



BUFFALO STATE  
The State University of New York

# Financial Aid for *Residence Life*

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## ***When Aid Doesn't Cover All the Charges*** [top](#)

Students, whose financial aid awards fall short of their total charges, have several options:

1. **Automatic Payment Plans**: Students can sign up for a payment plan via their Banner Account in the "View/Pay Bill" section. Students who have questions about the payment plans should contact the Student Accounts Office which oversees these plans.
2. **Parent PLUS Loans**: Parents (biological or adoptive) of dependent students may apply for a federal loan in the parent's name. Parents apply at [StudentAid.gov](http://StudentAid.gov). Note that step-parents may also apply for a PLUS loan if the step-parent's information is included on the FAFSA.
3. **Private Alternative Loans**: Private loans are non-federal loans that students may apply for to assist with their education costs. Private loans require the borrower to be credit-worthy, or they need a credit-worthy cosigner. Students are encouraged to exhaust federal aid options first.
4. **STACS / Moore Complex**: Students living in the STACS or Moore Complex may be eligible to have their cost of attendance increased. In some instances, students may be able to borrow more in loans as a result. Students living in the STACS should also consider removing their meal plan to reduce costs.

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

- Share the above information with students having difficulty paying their bill and/or refer the student to the Financial Aid Office or Student Accounts Office.

## ***J-Term and Summer Housing Costs*** [top](#)

Depending on the housing assignment, students may incur additional charges for housing during J-Term and Summer sessions.

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

- [J-Term and Summer](#) each require a separate aid application to be completed by the student. Inform students to complete these applications as they may be eligible for additional funding.
- Refer students to the Financial Aid Office.

## ***Resident Assistant Waivers and Impact to Financial Aid*** [top](#)

Resident Assistant room and meal waivers must be incorporated into the aid package. Hiring RAs mid-semester can be particularly problematic because their aid may have to be revised after a refund has been issued. This means the student will owe money to the college and may be left with a hold on their account.

***How you can help:*** Advise students to check with Financial Aid to see what impact this will have on existing awards.