

When	Action	☒
September (of senior year in high school)	Create a Federal Student Aid (FSA) ID and password: www.studentaid.gov <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>	☐
October and November	Attend a Financial Aid Workshop for help filing the FAFSA <ul style="list-style-type: none"> 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. High School and/or Other Community Events – look for FAFSA completion events held at your high school. 	☐
November	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. <ul style="list-style-type: none"> Buffalo State Scholarships: financialaid.buffalostate.edu/scholarships Search for scholarships using Fastweb at fastweb.com - Fastweb is a free 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! 	☐
November on	Submit additional documents to the Financial Aid Office (FAO), as requested <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 via email if additional documents are required. Examples of such documents include: <ul style="list-style-type: none"> ✓ Federal Tax irs.gov/individuals/get-transcript from the IRS ✓ Verification worksheet ✓ Proof of citizenship For help, refer to the Banner guide at https://financialaid.buffalostate.edu/ 	☐
November on	FAO begins awarding financial aid packages <ul style="list-style-type: none"> Using the email address reported on the student's admissions application, email notifications will be sent to new freshmen and transfer students when their award package is viewable 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. 	☐
Beginning October 1	Complete the FAFSA: studentaid.gov (School code: 002842) <ul style="list-style-type: none"> Must be completed <u>EVERY</u> year to receive federal financial aid (loans, grants, work-study). The application becomes available on October 1st for the following fall semester. 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. Complete the NYS TAP Application: tap.hesc.ny.gov/totw (SUC BUFFALO 0905) TAP: Tuition Assistance Program offered by New York State for NYS residents. TAP is a grant for undergraduates.	☐
December – April	Compare financial aid offers from various schools and decide which school to attend (new students) <ul style="list-style-type: none"> Evaluate financial aid offers based on the net cost (billed costs minus aid). Bill Estimator: This Excel-based tool will help you determine the out-of-pocket cost to attend Buffalo State. Download it at financialaid.buffalostate.edu/costs 	☐
May	Pay Admissions Deposit and/or Housing Deposit: admissions.buffalostate.edu/accepted <ul style="list-style-type: none"> Once the admission deposit is paid, a Buffalo State email account is created for new students. 	☐
April – mid July	Apply for New York State Excelsior Scholarship: https://www.hesc.ny.gov/excelsior <ul style="list-style-type: none"> 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). Additional income and academic requirements apply; refer to HESC for more information and application deadlines. 	☐

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April to July	Accept Financial Aid in Banner at https://banner.buffalostate.edu/StudentSelfService/ssb/studentCommonDashboard ➤ TIP: Always accept subsidized loan funds before accepting unsubsidized loans.	☐
June to August	Attend Orientation: Orientation is <u>mandatory</u> for all new freshmen and transfer students. For more information, visit the Student Leadership and Engagement website at https://orientation.buffalostate.edu/	☐
June to August	Federal Direct Loan Borrowers (subsidized/unsubsidized) must complete Entrance Counseling and a Master Promissory Note (MPN) at studentaid.gov. <ul style="list-style-type: none"> 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 in the first year of borrowing. ➤ TIP: We are listed as "SUNY College at Buffalo" Code: G02842 for the DL Entrance Counseling and MPN.	☐
Summer	Work! Students are strongly encouraged to work over the summer and earn money to help with their expenses.	☐
Summer	Submit Final High School Transcript to the Admissions Office. Failure to submit your final high school transcript will result in the delay or cancellation 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 https://studentaccounts.buffalostate.edu/billing-and-payments Parent PLUS Loan: Federal Parent PLUS loans are available to parents of dependent students. To apply, or for more information, visit studentaid.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 sent 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 and submitted to the FAO. 	☐
Mid-August through 1 st 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 bookstore. Request the deferment online in Banner or in-person in Moot Hall at the Financial Aid or Student Accounts Office. More info: https://financialaid.buffalostate.edu/disbursement-schedule-book-deferments-and-refunds	☐
September	Sign up for Direct Deposit through Student Accounts at: https://studentaccounts.buffalostate.edu/refunds <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: https://financialaid.buffalostate.edu/disbursement-schedule-book-deferments-and-refunds <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 of \$500 or more will not be permitted to register.	☐