

When	Action	☑
September (of senior year in high school)	<p>Create a Federal Student Aid (FSA) ID and password: fsaid.ed.gov</p> <ul style="list-style-type: none"> Enables students and parents to electronically sign the Free Application for Federal Student Aid (FAFSA) and access other federal student aid websites. All students and parents of dependent students need their own ID and password; the student's ID must be registered under the student's email address and the parent's ID registered under the parent's email address. A parent's ID is used for all of his/her dependent students. <p>▶▶ Tip! The FSA ID is used each year the FAFSA is filed, so keep this information in a safe place to reference each year.</p>	☐
beginning October 1	<p>Complete the FAFSA: fafsa.gov (School code: 002842)</p> <ul style="list-style-type: none"> Must be completed <u>EVERY</u> year to receive financial aid. The application becomes available on October 1st for the following fall semester. The 2018-2019 FAFSA provides federal aid for Fall 2018 <u>and</u> Spring 2019 Students are encouraged to apply early as some aid programs (e.g., work-study) have limited funding and are awarded on a first-come, first-served basis. Note that federal student loans and Pell grants are awarded to all eligible students, even if they apply late (after school has started), provided all eligibility requirements are met. At the completion of the FAFSA, click the link to "Complete your State Application" for the NYS TAP Application. <p>Complete the NYS TAP Application: www.tap.hesc.ny.gov/totw (SUC BUFFALO 0905)</p> <ul style="list-style-type: none"> TAP: Tuition Assistance Program offered by New York State for NYS residents. TAP is a grant. <p>▶▶ Tip! Use an electronic calendar like Gmail or Yahoo! to remind yourself to apply for aid each year.</p>	☐
October and November	<p>Attend a Financial Aid Workshop for help filing the FAFSA</p> <ul style="list-style-type: none"> College Goal NY – Coordinates FAFSA completion events at high schools throughout the state; events are free and open to high school seniors. For locations and more information, visit collegegoalny.org. SUNY Financial Aid Day – SUNY campuses around the state host this event to help students file the FAFSA; a student need not attend that particular school to participate in SUNY Financial Aid Day. Check your local SUNY Financial Aid Office website for the exact date. 	☐
November	<p>Search for Scholarships! Students should begin their scholarship search well in advance of high school graduation and can begin as early as their junior year of high school.</p> <ul style="list-style-type: none"> Buffalo State Scholarships: financialaid.buffalostate.edu/scholarships Search for scholarships using Fastweb at www.fastweb.com - Fastweb is a <u>free</u> service where students are matched to scholarships relevant to their goals, activities and interests. The Fastweb database contains some 1.5 million scholarships worth over \$3.4 billion! 	☐
December on	<p>Submit additional documents to the Financial Aid Office (FAO), as requested</p> <ul style="list-style-type: none"> Some students and parents will be required to submit additional documents to the Financial Aid Office. The FAO will notify students what documents must be submitted. Examples of such documents include: <ul style="list-style-type: none"> ✓ Federal Tax transcripts ✓ Verification worksheet ✓ Proof of citizenship Refer to the Banner guide, Completing Your Aid Requirements at financialaid.buffalostate.edu/banner 	☐
November on	<p>FAO begins awarding financial aid packages</p> <ul style="list-style-type: none"> New freshmen and transfer students will receive a paper notification that their award package has been created and viewable electronically in Banner. Banner is the college's secure student system where students view/accept financial aid, register for courses, pay their bill, and more. Electronic notifications are sent to returning students at their Buffalo State email address beginning in March. 	☐
December - April	<p>Compare financial aid offers from various schools and decide which school to attend (new students)</p> <ul style="list-style-type: none"> Evaluate financial aid offers based on the net cost (billed costs minus aid). Watch the <i>Understanding your SUNY Award Letter</i> Video at financialaid.buffalostate.edu/banner Bill Estimator: This Excel-based tool will help you determine the out-of-pocket cost to attend Buffalo State. Download it or use the Cost Calculator at financialaid.buffalostate.edu/costs. 	☐
May	<p>Pay Admissions Deposit and/or Housing Deposit: admissions.buffalostate.edu/accepted</p> <ul style="list-style-type: none"> Once the admission deposit is paid, a Buffalo State email account is created for new students 	☐

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April to July	Accept Financial Aid in Banner at banner.buffalostate.edu <ul style="list-style-type: none"> Students should refer to the Banner Guide and video, Accepting Your Financial Aid Awards, available at financialaid.buffalostate.edu/banner for help. <p>▶▶ TIP: Always accept subsidized loan funds before accepting unsubsidized loans.</p>	☐
June to August	Weeks of Welcome (WOW) Begin: Orientation is <u>mandatory</u> for all new freshmen and transfer students. Visit the Orientation website for more information and to sign up: orientation.buffalostate.edu ▶▶ TIP: Sign up for the SUNY Smart Track Financial Literacy Program to prepare for the financial literacy workshops during Orientation: financialaid.buffalostate.edu/	☐
Summer	Work! Students are strongly encouraged to work over the summer and earn money to help with their expenses.	☐
Summer	Federal Direct Loan Borrowers (subsidized/unsubsidized) <u>must</u> complete Entrance Counseling and a Master Promissory Note (MPN) at studentloans.gov. <ul style="list-style-type: none"> The entrance counseling reviews a student's rights and responsibilities as a federal loan borrower. The MPN for a subsidized/unsubsidized loan is the student's legal promise to repay the amount borrowed to the federal government. The MPN only needs to be completed the first year of borrowing. ▶▶ TIP: We are listed as "SUNY College at Buffalo" Code: G02842 for the DL Entrance Counseling and MPN.	☐
Summer	Submit Final High School Transcript to the Admissions Office. Failure to submit final high school transcripts will result in the delay or cancelation of financial aid.	☐
Summer	Notify the FAO of any Outside Scholarship(s) the student is receiving.	☐
Summer: June - early August	View Bill online in Banner and determine if additional funding is needed. Payment options include: <ol style="list-style-type: none"> Automatic Payment Plan: Offered through Student Accounts, this divides the balance due into monthly payments. Contact Student Accounts for more information at (716) 878-4121 or online at studentaccounts.buffalostate.edu/how-pay Parent PLUS Loan: Federal Parent PLUS loans are available to parents of dependent students. To apply, or for more information, visit studentloans.gov. PLUS applications are accepted beginning June 1 of each academic year. Private Alternative Loans: Private loans are loans in the student's name and are based on credit which usually means a co-signer is required. For a list of recommended lenders, visit financialaid.buffalostate.edu/private-loans. Note that you are not limited to this list of lenders. ▶▶ TIP: A Bill Estimator and Cost Calculator are available at financialaid.buffalostate.edu/costs .	☐
August (or right before start of school)	Prepare for Federal-Work Study (FWS) <ul style="list-style-type: none"> Students offered FWS that want to work must accept the award in Banner; accept FWS as soon as possible as unaccepted awards will be canceled. Notices are mailed to students in August on how to find a work-study position and what paperwork needs to be filed. Students cannot begin working until their paperwork has been completed. 	☐
Mid-August through 1st week of class	Sign up for a textbook deferment: Students that have <u>more financial aid than their billed charges</u> may request a textbook deferment to use their expected refund in the college book store. Request the deferment online in Banner or in-person in Moot Hall at the Financial Aid or Student Accounts Office.	☐
July - September	Opt-Out of the College's Health Insurance Plan, as applicable: weigel.buffalostate.edu/insurance <ul style="list-style-type: none"> All full-time students are required to have health insurance. Students will automatically be billed for the college's health insurance and must opt out <u>annually</u> if covered under another plan. Deadline to opt out is at the end of September. 	☐
September	Sign up for Direct Deposit through Student Accounts at studentaccounts.buffalostate.edu <ul style="list-style-type: none"> Financial aid refunds can be directly deposited into students' checking or savings account. Direct deposit stays active until the student changes it with Student Accounts. If direct deposit is not set up, refunds will be mailed to the student's permanent address. 	☐
September to December	Financial aid is disbursed and refunds issued: financialaid.buffalostate.edu/fall-disbursement <ul style="list-style-type: none"> Federal loans begin disbursing in mid-September Pell, SEOG, TAP and other grants begin disbursing in late September / early October 	☐
October	File the FAFSA and TAP Applications beginning October 1 for next school year.	☐
November	Registration begins for the upcoming Spring semester and January Term. Students with unpaid bills greater than \$500 will not be permitted to register.	☐