## TEU GUIDELINES

<table>
<thead>
<tr>
<th>Graduate Admission Status “Eligible for Aid”</th>
<th>Financial Aid Eligibility Federal Student Aid (FSA) Handbook 2013-14 APR 2013</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matriculated Student</td>
<td><em>Volume 1—Student Eligibility 2013–14</em> PAGE 1–3</td>
<td>Banner configuration will only count <strong>graduate courses</strong> to determine federal aid eligibility for <strong>matriculated graduate students</strong>. If a matriculated graduate student is enrolled for a combination of graduate and undergraduate courses; the undergraduate courses will be excluded when determining federal financial aid eligibility. Students must maintain a minimum of 6 credit hours of required graduate courses in order to be eligible for federal loans each semester. A student enrolled for 3 undergraduate credit hours and 3 graduate credit hours is ineligible for a federal loan. Annual and lifetime federal loan limits can be found at this location: <a href="http://www.buffalostate.edu/financialaid/x1147.xml">http://www.buffalostate.edu/financialaid/x1147.xml</a> Students can receive federal financial aid for a master’s program or for teacher certification but not both simultaneously. Only <strong>teacher certification courses offered at the graduate level</strong> for matriculated graduate students will be considered when determining federal financial aid eligibility.</td>
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<tr>
<td>Teacher Certification</td>
<td><em>Chapter 1—School-Determined Requirements</em> PAGE 1–5</td>
<td>Students are eligible for federal Direct Loans as a <em>5th year undergraduate</em> if they are admitted into the Teacher Certification program and enrolled for a minimum of 6 credit hours of required teacher certification course(s).</td>
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**TEACHER CERTIFICATION COURSEWORK**

A student may receive Federal Work-Study (FWS), as well as Direct Subsidized/Unsubsidized Loans, and Perkins Loans (and a parent may receive Direct PLUS Loans on behalf of a dependent student) if he or she is enrolled at least half time in required teacher certification coursework, even if it does not lead to a degree or certificate awarded by the school.
### Teacher Certification Con’t

To qualify, **the coursework must be required for elementary or secondary teacher certification or recertification in the state** where the student plans to teach and must be offered in credit or clock hours (courses using direct assessment in lieu of credit or clock hours are not eligible). An otherwise eligible student may also receive a TEACH Grant. Optional courses that the student elects to take for professional recognition or advancement, and courses recommended by your school but not required for certification, do not qualify. You should document that the courses are required by the state for teacher certification.

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<tr>
<th>Teacher Certification Con’t</th>
<th>Annual Loan Limits by Class Year</th>
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<td>To qualify, the coursework must be required for elementary or secondary teacher certification or recertification in the state where the student plans to teach and must be offered in credit or clock hours (courses using direct assessment in lieu of credit or clock hours are not eligible). An otherwise eligible student may also receive a TEACH Grant. Optional courses that the student elects to take for professional recognition or advancement, and courses recommended by your school but not required for certification, do not qualify. You should document that the courses are required by the state for teacher certification.</td>
<td><strong>Teacher Certification</strong>&lt;br&gt;$5,500 per year; All may be subsidized&lt;br&gt;$12,500 per year; No more than $5,500 of this amount may be subsidized.</td>
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<th><strong>Lifetime Loan Limits by Degree Level</strong></th>
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<tr>
<td><strong>Teacher Certification</strong>&lt;br&gt;$31,000; No more than $23,000 of this amount may be subsidized and includes all prior undergraduate loans.</td>
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</table>

### Preparatory Coursework

**Chapter 6—Eligibility for Specific FSA Programs PAGE 1–69**

**PREPARATORY COURSEWORK**

A student may apply for a Direct Subsidized/Unsubsidized Loan (or a parent may apply for a PLUS Loan on behalf of a dependent student) for coursework the school has documented is necessary for the student to enroll in an eligible program. The courses must be part of an eligible program otherwise offered by the school, though the student does not have to be in that program. If enrolled at least half time in these prerequisite courses, the student is eligible for loans for one consecutive 12-month period (not per program) beginning on the first day of the loan period. If the period of preparatory courses spans more than one academic year, the student may receive multiple loans.

To be eligible for loans under this exception, the student must be taking classes that are a prerequisite for admission. A student who is only taking courses to raise his or her GPA in order to be admitted would not qualify.

Students enrolled for at least 6 credit hours are eligible for federal Direct Loans as a 5th year undergraduate for one consecutive 12-month period (not program) beginning on the first day of the loan period if they are taking preparatory coursework (prerequisites for a program).

Students taking undergraduate coursework suggested (but not required) for admission to a Master’s program are ineligible for federal financial aid.

If admitted into the Pre-major status, a student can receive funding for a maximum of 6 graduate credit hours as stipulated in the Graduate Catalog.
To receive a TEACH Grant, students must meet ALL of the following requirements:

- Meet the basic eligibility criteria for the federal student aid programs.
- Complete the Free Application for Federal Student Aid (FAFSA) each year the student plans to use TEACH funds.
- Be enrolled as an undergraduate student pursuing their first bachelor's degree or as a graduate student at Buffalo State.
  - Students in a second bachelor's degree or in a post-baccalaureate program are not eligible.
- Be enrolled in a TEACH-Grant-eligible program.
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Complete TEACH Grant Counseling that explains the terms and conditions of the TEACH Grant service obligation. You must complete counseling each year that you receive a TEACH Grant.
- Sign a TEACH Grant Agreement to Serve (ATS). You must complete a new Agreement to Serve each year that you receive a TEACH Grant.

More information regarding the TEACH Grant can be found at this location: [http://www.buffalostate.edu/financialaid/x977.xml](http://www.buffalostate.edu/financialaid/x977.xml)