

Financing an Education



Niagara University believes it offers an education which provides students with the opportunity to grow intellectually, socially, and morally. While the costs at independent colleges are higher than at state-supported schools, Niagara has attempted to control costs as much as possible while still offering a stimulating academic and social environment.

Niagara has made every effort to assist students to attend by offering many types of financial aid programs. The following pages provide information on the many programs available and the procedure to follow in submitting applications.

Federal legislation requires that institutions make certain financial consumer information available to students. Information on the following topics can be obtained by contacting:

Maureen E. Salfi
Niagara University
Niagara University, NY 14109
Telephone: (716) 286-8686

Topics: How student aid is distributed among students at NU; the criteria used by NU to determine satisfactory academic progress; the rights and responsibilities of students receiving financial aid; the means by which financial aid will be disbursed and the frequency of disbursements; the terms and schedules for repayment of student loans; the terms and conditions of campus employment; the academic programs available at NU and the faculty and facilities available for those programs; data regarding retention of students at NU; number or percentage of students completing each program; documents used for accreditation; information and services for students with disabilities.

Niagara University endorses the principles pertaining to the administration of financial aid developed and distributed by the College Scholarship Service Assembly on behalf of its members.

General Information

To apply for student aid, a student must:

(1) Apply for admission. An application for admission may be obtained from your guidance counselor or from the director of admissions, Niagara University, New York 14109.

(2) Be accepted by the committee on admissions as a matriculated (regular) student working toward a degree or certificate in an eligible program. Criteria for acceptance are described in the admissions policy section of this catalog.

(3) File annually a Free Application for Federal Student Aid (FAFSA), by February 15 for incoming students, March 15 for returning students. This form is available on the Internet at www.fafsa.ed.gov or if you need a paper FAFSA call 1-800-4-FED-AID(1-800-433-3243).

(4) Be a U.S. citizen or eligible U.S. noncitizen (federal definition) with a valid social security number and be enrolled at least half time to receive most financial aid, including NU grants and scholarships.

(5) Most financial aid is awarded on the basis of financial need. Need is determined through the information provided on the FAFSA. The FAFSA considers the relative financial strength of the family and arrives at an expected family contribution (EFC). This expected family contribution is subtracted from the cost of attending Niagara University. The amount that remains is called "financial need."

(6) The sum of all financial aid (need and non-need based) may not exceed cost of attendance. Need-based financial aid can not exceed financial need.

Note: A statement of policy on financial aid eligibility for students interested in studying abroad can be found in the study-abroad section of this catalog.

The financial aid policy committee will function as an appeals committee should students wish review of their financial aid package beyond the level of the financial aid office.

Institutional Programs

All Niagara University scholarships and grants are first applied toward payment of tuition and fees. Scholarship levels are determined at time of initial enrollment and are not upgradable.

A student may be awarded only one academic/merit-based scholarship from Niagara University.

Students in the RN Completion Program and the Ontario Teacher Education Bachelor Degree Program are not eligible for NU academic/merit-based scholarships.

Students receiving full tuition remission from any program are not eligible for Niagara University academic/merit-based scholarships.

NU academic/merit-based scholarships cannot be combined with NU employee tuition remission benefits.

Niagara University academic/merit-based scholarship amounts are prorated should you enroll less than full time, but at least half time (six credits per semester). No institutional grant/scholarship is available for less than half-time attendance.

Students who enroll in study-abroad or off-campus programs will have the amount of their Niagara University scholarship, grant or tuition remission limited to the difference between Niagara University charges and the direct cash payment by Niagara University to the study-abroad or off-campus program.

Terms and conditions of academic/merit-based scholarships

may vary from one entering class to the next. Students should consult scholarship information provided by the financial aid office with initial scholarship award.

Students with room waivers may apply 50 percent of the applicable room waiver (double room rate) toward NU apartment housing. There is no board allowance.

In determining eligibility for academic/merit-based scholarships, the SAT score used is the critical reading and math score.

Niagara University Honors Scholarship

Application Procedures: Application for admission must be on file, preferably before December 8 of senior year in high school. The scholarship committee is responsible for determining selection of recipients for these awards.

Selection of Recipients and Allocation of Awards: A selected number of full-time, incoming freshmen who meet the following criteria will be considered: Must possess a high school average of 97 or better and either a cumulative score of 1280 on the critical reading and math SAT score or a composite score of 29 on the ACT.

Award Schedule: Awards are full tuition per year, less New York state TAP, if eligible, and are renewed for each year of undergraduate study until completion of bachelor's degree or four years, whichever comes first.

Rights and Responsibilities of Recipients: Students must accept invitation to NU Honors Program. For renewal, students must remain continuously enrolled full time in the honors program and maintain a cumulative quality point average of 3.25.

Niagara Trustees Scholarship

Application Procedures: Application for admission to Niagara University must be on file. The financial aid office is responsible for determining these awards.

Selection of Recipients and Allocation of Awards: Applicants must be full-time, incoming freshmen. Eligibility is based on a sliding scale combining high school average and standardized test results (SAT or ACT). Students who qualify for this scholarship have high school records similar to the following: 95 percent average with an 1150 SAT (26 ACT); or 91 percent average, 1210 SAT (27 ACT).

Award Schedule: Awards are \$12,000 per year based on full-time attendance. Awards are renewable up to three years of undergraduate study.

Rights and Responsibilities of Recipients: For renewal, students must maintain continuous enrollment and a cumulative QPA of 3.0.

Niagara University Presidential Scholarship

Application Procedures: Application for admission to Niagara University must be on file. The financial aid office is responsible for determining these awards.

Selection of Recipients and Allocation of Awards: Applicants must be incoming freshmen. Eligibility is based on a sliding scale combining high school average and standardized test results (SAT or ACT). Students who qualify for this scholarship

have high school records similar to the following: 90 percent average with a 1050 SAT (23 ACT); or 85 percent average, 1120 SAT (24 ACT).

Award Schedule: Awards are \$10,500 per year based on full-time attendance. Awards are renewable up to three years of undergraduate study.

Rights and Responsibilities of Recipients: For renewal, students must maintain continuous enrollment and a cumulative QPA of 2.75.

Niagara University Achievement Award

Application Procedures: Application for admission to Niagara University must be on file. The financial aid office is responsible for determining these awards.

Selection of Recipients and Allocation of Awards: Applicants must be entering freshmen. Eligibility is based on a sliding scale combining high school average and standardized test results (SAT or ACT). Typically students' high school averages range in the mid- to upper-80s with SAT totals ranging between 950 and 1050 or ACT composites between 20-22.

Award Schedule: Awards are \$9,000 per year based on full-time attendance. Awards are renewable up to three years of undergraduate study.

Rights and Responsibilities of Recipients: For renewal, students must maintain continuous enrollment and satisfactory academic progress.

Niagara University Grant

Application Procedures: Application for admission to Niagara University must be on file. The financial aid office is responsible for determining these awards.

Selection of Recipients and Allocation of Awards: Applicants must be entering freshmen. Eligibility is based on a sliding scale combining high school average and standardized test results (SAT or ACT). Typically these grants are awarded to students with averages in the mid-80s and SAT totals above 950 or ACT composites above 20.

Award Schedule: Awards are \$5,500 per year based on full-time attendance. Awards are renewable up to three years of undergraduate study.

Rights and Responsibilities of Recipients: For renewal, students must maintain continuous enrollment and satisfactory academic progress.



Niagara University Transfer Scholarship

Application Procedures: Application is made through the financial aid office at Niagara University, which is responsible for determining these awards.

Selection of Recipients and Allocation of Awards: Applicants must be entering transfer students with a minimum quality point average of 3.0 based on full-time study or equivalent (12 credits) from the transfer institution.

Award Schedule: Awards are \$9,000 per year (3.34-4.0 QPA) or \$8,000 per year (3.0-3.33 QPA) based on full-time attendance. Awards are renewable up to three years of undergraduate study or completion of bachelor's degree, whichever comes first.

Rights and Responsibilities of Recipients: For renewal, students must maintain continuous enrollment and a cumulative quality point average of 2.75.

Niagara University Transfer Award

Application Procedures: Application is made through the financial aid office at Niagara University, which is responsible for determining these awards.

Selection of Recipients and Allocation of Awards: Applicants must be entering transfer students with a minimum quality point average of 2.50-2.99 based on full-time study or equivalent (12 credits) from the transfer institution.

Award Schedule: Awards are \$5,500 per year based on full-time attendance. Awards are renewable up to three years of undergraduate study or completion of bachelor's degree, whichever comes first.

Rights and Responsibilities of Recipients: For renewal, students must maintain continuous enrollment and satisfactory academic progress.

Niagara University Athletic Scholarship

Application Procedure: Application is made through the athletic office at Niagara University, which is responsible for determining eligibility for these awards.

Selection of Recipients and Allocation of Awards: Scholarships are available in the following sports: basketball, soccer, swimming, tennis, cross country, ice hockey, golf – men and women; baseball – men; volleyball, lacrosse, softball – women. Students must demonstrate strong athletic ability and meet qualifications of the athletic department and the NCAA.

Award Schedule: Partial and full scholarships are available, renewable for each year of academic study.

Rights and Responsibilities of Recipients: Students must maintain compliance with NCAA regulations. Students must obtain approval from athletic director before studying abroad or in an off-campus program. The athletic scholarship cannot be used to pay direct expenses for these programs.

Niagara University Economic Grant (NUE)

Application Procedure: Application is made through the financial aid office at Niagara University, which is responsible for determining eligibility for these awards.

Selection of Recipients and Allocation of Awards: The applicant

must (1) be in financial need; and (2) be enrolled at least half time.

Award Schedule: Awards are made for one year and are based on student's financial need and available funding.

Resident Assistant Positions

Application Procedures: During specified times, applications are available from the dean of student affairs office, which is responsible for determining recipients.

Selection of Recipients: Minimum eligibility requirements include: (1) registered, full-time NU student; (2) at least a 2.5 QPA; (3) presently residing or having lived at least one semester in an NU residence hall; (4) at least a second-semester freshman; (5) able to commit to a full academic year; and (6) have no other job while serving in the position.

Award Schedule: Payment is made under the Federal Work Study Program or NU Student Employment Program.

Rights and Responsibilities of Recipients: Students must be available to meet the demands of the assistantship.

Student Emergency Loan Program

An emergency student loan fund has been made available by Niagara University which enables students to borrow amounts up to \$100 on a short-term emergency basis at a nominal service charge.

The office is located in the lower-level Gallagher Center near the financial aid office.

Other Institutional Aid Programs

A number of special purpose institutional programs exist. Most of these programs would be of interest to relatively small numbers of students and prospective students by virtue of need, special interest, or both. Detailed information on these programs may be obtained by directly contacting the financial aid office. The following is a representative listing with a brief description of each program.

Professional Service Award: Awarded to someone who has assisted a student from Niagara University on a contracted basis with an internship.

Religious Reduction: 25 percent tuition discount offered to members of a Roman Catholic religious order. (priest, brother, nun)

DeVeaux Scholarships: Awarded to qualified students from the Episcopal Diocese of Western New York.

Employee Grants: Available to qualified undergraduate dependents of Niagara University faculty and staff members, as well as the employees themselves.

Vincentian Tuition Remission: Nieces, nephews, sisters, and brothers of members of the Eastern Province of the Vincentian Community are entitled to a 50 percent reduction in undergraduate tuition. Vincentian tuition remission plus NU merit-based aid and NY TAP grant cannot exceed tuition.

NU Theater Scholarship: Partial tuition scholarships awarded by the NU theater department.

Alpha Beta Gamma National Scholarship: Awarded to members with 3.00 cumulative QPA, funded through the Niagara University Transfer Scholarship for transfer students. A student may receive funding from Alpha Beta Gamma or Phi Theta Kappa, but not both.

Phi Theta Kappa: Awarded to members with 3.00 cumulative QPA, funded through the Niagara University Transfer Scholarship for transfer students. A student may receive funding from Alpha Beta Gamma or Phi Theta Kappa, but not both.

Vincentian Study Experience Scholarship: Awarded to students based on community service, academic ability and financial need.

Niagara University Endowed Scholarships and Grants

Application Procedures: Application is made through the Niagara University financial aid office, which is responsible for determining eligibility and award amounts.

Selection of Recipients and Allocation of Awards: The applicant must (1) be enrolled at least half time; (2) demonstrate financial need; and (3) meet specific conditions of the scholarships, if any. Awards vary.

Some endowments are currently not available for award purposes. The scholarships and any restrictions are as follows:

Unrestricted Need Based

Barrett	Lehner
Brennan/Ciciarelli	McKenna
Congregation of the Mission	Moran
Corbett	Muller
Daley	NU Ball
De Laura	NU Financial
Downes	Rev. Brian O'Connell
Fr. Dunne	O'Gorman
Franklin	Msgr. J. Stanly Ormsby
Garvey	Basil Ormsby
Gross	Quinquennial
Gough	Rothschild
Hille	Soulerin
Kane	Washuta Family
Kavanagh	Wyoming Valley Club

Restricted

Msgr. Richard S. Amico Scholarship: Awarded with preference to graduates of Niagara Catholic High School from St. Joseph's parish, Niagara Falls, N.Y.

Elizabeth R. Berl Memorial Scholarship: Awarded to NU student from Rochester area.

Mark & Deborah Bonner Scholarship: Awarded to a needy, upper class accounting major with at least a 3.0 cumulative GPA.

Kathleen L. Branigan Scholarship (co-sponsored by Exxon Corporation): Awarded to a needy, humanities major.

Michael & Augusta Brannen Scholarship: Awarded to needy full-time students who are dependent(s) of full-time employees with 5 or more years of service at Niacet Corporation, Niagara Falls, New York.

Julie Burdick Scholarship: Awarded to a theatre studies major with a commitment to performance.

Burke Family Scholarship: Awarded to Roman Catholic, needy graduates of a Niagara County high school.

Buttimer: Awarded to a parishioner of St. Peter's or St. Paul's, Rome, New York.

James L. and Kathleen B. Byrne Scholarship: Awarded to a Roman Catholic student from Syracuse or Onondaga County, based on academic excellence and financial need.

Gertrude D. Campbell Memorial Scholarship: Awarded to a matriculated student from Western New York.

Carroll: Awarded to a student studying for the priesthood from Lockport, New York.

Rev. Thomas Casella, CM Theatre Scholarship: Awarded to a needy, Theatre Studies major.

Armand & Eleanor Castellani Scholarship: Awarded to a full-time transfer student in the College of Business from Western New York with a minimum transfer QPA of 3.00. Renewable.

Colgan: Awarded to a parishioner from St. Mary's Church, Corning, New York.

Jerome P. and Alice C. Corcoran Scholarship: Awarded to a needy sophomore with priority to student majoring in nursing. Renewable based on satisfactory academic progress and financial need.

John T. Crotty Scholarship: Awarded to a needy, incoming freshman in the College of Education with preference to a student who is disabled, if there is one.

LTC Terrence K. Crowe '82 Memorial Scholarship: Awarded to a Niagara University ROTC student who consistently demonstrates Army ROTC values chosen by Chairperson of the Military Science Department.

Lt. Col. Terry Crowe Memorial Scholarship: Awarded to active member NU Rugby Football Club who displays leadership on and off the pitch (field). Selected by a committee.

Curry Fix: Awarded to a student studying for the priesthood.

Desbecker: Awarded to a student in hotel management.

DeVeaux: Awarded to a student from the Episcopal Diocese of Western New York.

DiChiara Memorial Scholarship: Awarded to a senior business major who is a Niagara County resident with leadership qualities and financial need.

Kathleen A. Doyle BS, RN, Pre-Med Scholarship: Awarded to a student residing in Niagara or Erie counties in the pre-med program upon recommendation of Pre-Med Admissions Committee.

Duggan: Awarded to a student demonstrating athletic interest.

Dr. Lawrence J. Emrich Memorial Scholarship: Awarded to a math major from the Rochester, N.Y. area.

Ruth Feasler Scholarship: Awarded to a theatre studies major.

Friends of NU Theatre Scholarship: Awarded to a theatre studies major.

Brian Garrett Memorial Scholarship: Awarded to a student, preferably from the central N.Y. area – Oneida, Herkimer, Lewis, Madison, Otsego counties – with commitment to health care professions.

Genovese: Awarded to a senior accounting major from the local area with a good average.

Thomas and Madeline Gibbons Scholarship: Awarded to an incoming freshman from a Rochester area high school, chosen by the Rochester alumni group.

Giusto: Awarded to a local resident, junior, majoring in social work.

The Greatbatch Scholarship in Honor of Edward Voboril: Awarded to needy students majoring in the biological, chemical or physical science.

Hager: Awarded to a student studying for the priesthood.

Hauck Athletic Scholarship: Awarded to a needy student involved in NU athletic program, preference to athletes in hockey program.

John J. Hughes, MD Scholarship: Awarded to an incoming freshman or transfer student based on specified academic requirements.

Peter J. Iannuzzi Scholarship: Awarded to a needy undergraduate preparing for a career in health care.

Michael and Amy Kakos Memorial Scholarship: Awarded to a needy, full-time student with at least 3.00 GPA, studying abroad and selected after an interview with the coordinator of the study-abroad program. A pre/post assessment will be required of all recipients.

Father Joseph Keefe: Awarded to student with an athletic interest.

Mary Ward Kopenski Memorial Scholarship: Awarded to needy students from Western New York with preference to English majors.

Lackey: Awarded to a Niagara Falls resident, majoring in political science.

Newman and Dorothy Clancy Ladabouche Scholarship: Awarded to commuting students from nearby communities who have a part- or full-time job during their college attendance.

LaFalce Scholarship Fund: Awarded to theatre majors from Niagara, Erie, Orleans, or Monroe counties, based on need, academic achievement and theatrical ability.

John J. LaFalce Scholarship: Awarded to a freshman minority, from 32nd Congressional District, or its successor district, based on need and academic excellence.

Tara Laurie Memorial Scholarship: Awarded to a Theatre Studies major who participates in the Niagara University theatre study abroad program.

Arthur Lindenbaum and Thomas Morton Scholarship: Awarded to a junior science major with demonstrated academic achievement. Renewable.

Peter M. Lindsay Scholarship: Awarded to the “average” student with financial need selected by the executive vice president. The scholarship is renewable.

Joseph A. Mariglio Memorial Scholarship: Awarded to a full-time student in good academic standing, needy, with priority to the child of a worker in the skilled trades or construction industry.

Mars Scholarship: Awarded to a nursing student.

LTC Walter J. Mazurowski, '73 Scholarship: Awarded to a needy student enrolled in the College of Arts and Sciences.

McCandless Scholarship: Awarded to a nursing student.

Thomas P. McGourty Sr. and Helen M. McGourty Memorial Scholarship: Awarded to a needy, full-time freshman with a minimum 85 high school average, record of leadership in service, priority to College of Education major.

Miceli: Awarded to a student of Italian descent with a good average.

Merrill: Awarded to a student who is of the Roman Catholic faith.

Milly: Awarded to a student from Elizabeth Seton High School in Bladensburg, MD. One recipient for four years.

B. Tierney Mitchell '73 Memorial Scholarship: Awarded to a needy senior, top 1/3 of class, major in Business or Natural Sciences who has commitment to community service.

Dr. Rita N. Moretti Scholarship: Awarded to upper class student or full time graduate student in College of Education (Elementary Education). Selected by College of Education Award Committee.

Morton: Awarded to a biology major.

Murphy: Awarded to a student with athletic interest.

Timothy and Hannah Reardon Murphy Family: Awarded to a needy, academically well-qualified student, with preference to students residing in Springfield, Mass., area.

Niagara Educational Foundation: Awarded to graduates of Niagara County Community College.

Niagara Shares: Awarded to a resident of Niagara or Erie County, upperclass, good average, lifestyle in keeping with Vincentian tradition.

Occidental Women's League Scholarship: Awarded to a female, upperclass, nontraditional student with a minimum QPA of 2.5, majoring in science or business.

Helen K. & Everett W. Ockerman Scholarship: Awarded to student(s) enrolled in the College of Business Administration.

Richard M. O'Dea Scholarship: Awarded to a senior in good academic standing with a record of significant voluntary service to the university and the community.

O'Donnell Scholarship: Awarded to a junior education major with a minimum QPA of 3.0.

O'Malley Family Scholarship: Awarded to a baptized Roman Catholic.

Palisano Endowment Educational Fund: Awarded to a needy student in the College of Arts & Sciences, with preference to a foreign language major.

Lloyd Paterson Memorial Scholarship: Awarded to a freshman, financially in need, political science major from Niagara County.

Patrick R. Penafather Memorial Scholarship: Awarded to a freshman student from the Auburn or Syracuse area, demonstrating academic achievement and financial need.

Mario Perillo Memorial Scholarship: Awarded to student enrolled in Lake Como Exchange Program based on academic merit and need, selected by Dean of College of Hospitality and Tourism Management.

Pino Family Scholarship: Awarded to a needy junior/senior accounting major with a minimum GPA of 3.0.

Peter J. and Mary Pinzotti: Awarded to a Niagara or Erie County resident, upperclass commerce major, with good average.

Murphy J. and Marjorie Pitaressi Memorial Scholarship: Awarded to a needy student with preference to a major in the College of Education from Niagara Co. with record of volunteer service.

David T. Potter Memorial Scholarship: Awarded to a needy business major, one recipient for four years.

Raymond P. Ranft Memorial Scholarship: Awarded to a student in biology, chemistry, mathematics or physics based on academic merit.

Chantal Avin Rosen Scholarship: preference to a student of Haitian descent making satisfactory academic progress.

Seep: Awarded to a student studying for the priesthood from St. Joseph's Academy in Titusville, PA.

Sts. Cyril and Methodius: Awarded to a student studying for the priesthood.

Sablen Athletic Women's Soccer Scholarship: Awarded to an incoming freshman on women's soccer team selected by committee. Renewable.

Sanderson/Glasser Scholarship: Awarded to a resident of Western New York, ranking in top 10 percent, SATs over 1200, planning to enter field of medicine or business.

Serianni Scholarship: Awarded to a nursing student.

Sertoma: Awarded to an upperclassman criminal justice/political science major from Niagara County with good average.

Oscar F. Steinwachs '39 Scholarship: Awarded to students in the College of Business with preference to students who demonstrate financial need.

John L. Sullivan Memorial Scholarship: Awarded to students from Chenango County, N.Y.

Stanley P. Szymanski Scholarship: Awarded to a needy student of Polish heritage.

The J.T.'42 Scholarship: Awarded to a needy, upper class education major.

Tronolone: Awarded to freshman student from St. Joseph's Parish, Niagara Falls, N.Y.

Troy Scholarship: Awarded to a nursing student from Western New York of Polish-American descent.

Steven A Wandtke Memorial Scholarship: Awarded to incoming freshman or transfer student based on financial need and record of voluntary community service, with preference to students in the College of Business.

Richard J. Waterbury Scholarship: Awarded to a needy student with high academic achievement with priority to a minority student pursuing a degree in chemistry, physics and earth science. Renewable. First preference to eligible graduates of Blessed Sacrament-St. Gabriel High School in New Rochelle, N.Y.

Joseph C. and Kathryn Q. Weber Memorial Scholarship: Awarded to a commuter, business major, resident of Niagara Falls area.

Mary Williams Scholarship: Awarded to a recipient selected by Kimmins Corp.

Wright & Sheedy Families Memorial Scholarship: Awarded to a needy student from greater Syracuse area.

Other University-Administered Private Scholarships or Grants

There are several grants which are of interest to a relatively small number of students due to the special conditions attached to the funds. These grants and their restrictions are as follows:

Palisano: Awarded to needy, undergraduate students.

Statler Foundation Scholarship: Awarded to students enrolled in The College of Hospitality and Tourism Management who meet foundation's criteria.

Federal Programs

In order to receive federal financial aid, students must have a high school diploma or a General Education Development (GED) Certificate, and must not owe any refunds on Federal Pell Grant or other awards paid, or be in default on repayment of any student loan. All federal programs require the recipient to be enrolled as a regular student working toward a degree or certificate in an eligible program at the university, a U.S. citizen or eligible noncitizen, registered with the selective service if applicable, and not be convicted for the sale or possession of drugs. Students must make satisfactory academic progress to maintain eligibility for federal aid. Students on NU's warning and probation status are eligible for federal and institutional aid. The maximum allowable period of time to receive financial aid is 12 full-time semesters.

Before receiving payment, the students must sign a Statement of Educational Purpose and a Certification Statement on Overpayment and Default (both found on the FAFSA). Students enrolled in a program of study abroad approved for credit by Niagara University may be considered enrolled at Niagara University for purposes of applying for federal student aid. Students must have a valid Social Security number.

All federal programs are contingent upon actual congressional appropriation. Students apply for the federal aid programs by submitting the Free Application for Federal Student Aid annually. It is recommended that you file electronically at www.fafsa.ed.gov. To electronically sign the FAFSA, parents and students can apply for a PIN at www.pin.ed.gov. Information about federal student aid is available at www.federalstudentaid.ed.gov or by calling 1-800-433-3243.

Federal Pell Grants

Application Procedures: The FAFSA is available on the Internet at www.fafsa.ed.gov. Students must apply annually.

A student aid report (SAR) will be sent to the applicant. Based on the expected family contribution (EFC), the applicant's award will be determined using the federal payment schedules. The amount of the award is credited to the student's account.

Method of Selection of Recipients and Allocation of Awards: The applicant must be enrolled as an undergraduate student who has not earned a bachelor's degree.

Eligibility is determined by a formula applied to all applicants. It is established and reviewed annually by the U.S. Congress. The EFC is calculated by this formula. Your SAR contains this number.

Award Schedule: Awards may range up to \$5,350 (2009-2010). The amount of the award will be affected by costs of attendance and full- or part-time enrollment status. NU will recalculate a student's Pell Grant for changes in enrollment status through

the fifth week after the drop/add period each semester and through the eighth class of each term of summer enrollment. The Federal Pell Grant is not duplicative of state awards.

Federal Academic Competitiveness Grant (ACG)

Application Procedure: The FAFSA is available on the internet at www.fafsa.ed.gov. Students must apply annually.

Method of Selection of Recipients and Allocation of Awards: Students must be Federal Pell Grant eligible, US citizens or federally eligible non-citizens, and enrolled at least half-time. Students also must have completed a rigorous secondary school program of study as defined by the United States Department of Education and be enrolled in at least a two-year academic program acceptable for full credit toward a bachelor's degree or enrolled in a graduate degree program that includes three academic years of undergraduate education. To receive a first year ACG, a student must have graduated from high school after January 1, 2006. To receive a second year ACG, a student must have graduated from high school after January 1, 2005.

Award Schedule: Up to \$750 for the first year of undergraduate study and up to \$1300 for the second year of undergraduate study to full-time students. Second year students must also have maintained a cumulative GPA of at least 3.00 for the first academic year. The total amount of your EFC and financial aid, including this grant, cannot exceed the cost of attendance. The definition of academic year is based on number of credit hours completed. Refer to the Classification of Matriculated Students in this catalog.

Federal National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)

Application Procedure: The FAFSA is available on the internet at www.fafsa.ed.gov. Students must apply annually.

Method of Selection of Recipients and Allocation of Awards: Students must be Federal Pell Grant eligible, US citizens or federally eligible non-citizens, and enrolled at least half-time as an undergraduate in the third or fourth year academic year of an eligible program. An eligible program is one that leads to a bachelor's degree in an eligible major or a graduate degree program in an eligible major that includes at least three academic years of undergraduate education. Students must be pursuing an eligible major as defined by the US Department of Education in physical, life, or computer sciences, engineering, technology, mathematics or a critical-need foreign language. A list of eligible majors is available in the financial aid office. Students must have at least a 3.00 cumulative GPA.

Award Schedule: Up to \$4000 for each of the third and fourth academic years. The total amount of your EFC and financial aid, including this grant, cannot exceed the cost of attendance. The definition of academic year is based on the number of credit hours completed. Refer to the Classification of Matriculated Students in this catalog.

Federal Supplemental Educational Opportunity Grants (FSEOG)

Application Procedures: The FAFSA is available on the web at www.fafsa.ed.gov. The Niagara University financial aid office is responsible for determining who receives a Federal Supplemental Educational Opportunity Grant (FSEOG) and the amount.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) in exceptional financial need; and (2) enrolled as an undergraduate student toward a first baccalaureate degree.

Niagara awards FSEOG to students with the lowest expected family contributions, and with priority given to Pell Grant recipients.

Award Schedule: The awards range from \$100 to \$4,000 per year, depending on level of need and availability of funding Niagara receives from the federal government.

Federal Work-Study Program (FWSP)

Application Procedures: The FAFSA is available on the web at www.fafsa.ed.gov. Eligibility for FWSP is determined on the basis of financial need. A separate job application is required for placement purposes only.

Selection of Recipients and Allocation of Awards: Niagara University makes employment reasonably available to all eligible students in the institution who are in need of financial aid. In the event that more students are eligible for FWSP than there are funds available, preference is given to students who have great financial need and who must earn a part of their education expenses.

Award Schedule: Niagara University arranges jobs on campus, or off campus, with public or private nonprofit agencies, for 12-15 hours per week. Students may earn \$2,500 to \$3,000 per year and receive a paycheck biweekly. The program encourages community service work and work related to your course of study.

Factors considered by the financial aid office in determining whether, and for how many hours, the recipient may work under this program are: financial need, class schedule, and academic progress.

Level of salary must be at least the federal minimum wage; maximum wage is dependent on the nature of the job and applicant qualifications.

Rights and Responsibilities of Recipients: Satisfactory performance in the job must be maintained.

Federal Perkins Loans

Application Procedures: The FAFSA is available on the web at www.fafsa.ed.gov. Specialized information on loan cancellation provisions for borrowers who go into certain fields of teaching, specified military duty, volunteer service, law enforcement, or corrections service are available from Niagara's student accounts office.

Selection of Recipients and Allocation of Awards: Loans are

available to students enrolled in approved postsecondary institutions on the basis of exceptional financial need. The amount of the award is based on available funding and the student's need.

Award Schedule: Amounts which may be borrowed are \$5,500 per year toward a bachelor's degree, up to a maximum of \$27,500 for undergraduate study, if you have completed two years of undergraduate work. Awards are credited to the student's account.

Rights and Responsibilities of Recipients: The current interest rate, payable during the repayment period, is 5 percent on the unpaid principal. Repayment begins nine months after graduation or leaving school, and may extend over a period of 10 years. Information on cancellation and deferment options can be obtained from NU's student accounts office. All students must attend both entrance and exit counseling sessions for Federal Perkins Loans.

Federal Stafford Student Loan Program (Subsidized)

Application Procedures: Prospective borrowers begin the application process by filing the Free Application for Federal Student Aid (FAFSA) or renewal FAFSA. After your FAFSA is processed, you will be notified by the financial aid office about your general loan eligibility. A separate Federal Stafford Loan master promissory note (MPN) must also be completed. You will receive further instructions about completion of the Federal Stafford Loan MPN from the financial aid office.

Selection of Recipients and Allocation of Awards: The Federal Stafford Student Loan Program is an entitlement program in which all eligible applicants can obtain a loan. To be eligible for a loan a student must: (1) be a U.S. citizen or eligible noncitizen; (2) be enrolled at least half time as a regular student working toward a degree or certificate in an eligible program; (3) not be in default or owe a refund for any federal Title IV program at any institution; (4) have been determined to be eligible or ineligible for a Federal Pell Grant; (5) if applicable, be registered with the selective service; (6) have a valid Social Security number; and (7) demonstrate financial need.

A federal loan origination default and insurance fee may be deducted from the amount of the loan disbursed depending upon your lender/guarantor.

For the school year beginning in the fall, funds may not be disbursed earlier than 10 days prior to the beginning of the term. First-time borrowers may not receive first payment until 30 days after the semester begins. Two semester loans will be disbursed separately for each semester.

Loan Schedule: If you're a dependent undergraduate student you can borrow up to:

- \$3,500, if you're a first-year student enrolled in a program of study that is a full academic year.
- \$4,500, if you've completed your first year of study, and the remainder of your program is a full academic year.
- \$5,500 a year, if you've completed two years of study, and the remainder of your program is at least one academic year.

If you're an independent undergraduate, or a dependent student whose parents are unable to get a Federal PLUS loan, you can borrow up to:

- \$7,500, if you're a first-year student enrolled in a program of study that is a full academic year. (At least \$4,000 of this amount must be in unsubsidized Stafford Loans.)
- \$8,500, if you've completed your first year of study, and the remainder of your program is a full academic year. (At least \$4,000 of this amount must be in unsubsidized Stafford Loans.)
- \$10,500 a year, if you've completed two years of study, and the remainder of your program is at least one academic year. (At least \$5,000 of this amount must be in unsubsidized Stafford Loans.)

In addition to the above amounts, students may be eligible for an additional unsubsidized Stafford loan of \$2000 a year.

The aggregate loan limit for a dependent undergraduate student is \$31,000 (no more than \$23,000 can be subsidized).

The aggregate loan limit for an independent undergraduate student is \$23,000 subsidized and \$34,500 unsubsidized.

* Reminder: You can't borrow more than the cost of education at your school minus any other financial aid you receive. This means you may receive less than the annual maximum amounts listed.

Responsibilities of Borrowers: The interest rate is set by the federal government. Please check with the FAO for current rates. If you have a subsidized Federal Stafford Loan, the federal government pays the interest on the loan while you're in school or in deferment. After you graduate, leave school, or drop below half time, you have six months before you have to begin repayment. This is called a grace period if you have a subsidized Stafford Loan. Within 120 days after you leave school, the organization holding your loan must notify you of the date repayment begins. However, you are responsible for beginning repayment on time, regardless of this notice. The amount of each payment depends on the size of your debt and on the length of your repayment period. Usually, you'll pay at least \$50 a month. You have four repayment options: standard, graduated, income sensitive, and extended repayment plans.

There are several deferment options available. For complete information, contact your lender. Deferments can be granted for half-time study at a postsecondary school, if unable to find full-time employment, for economic hardship, and for service under the Peace Corps Act, Domestic Volunteer Service Act of 1975 or comparable service as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service.

There are also some cancellation conditions for total and permanent disability, death of the borrower, and if funding available, for teaching in designated schools serving students from low income families. For complete information on cancellation provisions, contact your lender.

Federal Stafford Loan Program (Unsubsidized)

Application Procedures: You must complete the Free Application for Federal Student Aid (FAFSA), and the Federal Stafford Loan master promissory note (MPN).

Selection of Recipients and Allocation of Awards: Eligibility for this loan is not based on financial need. However, unlike the subsidized Federal Stafford Loan, where the federal government pays the interest on the loan while the student is in school at least half time, with the unsubsidized Federal Stafford Loan, the borrower is responsible for paying the interest that accrues while attending school and during deferment periods.

Interest can be deferred while in school, but it will be capitalized (added to the principal balance of the loan) at the start of repayment, which occurs six months after leaving school.

The unsubsidized Stafford Loan can be made in conjunction with a subsidized Stafford Loan as long as the annual or aggregate loan limits for Stafford Loans have not been exceeded.

Rights and Responsibilities of Recipients: Students must attend entrance and exit interview counseling for both subsidized and unsubsidized Federal Stafford loans.

***NB: Students whose parents are denied a Federal PLUS Loan may apply for the unsubsidized Federal Stafford Loan.**

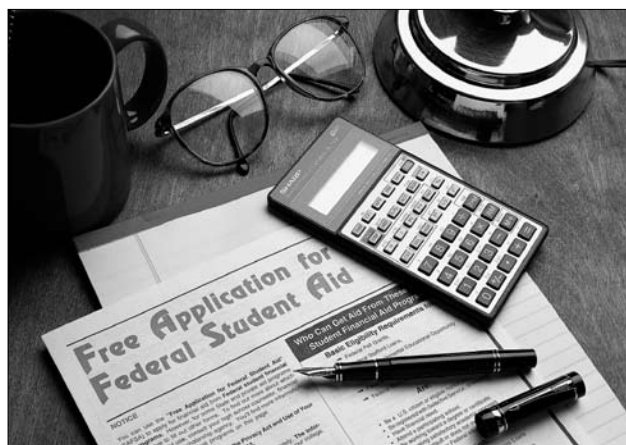
Federal PLUS Loans for Undergraduate Students

This loan is available to parents of dependent undergraduate students. Parents may borrow an amount up to the cost of attendance per student less other aid received. Repayment of principal and interest begins in 60 days, with up to 10 years to repay the loan. The interest rate is fixed at 8.5% for loans disbursed after July 1, 2006. Deferment options are available. Check with your lender.

FPLUS loans are not need based and have no income restrictions. To be eligible, parents shall have no adverse credit history, must meet citizenship requirements and must not be in default or owe a refund to any student financial assistance program.

There is an origination/guarantee fee (up to 4 percent) which is deducted from the loan amount. Payment is made through Electronic Fund Transfer (EFT).

Applications are available from your lender (bank, credit union, etc.). A pre-approval application is available in the FAO.



Niagara University Student Loan Code of Conduct

To comply with the 2008 Higher Education Opportunity Act (HEOA), enacted August 14, 2008, Niagara University adopts the following Student Loan Code of Conduct to serve as formal guidance in insuring the integrity of the student aid process and ethical conduct of Niagara employees in regard to student loan practices.

The purpose of this Code of Conduct is to ensure that all employees of the university, particularly those involved in the affairs of the Financial Aid Office, understand their obligations to protect the rights and serve only the interests of students and parents.

Revenue-sharing arrangements: Per the 2008 Higher Education Opportunity Act, a “revenue-sharing arrangement,” means any arrangement between an institution and lender (making loans per Title IV), wherein the institution recommends the lender or the loan products of the lender and in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the institution, an office or employee of the institution. Niagara University and its employees will not enter into any type of revenue-sharing arrangement with any lender.

Gifts: Employees of the Financial Aid Office, or anyone having authority over the Financial Aid Office, are prohibited from soliciting or accepting any gifts from lenders, guarantors or servicers of educational loans. Per the 2008 HEOA, a gift is any gratuity, favor, discount, entertainment, hospitality, loan, or other item having monetary value of more than a de minimus amount. This includes a gift of services, transportation, lodging or meals, purchase of a ticket, payment in advance, or reimbursement after the expense has incurred.

Contracting Arrangements: Employees of the Financial Aid Office may not accept from a lender, or affiliate of any lender any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

Borrower Choice: The Office of Financial Aid may not assign a borrower’s student loan to a particular lender. The borrower will be responsible for deciding who to borrow his/her loan through after review of lender benefits and services. Niagara University will not refuse to certify, or delay certification of, any loan based on the borrower’s selection of a particular lender or guaranty agency.

Opportunity Pool Loan: Niagara University will not request or accept from any lender any offers to be used for private education loans, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans made, insured or guaranteed, a specified loan volume, or a preferred lender arrangement.

Staffing Assistance: Niagara University will not request or accept from any lender any assistance with call center staffing or financial aid office staffing.

Advisory Board Compensation: Employees of the Office of the Financial Aid Office who serve on advisory

board, commission, or group established by lender, guarantor, or group of lenders or guarantors, are prohibited from receiving anything of more than de minimus value from the lender, guarantor, or group of lenders, except for reimbursement for reasonable expenses incurred by the employee for serving on the advisory board, commission or group.

In addition to the above, employees are held to the requirements of the Niagara University Conflicts of Interest Policy.

Federal Student Aid Ombudsman

The Federal Student Aid Ombudsman of the United States Department of Education helps borrowers resolve disputes and solve other problems with federal student loans. The Ombudsman office is where borrowers can turn after trying other ways to resolve a student loan dispute. Contact the Ombudsman by:

Telephone: (877) 557-2575 (toll free)
(202) 377-3800 (toll call)
Fax: (202) 275-0549
Mail: U.S. Department of Education
FSA Ombudsman
830 First Street, N.E.
Washington, DC 20202-5144
Online: www.ombudsman.ed.gov
Email: fsaombudsmanoffice@ed.gov

Army Reserve Officers’ Training Corps (ROTC) Scholarships

Application Procedures: Contact the ROTC office on campus at (716) 286-8235/8230 or rotc@niagara.edu

Selection of Recipients and Allocation of Awards: students must meet certain academic, physical, and medical standards, be interviewed by military and university officials and be willing to serve as an Army Officer on active or reserve duty after graduation.

Award Schedule: Four and three year full tuition scholarships are awarded to high school seniors selected from an order of merit list. Freshmen and sophomore students can compete for four, three and two-year on-campus ROTC full tuition scholarships. Scholarship recipients receive full payment of tuition and fees, \$1200 annually for text books, plus a monthly stipend of \$350 (freshmen) up to \$500 (seniors) for up to 10 months of the academic year while on scholarship (tax free). Guaranteed Reserve Forces Duty Scholarships (GRFD) are also available to qualified students. These scholarships guarantee that the student will serve in reserve forces and not on active duty. The benefits are the same as the regular ROTC scholarship.

Rights and Responsibilities of Recipients: Must be willing to serve in the Army a total of eight years; with the regular ROTC scholarship, you have the option to serve up to four years on active duty and the remainder in the Inactive Ready Reserve (IRR) or 8 years in the U.S. Army Reserve (USAR)

or Army National Guard (ARNG). Entry into active duty after graduation maybe deferred to obtain an advanced degree at the student's or Army's expense for qualified individuals.

Niagara University-Funded Incentives for Recipients of Army ROTC Scholarships

All students receiving a Niagara University incentive for ROTC must file each year the Free Application for Federal Student Aid (FASFA), and if a New York state resident, the TAP application.

All incentives are funded through NU's academic scholarship programs, depending upon which scholarship the student qualifies for upon enrollment. The incentive then serves as the guaranteed scholarship amount. Room and Board scholarships are considered taxable income to the student.

Four-year Full Tuition ROTC Scholarship: Niagara University covers on-campus room and board charges (double room rate). The incentive is funded through NU's scholarship programs and is less any Federal Pell Grant award. Should a student move off campus or assume a resident assistant position, the NU incentive for room and board charges will be terminated. Fifty percent of the applicable room waiver (no board allowance) can be used toward NU apartment housing.

Three-year Full Tuition Advance Designee: Same as four-year ROTC scholarship during years two through four. During freshmen year only, students may qualify for NU's regular scholarship programs.

Three-year and Two-year On-Campus ROTC Scholarships: Same as four-year ROTC scholarship during the years the student receives the ROTC scholarship. If a student is already receiving a scholarship from NU at the time of this award, this incentive serves as the scholarship award during the years the student receives the ROTC scholarship.

Veteran's Administration (VA) Educational Benefits

Application Procedures: Application forms are available at all VA offices, active duty stations, and American embassies or on the web at www.gibill.va.gov. Completed forms are submitted to the nearest VA office.

Selection of Recipients and Allocation of Awards:

Chapter 33- Post-9/11 Veterans Educational Assistance

Act of 2008: A new education benefit program for individuals who served on active duty on or after September 11, 2001. Benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for educational training pursued before that date.

You may be eligible if you served at least 90 aggregate days on active duty after September 10, 2001, and if you are still on active duty or were honorably ---

- discharged from the active duty : or
- released from active duty and placed on the retired list or temporary disability retired list: or
- released from active duty and transferred to the Fleet Reserve or Fleet Marine Corps Reserve: or
- released from the active duty for further service in a reserve component of the Armed Forces.

You may also be eligible if you were honorably discharged from active duty for a service-connected disability and you served 30 continuous days after September 10, 2001.

Chapter 31 – Disabled Veterans: A veteran of World War II or thereafter who has a service-connected disability which entitles him/her to VA disability compensation and who is in need of vocational rehabilitation because his/her disability creates an employment handicap may be eligible for these benefits.

Vocational rehabilitation may be provided for up to 48 months. An eligible veteran has 12 years from discharge or release from active duty in which to use these benefits.

Chapter 35 – Survivors' and Dependents' Educational

Assistance: This program provides educational assistance allowance to qualifying spouses, surviving spouses and children (between 18 and 26 years of age) of certain veterans who died while on active duty or who are totally disabled due to their military service.

Chapter 32 – Veterans and Service Persons – Post-Vietnam-Era Veterans' Educational Assistance Program (VEAP):

This is a contributory program for those who entered military service after Dec. 31, 1976. The Department of Defense matches two for one contributions made by the veteran while serving on active duty up to a maximum of \$2,700. These benefits must be used within 10 years and one day of date of discharge. A veteran may request a refund of his/her unused individual contributions.

Chapter 30 – Montgomery GI Bill – Active Duty Education Assistance Program (formerly referred to as the New GI Bill): Eligibility for this program is focused toward the following two categories of individuals:

(1) Those individuals who first become members of the Armed Forces or who first enter on active duty at any time after June 30, 1985. Their military pay will be reduced by \$100 each month for the first 12 months of their active duty service. (The VA will not have a record of these pay reductions.)

(2) Those individuals who were eligible to receive Chapter 34 benefits on Dec. 31, 1989, who served without a break in active duty service from Oct. 19, 1984, through June 30, 1985, who have served continuously on active duty after June 3, 1985. If these individuals had a break in active duty service after Dec. 31, 1976, they must have returned to active duty by Oct. 19, 1984 to be eligible for Chapter 30 benefits. This provision allows these individuals to receive only Chapter 30 benefits on or after Jan. 1, 1990, because Chapter 34 benefits ceased as of Dec. 31, 1989.

Chapter 1606 - Montgomery GI Bill - Selected Reserve:

Eligibility may exist for an individual who, after June 30, 1985, enlists, reenlists, or extends an enlistment in the Selected Reserve; or is appointed as or is serving as a reserve officer.

Chapter 1607 - Reserve Education Assistance Program

(REAP): A reservist who has been activated for at least 90 days following 9/11/2001.

To apply for the benefit, students that have not applied for benefits should complete a VA Form 22-1990, Application for Education Benefits. Students that have applied for benefits should complete a VA Form 22-1995, Request for Change

of Program or Place of Training. Since there isn't a specific question on the above forms requesting Chapter 1607, the student should print (1607 or REAP) in the upper margin of the form. We need this type of declaration, as the law is very specific regarding the necessity of a Chapter 1607 election before benefits can be awarded. The VA Form 22-1990 and VA form 22-1995 must be sent to the Department of Veterans Affairs with the veteran's original signature. Copies of faxes of the forms **cannot** be accepted.

Addition information regarding Chapter 1607 may be found on the Web site, www.gibill.va.gov.

VA Work-Study Program: Students pursuing at least three-quarter time training under chapters 30, 31, 32, 35 and 1606 may apply for this program. Applications must be filed each semester, and the student must show financial need. Wages are paid at a rate of not less than minimum wage, for a maximum of 425 hours per semester. Additional information and applications are available from the VA certifying official in the financial aid office.

Rights and Responsibilities of Recipients: Educational and vocational counseling will be provided by the VA on request. Recipients must report any changes in enrollment to the VA-certifying official as soon as possible. Institutions are required to report promptly to the VA interrupted attendance or termination of study on the part of students receiving benefits.

Further information regarding veterans benefits is available in the financial aid office, lower level Gallagher Center.

United States Bureau of Indian Affairs Aid to Native Americans

Application Procedures: Application forms may be obtained from and submitted to the Bureau of Indian Affairs/Education, South and Eastern States Agency, MS3609-MIB, 1849 C Street NW, Washington, D.C., 20240, or call (615) 564-6639. An application is necessary for each year of study.

Each first-time applicant must obtain tribal enrollment certification from the enrollment clerk who records enrollment for the tribe.

Selection of Recipients and Allocation of Awards: To be eligible, the applicant must: (1) be enrolled member of an American Indian, Eskimo or Aleut tribe, band or group recognized by the Bureau of Indian Affairs; (2) be enrolled full time as an undergraduate in an approved college or university; (3) be pursuing at least a two-year degree; and (4) demonstrate financial need.

Award Schedule: Awards are contingent upon funds available and are based on financial need.

Responsibility of Recipients: For grants to be awarded in successive years, the student must make satisfactory progress toward a degree and demonstrate financial need.

Other Federal Student Financial Aid Programs

A large number of special-purpose federal programs exist of a variety of types: direct aid, scholarships, loans, traineeships. Most of these programs would be of interest to relatively small numbers of students and prospective students, by virtue of need, or special interest, or both. Some are available only to graduate or professional students in certain fields.

Some carry with them periods of obligated service.

The most authoritative, although certainly not the only, reference for additional information on these, and many other programs, is the Catalog of Federal Domestic Assistance Programs which should be available at most college and public libraries. You may also contact the Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044-0084, call 1-800-4-FED-AID (1-800-433-3243) or go to www.studentaid.ed.gov/pubs.

New York State Programs*

*Funding and continuation of New York state programs are contingent upon approval of the state budget. Complete and up-to-date information about New York state programs can also be found at www.hesc.org.

Tuition Assistance Program (TAP)

Application Procedures: New York state residents who submit a FAFSA indicating at least one New York state college can apply electronically at the end of the FAFSA process or go to www.hesc.org.

The Higher Education Services Corporation (HESC) determines the applicant's eligibility and the amount of the grant. Niagara will defer payment on the basis of receipt of the award certificate. Actual payment is received after the school certifies student eligibility.

Selection of Recipients and Allocation of Awards: Tuition Assistance Program is an entitlement program. There is neither a qualifying examination nor a limited number of awards. The applicant must: (1) be a New York state resident and a U.S. citizen or permanent resident alien; (2) be enrolled full time (12 credits) and matriculated in an approved program at a New York state postsecondary institution; (3) meet income eligibility requirements; (4) not be in default on any NYS-guaranteed student loan or state award; and (5) have a valid Social Security number. All income data are subject to verification with the New York State Department of Taxation and Finance.

Undergraduate students may receive TAP awards for eight full-time semesters. Students enrolled in the Niagara University Opportunity Program may receive undergraduate awards for 10 full-time semesters. Students must have at least a C average after receipt of two annual payments (four semesters).

Award Schedule: The amount of the TAP award is scaled according to New York net taxable income. Undergraduate students who are dependent or who are financially independent and married OR have tax dependents: \$80,000 NET taxable income or less. Single independent with no dependents: \$10,000 NET taxable income or less. Income is adjusted for other family members in full-time college attendance. Based on current schedules, awards for first-time recipients range from \$500 - \$5,000 for dependent or independent undergraduates with dependents. Single independent students' (no dependents) awards range from \$500 - \$3,025 per year. TAP awards are reduced by \$100 per year for students who have received four or more payments. TAP award amounts are dependent upon action in each year's New York state budget.

Rights and Responsibilities of Recipients: Students must maintain normal satisfactory academic progress as well as be

monitored for pursuit of program as follows. During the first year that TAP is received, students must complete (all grades except W) six credit hours per semester; the second year, nine credit hours per semester; subsequent years, 12 credit hours per semester. Failure to pursue their program at the above rate will result in a loss of TAP for the following semester.

Students not making satisfactory academic progress, but who have been reinstated through the appeals process, are not eligible to receive TAP payments. Also, students not achieving a C average after four TAP payments lose TAP eligibility.

New York Part-Time TAP

Application Procedure: Applicants must file the Free Application for Federal Student Aid (FAFSA) and must also complete the TAP application. File both electronically at www.fafsa.ed.gov.

This program is available beginning in 2007-08 for students who have completed requirements as first-time freshmen in 2006-07 and meet the following criteria.

Selection of Recipients and Allocation of Awards: Students taking 6 to 11 credits who in the previous academic year have earned two consecutive semesters of 12 credits each (24 credits total) and have maintained a "C" average (2.00 GPA). Students must be a legal resident of New York State, a US citizen or eligible non-citizen, matriculated in an approved undergraduate degree program, not be in default on a student loan guaranteed by HESC and not be in any repayment of state awards, meet income eligibility limitations, and not have exhausted Tuition Assistance Program (TAP) eligibility.

Award Schedule: Awards are based on New York State net taxable income and are prorated based on the current TAP schedule and number of credit hours taken. A Part-Time TAP award cannot exceed tuition charges.

Rights and Responsibilities of Recipients: Students must maintain good academic standing.

Satisfactory Academic Progress Chart for TAP

This chart is used for New York state student financial aid purposes.

Calendar: Semester Program: Baccalaureate Program

Before Being Certified for This Payment	1	2	3	4	5	6	7	8	9	10
A Student must have Accrued at Least This Many Credits	0	3	9	21	33	45	60	75	90	105
With At Least This Grade Point Average	0	1.1	1.2	1.3	2.0	2.0	2.0	2.0	2.0	2.0

TAP Waiver

New York State regulations permit students to receive a one-time waiver of the good academic standing requirement as an undergraduate student if there are extenuating circumstances. To receive such a waiver, the student should be able to prove one of the following:

- (1) Illness or death in the student's family;

- (2) Serious illness of the student; or
- (3) Academic hardship.

In addition to the one-time good academic standing waiver, a student may apply for a waiver of the C average requirement for TAP based on the death of a student's relative; the student's personal illness or injury; or other extenuating circumstance. This must be documented and relate to circumstances that have affected the student's ability to achieve a cumulative C average as of the end of a particular semester. The C average waiver is separate from the one-time good academic standing waiver and may be granted more than once if circumstances warrant.

Applications for TAP waivers are available from the chair of the satisfactory academic progress committee in the Office of Academic Support, Seton Hall. The application must contain supporting documentation and the waiver is not automatic. The waiver must be approved by the chair and the Director of Financial Aid.

New York Scholarships for Academic Excellence

Application Procedures: Contact the high school guidance office. If you receive a scholarship, you must complete a FAFSA and a TAP Application. Go to www.fafsa.ed.gov and www.hesc.org.

Selection of Recipients and Allocation of Awards: Recipients must be U.S. citizens or eligible noncitizens and also New York state residents enrolled (matriculated) for 12 credits or more in an approved program. Recipients cannot be in default on any New York state guaranteed student loan and must attend a New York state college. Awards are based on academic excellence, measured by the weighted average of students' scores on Regents exams taken prior to the senior year. Awards will be based on criteria developed by the commissioner of education for schools not offering the Regents exams in all five subject areas.

Award Schedule: Awards are \$1,500 to the top graduating senior of each high school in the state; \$500 to other academically gifted students for up to four years, or up to five years in certain programs. Scholarship must be used within seven years.

New York Lottery Leaders of Tomorrow Scholarship

Application Procedures: Contact your high school guidance office.

Selection of Recipients and Allocation of Awards: Recipients must be U.S. citizens and graduates of a New York state high school; have maintained a B average for seven semesters of high school; demonstrate leadership skills and document experience in extracurricular and community activities; attend a New York state college full time and maintain a B average; and not have cost of attendance paid from another source.

Award Schedule: Awards are \$5,000, payable in increments of \$1,250 per year. Recipients must complete studies within a five-year period of graduation. Must not have the cost of attendance paid from another source.

Aid for Part-Time Study (APTS)

Application Procedures: Applicants must annually file an APTS application, available in the financial aid office. A FAFSA must also be filed to determine any eligibility for the Federal Pell Grant program.

Selection of Recipients and Allocation of Awards: Recipients must be New York state residents; have a high school diploma or GED; have a net taxable income of less than \$50,550 for dependent students, \$34,250 for independent students; enroll for at least three but not more than 11 credit hours; be matriculated in an approved undergraduate degree or certificate program; have not exhausted eligibility under the TAP program; and retain good academic standing including having achieved at least a cumulative C average after having received the equivalent of two full years of state-sponsored financial aid.

Award Schedule: APTS is awarded on the basis of allocation received by New York state, with priority given to students demonstrating financial need. Awards may be given in amounts of up to \$2,000 per year, or tuition, whichever is less.

Rights and Responsibilities of Recipients: Applicants must retain good academic standing in order to continue to be eligible for an award, and must not be in default on any government guaranteed student loan. In each term an award is received, recipient must achieve a cumulative passing average.

State Aid to Native Americans

Application Procedures: Application forms may be obtained from the Native American Education Unit, New York State Education Department, Education Building Annex, Room 475, Albany, NY 12234 or by calling (518) 474-0537. The completed application form should be forwarded by the applicant to the Native American Education Unit along with all documentation requested.

Selection of Recipients and Allocation of Awards: The applicant must be on an official tribal role of a New York state tribe or the child of an enrolled member of a New York state tribe, and a resident of New York state; maintain good academic standing in accordance with Commissioner's Regulations; and enroll in an approved New York state postsecondary program. State Aid to Native Americans is an entitlement program. There is neither a qualifying examination nor a limited number of awards.

Award Schedule: The award is \$1,000 for 12 or more credits per semester. Students registered for less than 12 credits will be funded at a prorated amount.

Responsibilities of Recipients: Students are responsible for notifying the Native American Education Unit in writing of any change in student status or program or institutional enrollment. Students must also submit semester grades, at the end of each semester, showing satisfactory progress toward completion of degree or certification requirements. Students must re-apply for each semester.

Niagara University Opportunity Program (NUOP) (HEOP)

The Niagara University Opportunity Program is a comprehensive program designed for students who have the potential for and

interest in furthering their education but are not admissible to Niagara University. The ultimate goal of the program is to make higher education possible for students who are both educationally and economically disadvantaged. Thus NUOP offers both support services and financial assistance to eligible students.

The Niagara University Opportunity Program is funded jointly by the university and the New York State Higher Education Opportunity Program (HEOP).

Application Procedures: Application is made through the admissions office at Niagara University.

Selection of Recipients and Allocation of Awards: The applicant must be: (1) a New York state resident; (2) a matriculated undergraduate student at an independent college or university in New York state; (3) academically and economically disadvantaged according to guidelines approved by the New York Board of Regents.

Selection of eligible applicants for participation in HEOP is conducted by the Niagara University Opportunity Program.

Award Schedule: The amount of financial assistance and other support provided to HEOP participants is dependent on need as determined by Niagara University and the program, within the state guidelines. The university provides institutional money through the Niagara University Opportunity Program (NUOP).

Regents Professional Opportunity Scholarship

Application Procedures: Contact the financial aid office or the New York State Education Department, Scholarship Unit, Education Building Annex, Room 1078, Albany, NY 12234, or call (518) 486-1319. Applications must be submitted each year.

Selection of Recipients and Allocation of Awards: These scholarships are awarded for certain approved professional programs. Psychology, social work, and accounting are programs offered at Niagara University. For information on other programs, call (518) 486-1319.

Eligibility: U.S. citizen or eligible noncitizen and permanent New York state resident. Enrolled full time (matriculated) in an approved program of study in New York state. Must agree to practice for one year in chosen profession in New York state for each annual payment received. Students must demonstrate good academic standing and meet college guidelines for academic progress. Recipients must be chosen in the following order of priority: (1) economically disadvantaged (prescribed criteria) and a minority group member historically under-represented in the profession; (2) minority group member under-represented in the profession; (3) candidate who is enrolled in or a graduate of, CD, SEEK, EOP, HEOP programs.

Award Schedule: Up to \$5,000 per year for up to four years or five years in certain programs. TAP and some other benefits may supplement this award.

Robert C. Byrd Honors Scholarships (federally funded)

Application Procedures: Information bulletins and application forms are available each fall at every New York state high school.

Selection of Recipients and Allocation of Awards: Scholarships are awarded competitively for full-time postsecondary study at an approved institution of higher education either in or

out of New York state. The competitive basis of the award is based on high school grade point average and the test score on either the Scholastic Aptitude Test (SAT) of the College Board or the American College Testing Program (ACT) Assessment. Fee waivers are available from each testing agency for economically disadvantaged applicants. The applicant must be a U.S. citizen and permanent New York state resident.

Award Schedule: The award is \$1,500. Award amount may change contingent upon federal funding. Award is renewable for up to four years, contingent upon federal funding.

Responsibilities of Recipients: Recipients must file an application with the New York State Higher Education Services Corporation each year.

Regents Award for Child of Veterans (CV)

Eligibility: Children of veterans who are deceased, 40 percent or more disabled, former prisoners of war or missing in action as a result of service during certain specified conflicts.

Criteria for Selection: Recipients must meet eligibility requirements. Students must be a U.S. citizen, a New York state resident, a full-time matriculated student and make satisfactory academic progress.

Award Schedule: \$450 per year, for up to five years, depending on the normal length of the program.

Responsibilities of Recipients: File annually the FAFSA and TAP application and in addition, file the CV Award Supplement available on request from NYSHESC: 1-888-697-4372.

Memorial Scholarships for Families of Deceased Police Officers, Peace Officers, Firefighters, Volunteer Firefighters, and Emergency Medical Service Workers

Eligibility: Must be a child or spouse of a deceased police officer, peace officer, firefighter, volunteer firefighter or emergency medical service worker who died as a result of injuries sustained in the line of duty.

Criteria for Selection: Must meet eligibility requirements and submit documentation supporting eligibility as noted in special supplement.

Award Schedule: Award amounts are based on tuition and nontuition costs of attendance. In combination with certain other state and federal grants, may equal the average cost of attendance at the State University of New York.

Responsibilities of Recipients: File annually the FAFSA and TAP application and in addition, file the appropriate award supplement available on request from NYSHESC: 1-888-697-4372.

Afghanistan Veterans Tuition Award Program (AVTA); Persian Gulf Veterans Tuition Award Program (PGVTA); Vietnam Veterans Tuition Award Program (VVTA)

Eligibility: To qualify, undergraduates must meet New York state residency requirements. For VVTA, applicants must have served in the armed forces in Indochina between December 1961 and May 1975 and meet other eligibility requirements. Persian Gulf veterans must have served in hostilities beginning Aug. 2, 1990. Afghanistan veterans must

have served on or after Sept. 11, 2001. For all programs, applicants must be discharged under other than dishonorable conditions. In addition, applicants must file the Veterans Award supplement to establish eligibility. Call NYSHESC at 1-888-697-4372 for information.

Criteria for Selection: Students must complete all eligibility requirements, including filing for TAP and Federal Pell grants, demonstrate good academic standing, and meet pursuit of program requirements.

Award Schedule: Awards are \$1,000 per semester for full-time study; \$500 per semester for part-time study. Awards cannot exceed cost of tuition.

Responsibilities of Recipients: File annually the FAFSA, Express TAP Application, and VVTA or PGVTA Supplement. After initial year eligibility is established, students must refile supplement yearly for part-time study only.

World Trade Center Memorial Scholarship

Eligibility: Children, spouses and financial dependents of deceased or severely and permanently disabled victims of the Sept. 11, 2001, terrorist attacks on the United States or of the subsequent rescue and recovery operations.

Also, survivors of the terrorist attacks who are severely and permanently disabled as a result of injuries sustained in the attacks or rescue and recovery operations. This includes victims at the World Trade Center site, the Pentagon, or on flights 11, 77, 93, or 175.

Criteria for Selection: Recipients must submit the World Trade Center Memorial Scholarship application with the necessary documentation to HESC. Call 1-888-697-4372. Recipients need not be New York state residents or U.S. citizens.

Award Schedule: An amount equal to NY SUNY four-year college tuition and average mandatory educational fees and allowances for room and board, books, supplies and transportation.

Responsibilities of Recipients: File annually the FAFSA and express TAP applications, and in addition, the World Trade Center Memorial Scholarship application. For more information, contact HESC at www.hesc.org or call 1-888-697-4372.

Flight 587 Memorial Scholarship

Eligibility: Children, spouses and financial dependents of individuals killed in American Airlines Flight 587 crash in Queens, NY on 11/12/01. Must be full-time undergraduate in an approved program in NYS. See World Trade Center Memorial Scholarship. File the appropriate award supplement. Call HESC at 1-888-697-4372.

Military Service Recognition Scholarship

Eligibility: Members of the armed forces of the US or state organized militia who, while NY State residents, at any time on or after August 2, 1990, became severely and permanently disabled as a result of injury or illness suffered or incurred in a combat theatre or combat zone or during military training operations in preparation for duty in a combat theatre or combat zone of operations. Also, children, spouses and financial dependents of member of the above forces who were NY State residents at any time on or after August 2, 1990; died, became severely and permanently disabled as a result

of injuries suffered or incurred, or are classified missing in action as a result of military activities as described above.

Criteria for Selection: Must submit documentation supporting eligibility. Must be a full time undergraduate student in an approved NY State post-secondary institution.

Award Schedule: An amount equal to NY SUNY four-year college tuition and average mandatory educational fees and allowances for room and board, books, supplies and transportation.

Responsibilities of Recipients: File annually the FAFSA and express TAP application, and in addition, the award supplement form which is available on request from NYSHESC. For more information, contact HESC at 1-888-697-4372.

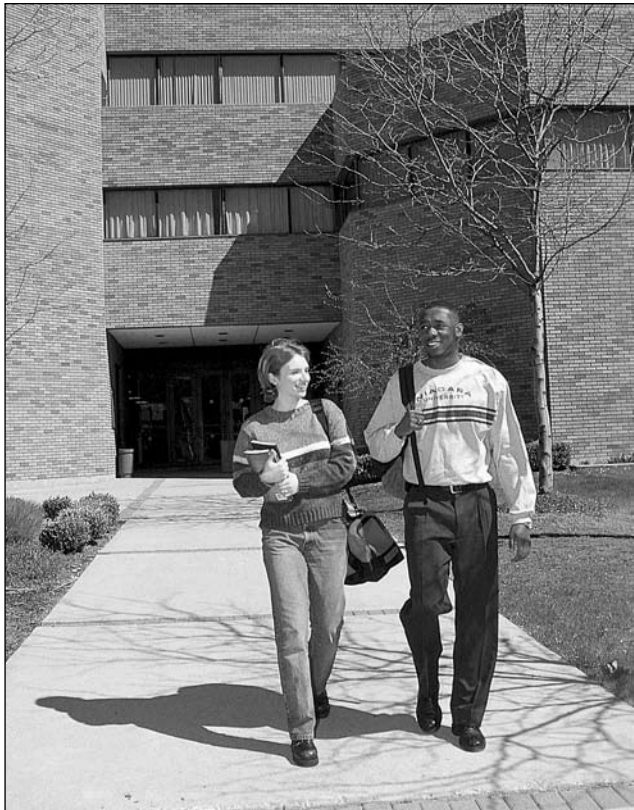
Volunteer Recruitment Service Scholarship

Eligibility: Volunteer firefighters and ambulance personnel who are NYS residents for one year and are enrolled in an approved undergraduate program of at least six credits, have a high school diploma or GED. If 23 or older, have less than six months of volunteer service; if under 23, no minimum or maximum time is required.

Criteria for Selection: Volunteer organization selects one eligible candidate per year and submits application. Call (518) 473-7087.

Award Schedule: Up to \$4,350. Awards will equal tuition, reduced by any other tuition-based aid, and cannot exceed the cost of SUNY tuition. (Award amounts dependent on each year's NYS budget.)

Responsibilities of Recipients: Maintain good academic standing and a C average. Must be an active volunteer, attend a college within 50 miles of volunteer organization, and be enrolled in school for the duration of the scholarship.



Office of Vocational and Education Services for Individuals with Disabilities (VESID)

VESID serves people whose disabilities prevent them from entering or maintaining employment. VESID sponsors individuals with disabilities in college programs when they need that level of training to reach their vocational goals. VESID has provided tuition assistance as well as assistance toward other costs of attendance, such as fees, books, etc.

For information on VESID eligibility requirements and application procedures, write to the New York State Education Department, VESID, Room 1609, 99 Washington Avenue, Albany, NY 12234. Interested students may also call their local VESID office (listed in the telephone directory under New York State, Education Department), or call 1-800-222-JOBS.

Out-of-State Financial Aid Programs

A number of states other than New York participate in state grant programs which are of interest to relatively smaller groups of students and prospective students than those described on the preceding pages. For further information and addresses contact the financial aid office, or contact the appropriate state agency which administers state financial aid programs.