



# Financial Aid for *At-Risk Student Groups*

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## **Parent Information on the FAFSA** [top](#)

Mistakes on the [FAFSA](#) can impact aid eligibility, the kind of aid offered, and prevent the processing of aid. A common error is that students do not use their biological or adoptive parent on the FAFSA. While the Financial Aid Office understands that a student may consider a grandparent or other relative to be their parent, federal regulations stipulate that only a biological or adoptive parent may be listed on the FAFSA.

**How you can help:** Direct students to the Financial Aid Office for assistance in completing the FAFSA. Never advise a student to complete the FAFSA with a non-biological or non-adoptive parent.

## **Dependency Appeals** [top](#)

Students may have family situations that prevent them from obtaining the required parental information to complete the FAFSA. Under certain circumstances, a [dependency appeal](#) may be filed. The process is different at every institution. Not living with parent(s) or lack of financial support are insufficient reasons for an override. The Financial Aid Office cannot approve an appeal based on questionable or insufficient documentation.

**How you can help:** Students should be advised to visit the Financial Aid Office to discuss the particulars of the situation. The Financial Aid staff can help determine whether the student should pursue this option.

## **New York State TAP for EOP Students** [top](#)

There are limits to how long students can receive state aid. Students in the EOP program may receive up to ten (10) semesters of TAP as opposed to the eight (8) semester maximum for all other students. The student must indicate on the [TAP](#) application that they are part of an EOP program.

**How you can help:** Encourage EOP students to check their online TAP application to be sure the information was reported properly.

## **Textbook Deferments** [top](#)

To qualify for a [textbook deferment](#), students must have financial aid in excess of their bill and all aid must be accepted in Banner. Deferments are available for a limited time at the beginning of the fall, spring, and summer semesters. It is recommended that students file the FAFSA beginning October 1<sup>st</sup> for the following academic year and check Banner frequently for outstanding requirements. EOP students must speak to their EOP Advisor to obtain textbook deferments; all others may obtain the deferment at Student Accounts or Financial Aid.

### *How you can help:*

- Encourage students to apply for a textbook deferment two to three weeks before the semester begins.
- Encourage all students to file their FAFSA early and monitor their Banner accounts for requests for information or to view their award package.
- Direct EOP students to visit their EOP counselor for a textbook deferment at the beginning of the semester.

### **Class Attendance** [top](#)

Students must “earn” their financial aid; it is not an entitlement. Students earn aid as the semester progresses. Students who withdraw from all classes after drop/add or stop attending class may have to repay the aid they received but did not earn. In addition, poor class attendance can significantly affect student grades and will eventually impact aid eligibility. Continued aid eligibility requires that the student maintains satisfactory academic progress (SAP). Students must successfully complete 66.67% of all credit hours attempted (pace) and maintain a 2.0 cumulative GPA.

### *How you can help:*

- Remind students that their continued aid eligibility is contingent upon their academic performance.
- Help students create course schedules that they can manage.
- Review our additional literature regarding [Satisfactory Academic Progress](#) for more detailed information.
- Students should be advised to visit the Financial Aid Office to discuss eligibility.

### **Aid Lifetime Limits** [top](#)

There are limits to how long students can receive federal aid. The table below outlines the aid lifetime limits:

Aid Program	Undergraduate Lifetime Limit
<b>Federal Pell Grant</b>	<b>12 full-time semesters</b> (or equivalent part-time). The federal government tracks this in a percentage: 50% equals one full-time semester. Therefore, the student is allowed 600%.
<b>Federal Direct Student Loans</b>	<b>\$31,000 for Dependent students</b> ; no more than \$23,000 may be subsidized <b>\$57,500 for Independent Students</b> (or dependent students whose parents cannot borrow a PLUS Loan); no more than \$23,000 may be subsidized
<b>TEACH Grants</b>	<b>\$16,000</b> ; Undergraduate
<b>NYS TAP Grant</b>	<b>10 semesters</b> ; EOP Students <b>8 semesters</b> ; all other students

### *How you can help:*

- Encourage students to monitor [StudentAid.gov](#) to track their federal loan and Pell Grant history.
- Students should be advised to visit the Financial Aid Office to discuss eligibility.

### **High Credit Attempts** [top](#)

In addition to the lifetime aid limits, federal aid also mandates that students must be able to complete their degree program within 150% of the published program length. Therefore, for a 120-credit hour degree program, the student must be able to complete the degree within 180 credit attempts. Financial aid counts all courses as attempted credits, including I, W, E, EV, U, F, N, and X grades, as well as courses removed through the academic clemency process and all transfer credits. Students with excessive unsuccessful attempts may lose eligibility for federal aid because they cannot mathematically complete their degree program within the 150% limit.

### ***How you can help:***

- Encourage students to take a course load that allows them to be successful. If 12 credits per semester results in the student withdrawing from 2 courses each semester, they should be encouraged to attend part-time. Aid is available on a part-time basis.

### ***Financial Aid Warning*** [top](#)

A student who fails to maintain the cumulative GPA or Pace requirements is placed on Financial Aid Warning. There is no action required by the student; federal aid eligibility continues for one semester. Students must meet all the Satisfactory Academic Progress (SAP) minimum standards at the conclusion of their warning semester (this includes the summer term) or else forfeit federal aid. The student's warning semester is always their next semester of enrollment, whether or not, aid is received during it.

### ***How you can help:***

- Students are sent a detailed letter from the Financial Aid Office regarding their SAP status that details their deficiency.
  - Request the student bring the letter to their advisement session so that you can advise them on the corrective action needed.
- If the student is on *warning* after the spring term, it is often not in their best interest to take summer courses at Buffalo State. It is usually more beneficial for a student to reserve their "warning" semester for the fall to allow them the necessary time to be successful. Depending on the severity of the student's deficiency, taking one or two courses in the summer may not be enough to regain eligibility.
- Review the student's transcript for I, X, or N grades. The conversion of these grades to passing grades could restore their eligibility. Students need to contact the Financial Aid Office to recalculate their SAP once grade changes are submitted.
- For more information about SAP, refer to the [SAP Guide](#) and [SAP Homepage](#).

### ***Withdrawing from All Courses and Medical Leaves of Absence*** [top](#)

Students who withdraw from the entire semester for any reason may receive a balance owed to the college that was previously covered by financial aid. Students receive their financial aid under the assumption they will complete the semester. Students who do not complete the semester must have their aid re-calculated to determine how much they earned. Any unearned aid must be returned to the federal government, thereby creating a balance owed to the college. Students who do not pay this balance will have a hold placed on their account.

### ***How you can help:***

- Students should be referred to the Financial Aid Office if they are thinking of withdrawing from the entire semester

- Give students the [What Happens if I Withdraw from All My Classes](#) handout
- Students that withdraw from a single class but remain enrolled in others usually do not require a re-calculation of their aid, but it could impact the current semester or next semester's aid.

### ***Where to Go for Academic Help*** [top](#)

Students in need of additional academic help should utilize the following resources:

- [Academic Center for Excellence](#); Butler 145
- [EOP](#) Counselor; Twin Rise South Wing 710
- Professors
- Academic Advisor

***How you can help:*** Remind students that their continued aid eligibility is predicated upon their academic success. Students should take full advantage of all the services on campus to be successful.