





WHEN	ACTION	<input checked="" type="checkbox"/>
DECEMBER- APRIL	<p><b>COMPARE FINANCIAL AID OFFERS FROM VARIOUS SCHOOLS AND DECIDE WHICH SCHOOL TO ATTEND</b> (<i>new students</i>)</p> <ul style="list-style-type: none"> <li>Evaluate financial aid offers based on the net cost (billed costs minus aid).</li> <li>Watch the Understanding your SUNY Award Letter Video at <a href="http://financialaid.buffalostate.edu/banner">financialaid.buffalostate.edu/banner</a></li> <li><b>Bill Estimator:</b> 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 <a href="http://financialaid.buffalostate.edu/costs">financialaid.buffalostate.edu/costs</a>.</li> </ul>	<input type="checkbox"/>
MAY	<p><b>PAY ADMISSIONS DEPOSIT AND/OR HOUSING DEPOSIT:</b> <a href="http://admissions.buffalostate.edu/accepted">admissions.buffalostate.edu/accepted</a></p> <ul style="list-style-type: none"> <li>Once the admission deposit is paid, a Buffalo State email account is created for new students</li> </ul>	<input type="checkbox"/>
SPRING TO MID-SUMMER	<p><b>APPLY FOR NEW YORK STATE EXCELSIOR SCHOLARSHIP:</b> <a href="https://www.hesc.ny.gov/excelsior">https://www.hesc.ny.gov/excelsior</a></p> <ul style="list-style-type: none"> <li>Undergraduate, NYS residents working on their first bachelor's degree can apply for the Excelsior Scholarship, which guarantees free tuition after all other grants and scholarships are considered (full-time attendance required).</li> <li>Additional income and academic requirements apply; refer to HESC for more information and application deadlines.</li> </ul>	<input type="checkbox"/>
APRIL TO JULY	<p><b>ACCEPT FINANCIAL AID IN BANNER AT</b> <a href="http://banner.buffalostate.edu">banner.buffalostate.edu</a></p> <ul style="list-style-type: none"> <li>Students should refer to the Banner Guide and video, Accepting Your Financial Aid Awards, available at <a href="http://financialaid.buffalostate.edu/banner">financialaid.buffalostate.edu/banner</a> for help.</li> </ul> <p><b>TIP!</b> Always accept subsidized loan funds before accepting unsubsidized loans.</p>	<input type="checkbox"/>
JUNE TO AUGUST	<p><b>WEEKS OF WELCOME (WOW) BEGIN:</b> Orientation is mandatory for all new freshmen and transfer students. Visit the Orientation website for more information and to sign up: <a href="http://orientation.buffalostate.edu">orientation.buffalostate.edu</a></p> <p><b>TIP!</b> Sign up for the <b>SUNY Smart Track Financial Literacy Program</b> to prepare for the financial literacy workshops during Orientation: <a href="http://financialaid.buffalostate.edu/">financialaid.buffalostate.edu/</a></p>	<input type="checkbox"/>
SUMMER	<p><b>WORK!</b></p> <p>Students are strongly encouraged to work over the summer and earn money to help with their expenses.</p>	<input type="checkbox"/>
	<p><b>FEDERAL DIRECT LOAN BORROWERS (SUBSIDIZED/UNSUBSIDIZED) MUST COMPLETE ENTRANCE COUNSELING AND A MASTER PROMISSORY NOTE (MPN) AT</b> <a href="http://studentaid.gov">studentaid.gov</a>.</p> <ul style="list-style-type: none"> <li>The entrance counseling reviews a student's rights and responsibilities as a federal loan borrower.</li> <li>The <b>MPN</b> 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.</li> </ul> <p><b>TIP!</b> We are listed as "SUNY College at Buffalo" Code: 002842 for the DL Entrance Counseling and MPN.</p>	<input type="checkbox"/>
	<p><b>SUBMIT FINAL HIGH SCHOOL TRANSCRIPT TO THE ADMISSIONS OFFICE.</b></p> <p>Failure to submit final high school transcripts will result in the delay or cancellation of financial aid.</p>	<input type="checkbox"/>
	<p><b>NOTIFY THE FAO OF ANY OUTSIDE SCHOLARSHIP(S)</b> the student is receiving.</p>	<input type="checkbox"/>



WHEN	ACTION	X
<p><b>SUMMER:</b> JUNE– EARLY AUGUST</p>	<p><b>VIEW BILL ONLINE IN BANNER</b> and determine if additional funding is needed. Payment options include:</p> <ol style="list-style-type: none"> <li><b>Automatic Payment Plan:</b> 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 <a href="http://studentaccounts.buffalostate.edu/how-pay">studentaccounts.buffalostate.edu/how-pay</a></li> <li><b>Parent PLUS Loan:</b> Federal Parent PLUS loans are available to parents of dependent students. To apply, or for more information, visit <a href="http://studentaid.gov">studentaid.gov</a>. PLUS applications are accepted beginning June 1 of each academic year.</li> <li><b>Private Alternative Loans:</b> 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 <a href="http://financialaid.buffalostate.edu/private-loans">financialaid.buffalostate.edu/private-loans</a>. Note that you are not limited to this list of lenders.</li> </ol> <p><b>TIP! A Bill Estimator and Cost Calculator</b> are available at <a href="http://financialaid.buffalostate.edu/costs">financialaid.buffalostate.edu/costs</a>.</p>	<input type="checkbox"/>
<p><b>AUGUST</b>  (or right before start of school)</p>	<p><b>PREPARE FOR FEDERAL-WORK STUDY (FWS)</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>	<input type="checkbox"/>
<p><b>MID-AUGUST</b>  through 1st week of class</p>	<p><b>SIGN UP FOR A TEXTBOOK DEFERMENT:</b> Students that have more financial aid than their billed charges 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.</p>	<input type="checkbox"/>
<p><b>SEPTEMBER</b></p>	<p><b>SIGN UP FOR DIRECT DEPOSIT THROUGH STUDENT ACCOUNTS AT <a href="http://studentaccounts.buffalostate.edu">studentaccounts.buffalostate.edu</a></b></p> <ul style="list-style-type: none"> <li>Financial aid refunds can be directly deposited into students’ checking or savings account.</li> <li>Direct deposit stays active until the student changes it with Student Accounts.</li> <li>If direct deposit is not set up, refunds will be mailed to the student’s permanent address.</li> </ul>	<input type="checkbox"/>
<p><b>OCTOBER</b></p>	<p><b>FILE THE FAFSA AND TAP</b> Applications beginning October 1 for next academic year.</p>	<input type="checkbox"/>
<p><b>NOVEMBER</b></p>	<p><b>REGISTRATION BEGINS</b> for the upcoming Spring semester and January Term. Students with unpaid bills greater than \$500 will not be permitted to register.</p>	<input type="checkbox"/>

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