholarships for eligible students. For a complete list of financial aid resources available from the Empire State College Foundation and links to free online scholarship searches, please review our website (www.escc.FinancialAid). To apply for Empire State College Scholarships, please also submit an application at www.escc.edu/financialaid. Priority deadline is May 25.

2. Loans

Loans (money that borrower must which be repaid with interest) are granted for expenses directly related to college study.

3. Work Study

Federal Work Study provides funds that are earned through employment for students with financial need. Please review our website (www.escc.edu/FederalWorkStudy).

What must I do to be eligible?

1. The first step in the application process for federal student aid is to complete the Free Application for Student Aid (FASFA) on file with the Direct Lending Program. If you have a federal student loan that has entered repayment under the Family Federal Education Loan (FFEL) Program or the Federal Direct Loan (MPN) program, you are required to complete a new MPN. If you have a federal student loan with the Direct Lending Program, you are required to complete a new MPN with the Direct Lending Program.

2. To qualify for financial aid, you must be enrolled at least half-time in a degree program at SUNY Empire State College for the same term at more than one school.

3. New York state residents

New York state residents planning to attend part time must complete a Veteran’s Request for Deferral form online at www.escc.edu/FFELForms, click on “Military and Veterans.”

4. Additional financial aid application requirements

- Veteran students who are eligible and using chapter benefits other than 31 or 33 may sign up for a payment plan with no application fee. This allows eligible veterans to defer payment until the third and fourth months of the term, at which time one half of the veteran’s delinquency will be due at the beginning of the term. To sign up, please complete the Veteran’s Request for Deferral form online at www.escc.edu/FFELForms, click on “Military and Veterans.”

- All students may enroll in the college’s Time Payment Plan. The Time Payment Plan allows you to pay your registration charges in three convenient installments. The Time Payment Plan has a nonrefundable application fee of $25 per term. You also must pay your one-third down payment by the term payment due date to avoid cancellation of your registration.

You can enroll in the Time Payment Plan by accepting the terms and conditions of the plan. You can do this online at www.escc.edu, go to “my records,” or by mail – send the remittance slip of your Account Statement (or APTS) application mailed to you.

Subsequent Payment Due Dates

May (Summer 1, 2)

Payment No. Due Date

Payment 2 June 15

Payment 3 July 15

September

Payment 2 Oct. 15

Payment 3 Nov. 15

January

Payment 2 Feb. 15

Payment 3 March 15

Frequently Asked Questions

What is the difference between subsidized and unsubsidized Direct Loans?

A subsidized Direct Loan is awarded on the basis of federally calculated financial need. The government pays the interest on the loan during the time that you are enrolled in college. An unsubsidized Direct Loan cannot exceed the college cost of attendance less financial aid. Interest will accrue from the first day of attendance to the first day financial aid is available.

What is a Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)?

All students are required to complete an MPN for Federal Direct Loans. Once activated, the MPN is valid for 10 years. You can go to http://www.studentloans.gov to complete the MPN online. If you fail to complete and submit the required MPN, you will not receive your loan funds and may owe a balance to the college.

Do I need to complete a new MPN if I borrowed a Federal Stafford Loan?

You are required to have a valid Direct Loan Agreement (MPN) on file with the Direct Lending Program. If you have borrowed a Federal Direct Loan in the past 10 years at another institution, you are not required to complete a new MPN. If you have only borrowed student loans through the credit counseling process with the unit’s Federal Work Study. Students can ask the registrar to send information to their lenders by completing the in-school deferment form. You can download the form online at www.escc.edu/Registrar. Students should address questions to the Student Financial Aid Office at 800-847-3000.

What happens if I received financial aid at another school?

Federal regulations stipulate the student’s annual maximum awards. Therefore, if you have received financial aid at another college for the same federal financial year, your federal student aid eligibility (including student loans) at Empire State College may be reduced retroactively. You cannot receive financial aid for the same term at more than one school.

What if I had a change to my household or personal finances?

If the income or household information you’ve listed on the FAFSA is no longer indicative of your current situation, you should complete the Special Condition/Professional Judgment Form. This will allow us to take into account your current situation. Please complete this form online at www.escc.edu/FFELForms, under appeals, and submit appropriate documentation to the Financial Aid office.

When should I apply for aid?

Frequently Asked Questions

What is the difference between subsidized and unsubsidized Direct Loans?

A subsidized Direct Loan is awarded on the basis of federally calculated financial need. The government pays the interest on the loan during the time that you are enrolled in college. An unsubsidized Direct Loan cannot exceed the college cost of attendance less financial aid. Interest will accrue from the first day of attendance to the first day financial aid is available.

What is a Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)?

All students are required to complete an MPN for Federal Direct Loans. Once activated, the MPN is valid for 10 years. You can go to http://www.studentloans.gov to complete the MPN online. If you fail to complete and submit the required MPN, you will not receive your loan funds and may owe a balance to the college.

Do I need to complete a new MPN if I borrowed a Federal Stafford Loan?

You are required to have a valid Direct Loan Agreement (MPN) on file with the Direct Lending Program. If you have borrowed a Federal Direct Loan in the past 10 years at another institution, you are not required to complete a new MPN. If you have only borrowed student loans through the Family Federal Education Loan (FFEL) Program, you are required to complete a new MPN with the Direct Lending Program.

How do I defer my student loan payments while I’m in school?

If you have a federal student loan that has entered repayment and you have re-entered school, you may receive an in-school deferment for that loan. On a monthly basis, the Office of the Registrar electronically submits enrollment data to lenders to update the school’s enrollment status. Students can ask the registrar to send information to their lenders by completing the in-school deferment form online at www.escc.edu/Registrar. Students should address questions to the Student Financial Aid Office at 800-847-3000.

What happens if I received financial aid at another school?

Federal regulations stipulate the student’s annual maximum awards. Therefore, if you have received financial aid at another college for the same federal financial year, your federal student aid eligibility (including student loans) at Empire State College may be reduced retroactively. You cannot receive financial aid for the same term at more than one school.

What if I had a change to my household or personal finances?

If the income or household information you’ve listed on the FAFSA is no longer indicative of your current situation, you should complete the Special Condition/Professional Judgment Form. This will allow us to take into account your current situation. Please complete this form online at www.escc.edu/FFELForms, under appeals, and submit appropriate documentation to the Financial Aid office.

When should I apply for aid?

The priority deadline for receipt of the FAFSA results and all additional necessary paperwork by the Financial Aid office is six weeks prior to the start date of the term. FAFSA results and additional paperwork received after this date will continue to be reviewed and awarded accordingly. If FAFSA results and all necessary paperwork are not received before the term ends, aid eligibility may be delayed for that term.

Payment Plans

Unfortunately, sometimes financial aid does not fully cover your educational expenses with Empire State College. If you find that after financial aid has been determined you still owe a balance, you can pay the remaining balance in full or through a payroll plan.

Tuition deferrals for veteran students receiving Chapter 31 or 33 benefits must be paid in full by the term payment due date to avoid cancellation of aid.

Changing Schools

Financial aid cannot be transferred from one school to another. Each college or university assesses your need and eligibility based upon its own costs and its own aid programs. Please make sure that your Free Application for Student Aid (FASFA) data is released to your new school. You may do this online using your FASFA’s guardian code and selecting “Maintain Validity for a Processed FASFA.” Add the new school’s federal school code. Empire State College’s federal school code is 010286.

For New York state residents, you should go to www.hesc.org and change your TAP code to the appropriate state. The Empire State College undergraduate TAP school code is 0913 for bachelor’s degree and 0916 for associate degrees.

For SUNY Empire State College financial aid assistance, call 518-587-2100 or 800-847-3000 – email FinancialAid@esc.edu.

For help completing the FAFSA

1-800-4-FED-AID

For Higher Education Services Corp. (TAP) students

1-888-NYS-TAP

www.hesc.ny.gov

Rev. 9/2018
Federal Pell Grant
Matriculated undergraduate students enrolled at least 1 credit per term who are U.S. citizens, nationals or permanent resident aliens. Must not have previously attended another institution or school but must be in attendance at the school of record, or a recipient of a Pell Grant for the entire academic year. Student must maintain good academic standing requirements. Need based on federal formula. Award is based on financial need. The federal student aid website provides more information on Pell Grant eligibility.
Up to $6,695 per year full-time effective with 2018-2019 academic year. Pell Grant awards are limited to 125% of the equivalent.
Complete all sections of the Free Application for Federal Student Aid. Student must list Empire State College (School code 010286) as the school of record on the Free Application for Federal Student Aid.

Federal Supplemental Educational Opportunity Grant (FSEOG)
Matriculated undergraduate students enrolled at least 1 credit per term who are U.S. citizens, nationals or permanent resident aliens. Must not have previously attended another institution or school but must be in attendance at the school of record, or a recipient of a Pell Grant for the entire academic year. Student must maintain good academic standing requirements. Need based on federal formula. Number of awards determined by the financial aid office based upon yearly funds available.
Up to $1,250 per term for undergraduate students. Any other grant or employer reimbursement that must be used for a loan will only be in the form of a Federal Pell Grant and/or a Federal Pell Grant may be used to repay the amount received in an interest-free loan back to New York State. Any other award that must be used for a loan will only be in the form of a Federal Pell Grant.
Complete all sections of the online Free Application for Federal Student Aid (FAFSA). When you have completed the FAFSA, the confirmation page will give you a link to FAFSA on the Web. Before completing the FAFSA application, you will be asked to establish a PIN (personal identification number) for FAFSA. If you have submitted a paper FAFSA by mail, you will be mailed a link to FAFSA on the Web.

New York State Tuition Assistance Program (TAP)
Matriculated undergraduate students who are New York State residents, first time freshmen in academic year 2006-2007 or thereafter, and either U.S. citizens or qualifying noncitizens enrolled for at least 12 credits, must be a full-time student or be in attendance at the school of record, or a recipient of a Pell Grant for the entire academic year. Student must not have exceeded TAP eligibility and must maintain good academic standing, meet New York state fiscal standards of program guidelines, be in good standing at a Federal school and have not received the equivalent of a high school certificate.
Up to $500 per term. Award amount is based upon initial TAP award and then prorated for the number of credits the student is taking. Students may not receive APTS and Part-time TAP in the same term.
Complete all sections of the online application and submit a signed copy of the prior year’s income tax return. Priority deadline: April 1, however, funding is often available after this date and all students are encouraged to apply.

Part-time TAP
Matriculated undergraduate students who are New York State residents, first time freshmen in academic year 2006-2007 or thereafter, and either U.S. citizens or qualifying noncitizens enrolled for at least 12 credits, must be a full-time student or be in attendance at the school of record, or a recipient of a Pell Grant for the entire academic year. Student must not have exceeded TAP eligibility and must maintain good academic standing, meet New York state fiscal standards of program guidelines, be in good standing at a Federal school and have not received the equivalent of a high school certificate.
Up to $1,050 per term. Award amount is based upon initial TAP award and then prorated for the number of credits the student is taking. Students may not receive APTS and Part-time TAP in the same term.
Complete all sections of the online application and submit a signed copy of the prior year’s income tax return. Priority deadline: April 1, however, funding is often available after this date and all students are encouraged to apply.

State University Student Assistance (SUSTA)
Matriculated undergraduate students who are eligible for TAP. Awards are given to low and middle income students who meet the eligibility criteria and whose colleges are located in Staten Island. Students must review TAP in order to receive SUSTA in the same year.
Up to $500 per term. Same as TAP.

Part-time TAP
Matriculated undergraduate students who are New York State residents, first time freshmen in academic year 2006-2007 or thereafter, and either U.S. citizens or qualifying noncitizens enrolled for at least 12 credits, must be a full-time student or be in attendance at the school of record, or a recipient of a Pell Grant for the entire academic year. Student must not have exceeded TAP eligibility and must maintain good academic standing, meet New York state fiscal standards of program guidelines, be in good standing at a Federal school and have not received the equivalent of a high school certificate.
Up to $1,050 per term. Award amount is based upon initial TAP award and then prorated for the number of credits the student is taking. Students may not receive APTS and Part-time TAP in the same term.
Complete all sections of the online application and submit a signed copy of the prior year’s income tax return. Priority deadline: April 1, however, funding is often available after this date and all students are encouraged to apply.

Veterans Tuition Awards (VTA)
Matriculated undergraduate students who have applied for the Veterans Assistance Program and Federal Pell Grant, awards are full-time study. To receive a Federal Pell Grant award for the first undergraduate study, New York state residents discharged under other than dishonorable from the U.S. Armed Forces and whose:
- Women veterans served in a theater of operations after June 22, 1940, as evidenced by receipt of an Armed Forces Expeditionary Medal, Navy Expeditionary Medal or Marine Corps Expeditionary Medal.
- Afghanistan veterans served in Afghanistan during hostilities on or after Sept. 11, 2001.
- Veterans of the armed forces of the United States who served in hostile areas occurring after Feb. 28, 1996, as evidenced by receipt of an Armed Forces Expeditionary Medal, Navy Expeditionary Medal or Marine Corps Expeditionary Medal.
Up to $5,500 per year toward tuition only minus other financial aid.
To establish eligibility for the initial year, complete a Veterans Tuition Award (VTA) application. All applications must be completed by May 1. If the student is awarded a VTA, the award amount is based upon initial TAP award and then prorated for the number of credits the student is taking. Students may not receive APTS and Part-time TAP in the same term.

Excelsior Scholarship
New York state residents who are first-time college students seeking an undergraduate degree who earned 24 credits. The 24 credits must be taken at Empire State College.
Up to $5,000 per year toward tuition only minus other financial aid.
You must complete the FAFSA and the Excelsior Scholarship application. You can apply for this scholarship at www.hesc.ny.gov.

Federal Direct Stafford Loan (Subsidized) – 5.05 percent fixed interest rate for loans disbursed between July 1, 2018, and June 30, 2019
Matriculated undergraduate students enrolled at least 1 credit term per year who are U.S. citizens, nationals or permanent resident aliens. Must be in good academic standing, first-time borrower, have attended a school or are a new recipient of federal aid funds. Student must maintain good academic standing requirements. Need based on financial need. The federal student aid website provides more information on Stafford Loan eligibility.
Up to $31,000 per year toward the cost of attendance minus any other financial aid. Effective July 1, 2013, eligibility for new borrowers is limited to $20,500 annually based upon student’s total need, eligibility criteria and Empire State College’s allotment.
Complete all sections of the Free Application for Federal Student Aid. Student must list Empire State College (School code 010286) as the school of record on the Free Application for Federal Student Aid.

Direct PLUS loans – 7.60 percent fixed interest rate for loans disbursed between July 1, 2018, and June 30, 2019
Parents of dependent undergraduate students may apply for a Direct PLUS loan to help pay their child’s educational expenses. Generally, a parent is considered dependent if the child is under 24 years old, has dependents, and is registered, or enrolled in a course of study. This student must also be: matriculated at an eligible institution; student has a parent or guardian who is an eligible borrower; must not be a parent of a child who is a dependent student; parent borrower must not have an adverse credit history (a credit check will be performed). If the parent does not pass the credit check, the parent may still receive a loan but an income-based fixed rate from 6.36% to 7.90% per year. Any PLUS loan is subject to credit quality for additional funds. Please contact the Financial Aid office for more information.
Up to the cost of attendance minus any other financial aid. Effective July 1, 2013, eligibility for new borrowers is limited to $57,500 annually based upon student’s total need, eligibility criteria and Empire State College’s allotment.
To establish eligibility for the initial year, complete a Direct PLUS Loan Application (ETA) and the MPN (Loan Agreement for Subsidized/Unsubsidized loans) online at www.studentloans.gov. The MPN and PLUS loans are not available with credit, so co-signers should/borrower only be listed.

Federal Work Study (FWS)
Matriculated undergraduate students who are enrolled at least half time and meet the eligibility requirements to receive a refund of federal aid funds. Need based on financial need. The federal student aid website provides more information on Federal Work Study eligibility.
Award based on need. Typical award is $4,000 per year.
Complete all sections of the Free Application for Federal Student Aid (FAFSA). When you have completed the FAFSA, the confirmation page will give you a link to FAFSA on the Web. Before completing the FAFSA application, you will be asked to establish a PIN (personal identification number) for FAFSA. If you have submitted a paper FAFSA by mail, you will be mailed a link to FAFSA on the Web.

Disclaimer
The chart above lists the most common student aid programs. Additional information in regard to New York state grants, institutional grants and scholarships, external scholarships and alternative loan programs can be found online at www.ed.gov.