



BUFFALO STATE
The State University of New York

Financial Aid for Undergraduate Admissions

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High School Diploma [top](#)

Federal regulations stipulate that to be eligible for federal aid, a student must have earned a high school diploma or GED. As such, no federal financial aid can disburse to a student's account until their final high school transcript is received and verified by the college. Further, students that do not have their final transcript on file are not eligible for a book deferment.

How you can help:

- All undergraduate students (freshmen and transfers) must submit their final high school transcript to the [Admissions Office](#) in a timely fashion.
- If the transcript is received after the end of a semester, federal aid cannot be disbursed for the completed term.

Transfer Students – Final College Transcripts [top](#)

The timely receipt and evaluation of transfer students' final college transcripts is very important to ensure a smooth transition to Buffalo State for aid purposes. Transfer students that do not have their final college transcripts sent may experience a number of hardships related to their financial aid:

1. Federal student loans may be awarded to students based on the incorrect class year (loan limits are dependent on the number of earned credits on the student's official transcript).
2. Transcripts reviewed late may result in the student enrolling in an illegal repeat which may disqualify the student for certain aid programs, like New York State TAP.
3. Students are required to submit final college transcripts from all schools attended, even if no credit was earned. Failure to submit all transcripts is a serious offense.

How you can help:

- If you know the student will have more transfer credits added to their account, encourage them to contact the Financial Aid Office once they are received to verify their aid package is correct.
- Encourage the student to review Degree Works to check for illegal repeats once the credits are evaluated.
- See also, "Readmission to the College and Aid Eligibility"

Readmission to the College and Aid Eligibility [top](#)

Students that are readmitted to the college may or may not have aid eligibility upon their return. Readmits that performed poorly at Buffalo State often think that a long absence from the college will reinstate their aid eligibility. Unfortunately, this is not the case; students return to Buffalo State with the same eligibility status in which they departed. The only exception to this, is if a student is transferring in credits; this may help their pace (attempted credits divided by earned credits) but it will not increase their GPA.

In addition, if it appears the readmit has been in school for several years (at Buffalo State or other schools), special advisement may be needed because there are time and aid limitations on financial aid. Therefore, some students may be readmitted with little to no aid eligibility remaining.

How you can help:

- When considering readmitting a student with a weak academic history, a referral to the Financial Aid Office is good practice. In general, if the student's cumulative GPA is below a 2.0 or their overall earned credits hours/attempted hours is less than 67%, they will most likely have an eligibility issue.
- If it appears a student has been a full-time student for four years (or the part-time equivalent), the student may be approaching aid limits. Refer the student to the Financial Aid Office so they can be provided with the proper information to make an informed decision.
- In some instances, it may benefit students to apply for [Clemency](#) to regain eligibility for aid.

Late Admits – the week before, week of, week after [top](#)

Students that are admitted within a few weeks of the first day of the semester may experience significant hardships. The Financial Aid Office does not process financial aid for students that are not admitted to the college. Therefore, until the student's record shows "accepted", the FAO is not communicating with the student what they need to do. Further, some students have not filed a FAFSA because they were waiting to be accepted first which further delays the process.

How you can help:

- Advise the student to file their [FAFSA](#) immediately; they should not wait until their official acceptance notification.
- Inform the student that financial aid processing during peak times (August and January) can take up to 4 weeks to review documentation and/or offer an award package. The [FAO homepage](#) is updated with the up-to-date processing times.
- Students that do not have financial aid offered by the end of the first week of class are ineligible for book deferments.
- Refer the student to the FAO.

What's it going to Cost? [top](#)

For many students, the final decision of which school to attend is largely dependent upon the out-of-pocket costs. Since students do not receive a bill until the summer before they enroll, they may be unsure of what their out-of-pocket costs will be at the admission deposit deadline. Therefore, some students may enroll without a way to pay the amount due, and others may choose not to enroll not realizing they have the funding to attend.

How you can help:

- Students are encouraged to use the Financial Aid Office's [Bill Estimator](#). This is an Excel-based calculator that allows the student to select their student type (e.g.: living on-campus, undergraduate, full-time) and then enter their financial aid from their award letter or Banner. The estimator then displays their expected out-of-pocket costs or refund. This tool enables the student to make an informed and responsible decision.