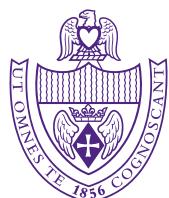




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*Your*  
**Financial Aid Offer**  
**2026-2027**



**NIAGARA**  
**UNIVERSITY**

**Office of Student Records and Financial Services**  
**Butler Building**  
**P.O. Box 2010 | Niagara University, N.Y. 14109-2010**  
**716.286.8686 | [finaid@niagara.edu](mailto:finaid@niagara.edu) | [niagara.edu/financialaid](http://niagara.edu/financialaid)**

# Student Guide to Financial Aid 2026-2027

This guide provides information on the financial aid package you have been awarded. Please review the information carefully, both the general statements about financial aid and the program information pertinent to your own awards. If you need further information, please contact the financial aid office.

## GENERAL INFORMATION

1. All awards are made per semester (summer, fall, spring) and are credited to your account, except federal work-study.
2. It is your responsibility to notify us of any additional financial aid awards (private scholarships, etc.) that you receive. The need for financial aid far exceeds the funds available, so it is important that we do not over-fund one student while rejecting another due to lack of funds. Revision of your financial aid package may be required.
3. The aid awarded to you is for 2026-27. All financial aid must be reapplied for annually. Apply at [www.studentaid.gov](http://www.studentaid.gov) after October 1 each year.
4. The federal and state financial aid awarded to you is contingent upon actual government appropriation.
5. The awards and amounts are based on your registering full time each semester unless otherwise indicated on the award letter. Should you register less than full time, your financial aid package will be adjusted accordingly.
6. In order to receive financial aid, you must remain in good academic standing and make satisfactory progress as defined in the Niagara University undergraduate catalog.
7. The Office of Financial Aid at Niagara University reserves the right to adjust financial aid awards based on changes in credit hours, residency status, income verification and/or receipt of other funds, including other NU awards.
8. The cost of attendance is composed of both direct and indirect costs as specified on the College Financing Plan, which can be viewed in Self-Service. Please note that changes in your enrollment status (e.g. full time to part time), and/or living arrangements (e.g. resident to commuter) affect your cost of attendance and consequently, your aid eligibility. You are responsible for reporting such changes to the financial aid office.
9. The sum of all financial aid received may not exceed cost of attendance.
10. Student Aid Index — The index is the result of the Federal Needs Analysis methodology and is indicated on the FAFSA Submission Summary (FSS) sent to you by the processor of your Free Application for Federal Student Aid (FAFSA).

## PROGRAM INFORMATION

### Grants and Scholarships

A student may be awarded only one academic/merit-based scholarship from Niagara University. Scholarship levels are determined at the time of initial enrollment and are not upgradeable. All merit-based scholarships are renewed based on continuous enrollment until completion of bachelor's degree or four years, whichever comes first.

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

Students in the RN Completion Program, Nursing Acceleration Program, and the Ontario Teacher Education-Bachelor Degree 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 the 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.

### Instruction Guide for Purple Pass Activation

Your Purple Pass Account allows you access to numerous online platforms at Niagara. Your Purple Pass ID will allow you to pay your admissions deposit when you make your decision, apply for endowed Scholarships on our SOS system, view your financial aid awards, and the college financing plan, as well as a financial aid checklist. You must also sign up for mobile FinAid (see below).

In order to do so we have provided helpful step by step instructions on how to activate below:

- Go to [www.niagara.edu/purplepass-account](http://www.niagara.edu/purplepass-account). Once there click the "Get Started Online" link.
- Enter your username. Your username will be a lowercase s and your seven digit student number ex: (s0123456). You will find your student number within your acceptance letter from the Admissions Office.
- Enter your birthdate mm/dd/yyyy (e.g. 01/01/1999). Then click "Get Started"

Once here you may complete the online activation process. This process will allow you to create a password for login purposes. You will use this account and password for your entire time at NU.

If you have problems and are unable to activate your Purple Pass account, please contact our Information Technology (IT) department at 716.286.8040. The staff in that office will be able to assist you with your concerns.

### Make Life Easier: Enroll in mobile FinAid at Niagara University

Our self-service mobile financial aid process is here! Follow the steps below to set up your account from any mobile device or computer.

#### Financial Aid Services: Create Your Account

This is a one-time account creation. You'll be asked for some basic information when creating your account. This information is used to validate your identity so that the electronic signature can be used on future forms.

#### Four Easy Steps:

1. Go to [niagara.studentforms.com](http://niagara.studentforms.com)
2. Click 'Create Account' link
3. Enter/confirm your student information. Remember to use your Purple Pass ID.
4. Click 'Create Account' button

**Once your account is created, any required tasks you need to complete will become available.**

If you encounter any issues with creating your mobile FinAid account, please contact the Financial Aid Office at 716.286.8686 or [finaid@niagara.edu](mailto:finaid@niagara.edu).



## Supplemental Nutrition Assistance Program (SNAP)

### Are you eligible?

Scan the code below to learn more.



You can view your financial aid offer in your Self-Service account 24/7. This will provide you with additional details about each fund.

#### Please note:

1. To continue receiving any financial aid, a student must be making satisfactory academic progress and remain in good standing.
2. All aid must be reapplied for annually by submitting a Free Application for Federal Student Aid (FAFSA) and, if a New York state resident, a Tuition Assistance Program (TAP) application.
3. Need is determined by using a formula established by the U.S. Congress that calculates an expected family contribution, which is subtracted from NU's cost of education.
4. Merit levels are prorated for less than full-time attendance.

## UNDERGRADUATE MERIT-BASED SCHOLARSHIPS

Award	Award Amount	Who is Eligible	Renewable?	How to Apply
Trustees' Scholarship	\$25,000 per year	Eligibility for these scholarships is determined by a thorough evaluation of the student's high school transcript and, if submitted, standardized test scores.	Renewable up to three years.	Admitted students automatically considered.
Presidential Scholarship	\$22,000 per year			
Deans' Scholarship	\$20,000 per year			
Achievement Award	\$18,000 per year			
NU Grant	\$15,000 per year			

## TRANSFER MERIT-BASED SCHOLARSHIPS

Award	Award Amount	Who is Eligible	Renewable?	How to Apply
Phi Theta Kappa Merit Scholarship	\$24,000 per year	Entering students who are PTK members who show proof of membership	Renewable up to three years.	Submit proof of membership to the Admissions Office
Transfer Scholarship	3.7 GPA and above \$21,000 per year	Entering students with a cumulative transfer grade point average of 3.1 and above for full-time or equivalent study.	Renewable up to three years.	Admitted students automatically considered.
	3.40-3.69 GPA \$19,000 per year			
	3.1-3.39 GPA \$18,000 per year			
Transfer Award	2.80-3.09 GPA \$16,000 per year	Entering students with a cumulative transfer grade point average of between 2.50 to 3.09 for full-time or equivalent study.		
	2.50-2.79 GPA \$14,000 per year			

## FEDERAL AND STATE GRANTS

Program	Amount	Who is Eligible	Renewable?	How to Apply
Federal Pell Grant	Up to \$7,395 per year	FAFSA determines eligibility.	Up to completion of first bachelor's degree, but no more than six years.	File the FAFSA
Federal Supplemental Education Opportunity Grant (FSEOG)	\$200-\$4,000 per year	Undergraduate students who show financial need and are Pell Grant eligible.	One-year award, renewable based on funding needed.	
Federal Work Study	Up to \$5,100 per year	Students who show financial need.	Work assignments are up to 12 hours a week during the academic year.	
New York State Tuition Assistance (TAP)	\$1,000-\$5,665 per year	NYS residents attending a New York institution full time whose family's income is within specified limits.	Student applies annually.	File the FAFSA and complete the TAP application <a href="http://www.hesc.ny.gov">www.hesc.ny.gov</a>

## Student Rights and Responsibilities

### YOU HAVE THE RIGHT TO:

Know what financial assistance is available, including information on all federal, and state and institutional financial aid programs.

Know the deadlines for submitting applications for each of the financial aid programs available.

Know the cost of attending the institution and the school's refund policy.

Know the criteria used by the institution to select financial aid recipients.

Know how the school determines your financial need. This process includes how the cost of tuition and fees, room and board, travel, books, and supplies, personal and miscellaneous expenses, etc. are considered in your budget.

Know what resources (such as parental contribution, other financial aid, your assets, etc.) are considered in the calculation of your need.

Know how much of your financial need, as determined by the institution, has been met.

Request from the financial aid office an explanation of various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award which was made to you.

Know what portion of the financial aid received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedure, the length of time you have to repay the loan, and when repayment is to begin.

Know how the school determined whether you are making satisfactory academic progress, and what happens if you are not.

### IT IS YOUR RESPONSIBILITY TO:

Review and consider all information about the school's program before you enroll.

Complete all application forms accurately and submit them on time to the right place.

Pay special attention to and accurately complete your application for student financial aid. Errors can result in long delays in your receipt of financial aid. Intentional misreporting of information on application forms for federal financial aid is a violation of law and considered a criminal offense and subject to penalties under the U.S. Criminal Code.

Return all additional documentation, verification, corrections and/or new information requested by either the financial aid office or the agency to which you submitted your application.

Read and understand all forms that you are asked to sign and keep copies of them.

Accept responsibility for agreements you sign.

If you have a loan, notify the lender of changes in your name, address, or school status.

Perform the work that is agreed upon in accepting a federal work-study award.

Know and comply with the deadlines for application or reapplication for aid.

Know and comply with your school's refund policy.

## NU Monthly Payment Plan

Payment for each semester is due by the due date indicated on the statement of account. The first billing for fall semester usually occurs in July, with a due date about mid-August. Payment may be made by check, money order, Mastercard, Visa, Discover or American Express.

In an effort to accommodate every family's educational financial needs, Niagara University offers an interest-free payment plan that allows each semester's cost to be paid in four (4) monthly interest-free installments per semester. There is a nominal charge for this service. Please look for additional information from the Office of Student Accounts, including the required application and all scheduled due dates, for the upcoming academic year. Information, including downloadable applications, may also be found under the heading of payment plans at our web address: [www.niagara.edu/accounts](http://www.niagara.edu/accounts).

## Your Financial Aid Staff

Katie L. Kocsis  
Director

Jennifer S. Garey  
Associate Director

Martha A. Cino  
Assistant Director

Christine E. LaPresta  
Financial Aid Loan Counselor

Lisa A. Rivera  
Financial Aid Specialist

Pamela J. Beehler  
Scholarship Coordinator

All aid is applied for annually.

Apply at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) after October 1 each year.



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