Financial Information
Students are responsible for reviewing, understanding, and abiding by the University’s regulations, procedures, requirements, and deadlines as described in official publications, including this Undergraduate Bulletin, the Student Handbook, and class schedules.

Charges are posted to the student’s account at the time of registration. It is the student’s responsibility to pay his or her student account after registration. Billing statements will be sent to the student with a due date for full payment or for joining the optional payment plan. All tuition, fees, and charges must be paid by the due date, regardless of whether a billing statement has been received. Student accounts can be viewed and balances paid by credit card or check on the SOLAR System Web site.

Failure to satisfy this financial obligation by the due date of the billing statement will result in late fees, and will prevent students from receiving transcripts, diplomas, and certifications, and from registering for future semesters. Nonpayment does not constitute official withdrawal, which must be done through the Registrar’s Office. Failure to attend classes will not relieve students of their financial obligation or entitle students to a refund. The date of official withdrawal determines eligibility for any refunds in accordance with the schedule found under Refund of Tuition. All tuition, fees, and charges are current as of August 2006 and are subject to change without notice.

Tuition and Fees

Tuition

| New York State Resident Tuition: |  |
|---------------------------------|  |
| Full-time student (12 credits or more) | $2,175.00/semester |
| Part-time student (per credit hour up to 11 credits) | $181.00/credit |

| Out-of-State Resident Tuition: |  |
|---------------------------------|  |
| Full-time student (12 credits or more) | $5,305.00/semester |
| Part-time student (per credit hour up to 11 credits) | $442.00/credit |

Student Fees

Comprehensive Fee

Full-time student (12 credits or more) $546.00/semester
Part-time student (per credit hour up to 11 credits) $54.20/credit

Student Activity Fee

Undergraduate
Full time $94.25/semester
Part-time $7.90/credit

Incidental Fees

| Lost Campus Card Fee | All students | $25.00 |
| Returned Check Fee | All students | $20.00 |

Student Health Insurance

| Fall | $421.00 |
| Spring | $580.00 |

Deposits

| Advance Tuition Deposit | Applies toward first-semester charges, Freshmen and Transfers | $100.00 |
| Advance Housing Deposit | All students | $200.00 |

Summer Session

| New York State Resident Tuition: |  |
|---------------------------------|  |
| Part-time student (per credit hour) | $181.00/credit |

| Out-of-State Resident Tuition: |  |
|---------------------------------|  |
| Part-time student (per credit hour) | $442.00/credit |

Housing

| Undergraduate apartment single occupancy | TBA |
| Undergraduate apartment double occupancy | TBA |

Other Student Fees

Orientation

Program $180.00

Late Registration Fee

All students (each occurrence) $40.00

Late Payment Fee

All students (each occurrence) $40.00

1Prices are approximate and subject to change.

2Incurred for registration on or after the first day of classes.

3Cumulative up to $150.00/semester.
Winter Session

Tuition

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<tr>
<th>New York State Resident Tuition:</th>
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<tr>
<td>Part-time student</td>
<td>$181.00/credit</td>
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<th>Out-of-State Resident Tuition:</th>
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<tr>
<td>Part-time student</td>
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<td>(per credit hour)</td>
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<td>$442.00/credit</td>
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Fees

<table>
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<tr>
<th>College fee</th>
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<td>$85.00/credit</td>
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<table>
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<tr>
<th>Comprehensive fee</th>
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<td>$50.00/session</td>
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<table>
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<tr>
<th>Undergraduate student activity fee</th>
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<tr>
<td>$5.00/session</td>
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Payment of Fees and Charges

It is the student’s responsibility to pay his or her student account after registration. After enrolling for classes for the fall and spring semesters, all students will be sent a billing statement for tuition and fees with instructions for making payments by mail, in person, or via the online SOLAR System at http://www.stonybrook.edu/solarsystem. All tuition, fees, and charges must be paid by the due date. During the Summer Session, payment of tuition and fees is due within seven days after enrollment. Winter Session billing information is available online at http://www.stonybrook.edu/winter/wtrmoneymaters.html.

Tuition, fees, and other University charges assessed on each fall and spring semester will be due in full by the due date appearing on the statement. University fall and spring billing statements are sent to the student’s home address. Students should confirm that their home address is accurate in their SOLAR System account. Students can check and pay their account balance for each term or session through SOLAR. Students must have proof of anticipated financial aid, waivers, or scholarships to properly defer payment. Without satisfactory evidence to defer, students are expected to pay charges themselves and wait for reimbursement when the financial aid, waiver, or scholarship funds are actually received. Students have the option to enroll on the Solar System in the Time Option Payment Plan (TOPP) while waiting for the financial aid package to be completed. Students should apply early for any financial aid.

Payments made by check or money order must be made payable to Stony Brook University, and sent to P.O. Box 619, Stony Brook, NY 11790. Any returned payments are subject to a $20 handling fee and may be subject to a $40 late payment fee. Payments made by return mail should include the top portion of the statement (to ensure proper credit to the account), and should be sent in the return-addressed envelope provided with the bill. Mailed payments must be postmarked by the due date to avoid the late payment fee. Students are encouraged to pay by using the SOLAR System or by mail. All payments should include the student’s Stony Brook ID number for prompt and proper credit.

Payment may also be made with Visa, MasterCard, Discover, and American Express. Payment with a credit card or check may be made using the SOLAR System at http://www.stonybrook.edu/solarsystem.

Students registering on or after the first day of classes are required to pay a late registration fee of $40. The late registration period ends at the close of the second week of classes.

Failure to pay the amount due on fall and spring semester bills by the billing due date will result in an automatic assessment of the incremental late payment fee of $40. Incremental late payment fees, up to a total of $150 per semester, will be assessed on all accounts not completely paid by the due dates indicated on each successive account statement. Students should apply early for any financial aid in order to have their account paid before the University billing due dates. Late fees will not be removed because of pending financial aid.

Failure to pay Summer Session charges within seven days after enrollment will result in a deferred payment fee of $30 per session. Unpaid Summer Session charges are subject to additional late payment fees. A schedule of the assessment of these fees is available at the Summer Session Web site at http://www.stonybrook.edu/summer/money/index.html.

The Student Accounts Office offers a Time Option Payment Program (TOPP). This program allows for the budgeting of expenses on a monthly basis. This is not a loan of any sort; therefore, no interest is charged. There is a semester processing fee to help defray the administrative expenses of the program. For further information please go to http://www.stonybrook.edu/bursar or contact the Student Accounts Office at (631) 632-2455. The TOPP program is not available for the summer sessions.

Students failing to meet their financial obligations incurred at Stony Brook are not eligible to continue at the University or participate in room selection. No student may receive a degree, certificate of completion, or transcript until all charges due to the University or any of its related divisions are paid in full. Delinquent accounts will be transferred to private collection agencies and/or the New York State Attorney General’s Office for collection, and are subject to additional interest and/or collection charges.

Anticipated Aid

Students receiving awards provided by the State of New York, managed by the University, or payable to the University, may utilize deferment equal to the amount of the award. Documented proof of the amount of the award must be presented at the time of payment for the deferment to be applied to the account (only current awards are deferrable).

Deferment may be granted to students for the following types of awards:

1. Tuition Assistance Program: All New York State residents are encouraged to file for Tuition Assistance Program (TAP) awards. Students should apply for TAP awards at the earliest possible date, preferably no later than June 10, if they expect to receive award certification from TAP prior to the beginning of classes in the fall. Students are reminded that failure to file an application in a timely manner can preclude their receiving award credit or deferment.

2. Academic Competitiveness Grant (ACG), Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Pell Grants, and National Science and Mathematics Access to Retain Talent (SMART): Students who have filed applications prior to the specified deadlines and who qualify for these awards will receive award notification from the Office of Student Financial Aid Services prior to registration. Offered awards can be accepted using the SOLAR System.
3. Veterans Educational Benefits:
The Office of Veterans Affairs offers
deferrments to eligible students based
on their anticipated receipt of V.A.
educational assistance. The defer-
ments allow students to postpone
payment of all or part of their tuition
charges and fees until the end of the
semester for which the charges are
incurred. Students wishing to obtain a
deferment should obtain a bill cover-
ing all current charges from the
Student Accounts Office before com-
ing to the Office of Veterans Affairs
to request a deferment.

4. Office of Vocational Rehabilitation:
Deferment based on Office of
Vocational Rehabilitation benefits may
be obtained by presentation of an
award letter or a voucher from the
Office of Vocational Rehabilitation indi-
cating the amount of the award and
period covered. All such letters and
vouchers must be accompanied by a
Tuition Assistance Program Award
Certificate, if applicable, and submitted
to the Student Accounts Office.

5. Private, Public, or Industrial Scholarships, Grants, Internships, and
Loans (including Foreign Student
Government Scholarships and Voca-
tional Rehabilitation Grants):
All students who can present notifica-
tion of awards payable to the
University, or jointly payable to the
University and the student in the
above categories, are eligible for a
deferment equal to the amount of the
award. In cases where the award is
payable to the University and the
student, the student will be required
to submit a copy of the award letter
to the Student Accounts Office to
receive deferment.

6. New York Higher Education Services
Corporation Loans (NYHESC):
After filing the required loan forms,
the student will receive the Notice of
Loan Guarantee from Albany.
Deferment will be automatically
applied to each student’s account.

Refund Policy
All requests for refunds must be submit-
ted in writing to the following address:

Refunds, Student Accounts Office
254 Administration Building
Stony Brook University
Stony Brook, NY 11794-1301

Refund of Pre-Enrollment Tuition Deposits
Each new student is required to pay an
advance tuition deposit of $100. Deposits are
due by the date indicated on the
deposit card, which is sent in the
students’ Admissions Packet. Deposits are
applied to charges incurred by the
student in the first semester. Requests for
refunds will be granted under the follow-
ing conditions:
1. A request for a refund of the tuition
deposit must be made in writing to
the Student Accounts Office and
received by the date printed on the
deposit card or 30 days after the offer
of admission, whichever is later.
2. If enrolled in another SUNY school, a
student must provide satisfactory
proof of such enrollment to the
Student Accounts Office.

Refund of Housing Deposits
Each student is required to pay a $200
room deposit when requesting a future
room assignment; this deposit will be
applied to the housing charges for the
first semester. A request for refund of the
room deposit must be made in writing to
the Division of Campus Residences with-
in 15 days of the start of the semester.
Students not receiving an assignment
within 30 days of deposit will have until
notification of assignment to request a
refund. After the first day of classes,
housing deposits will be forfeited.

Refund of Tuition
Students who withdraw from the Uni-
versity or decrease their academic load
are liable for payment of tuition in ac-
cordance with the following schedules:
The first day of classes as published by
the University in the academic calendar
shall be considered the first day of the
semester, quarter, or other term.
Certification of the effective date of
withdrawal must be made by the Registrar’s Office.

After 100 percent liability, a student is
liable for tuition and all fees in full.
Students who register for courses and
do not file the appropriate withdrawal
or do not drop before the end of the
fourth week of classes are liable for
their full charges.

Note: Non-attendance of classes does not
classify as an official withdrawal, and
does not relieve the student of his or her
financial obligation, or entitle the stu-
dent to a refund.

More information can be found in the
University’s Refund Policy publication,
available in the Student Accounts Office.

No money shall be refunded for tuition
unless application for a refund is made
within one year after the end of the term
for which the tuition requested to be
refunded was paid to the State
University.

Exception
There is no tuition or fee liability for a
student who withdraws to enter military
service prior to the end of an academic
term for those courses in which he or she
does not receive academic credit.
Acceptable proof must be submitted.

Refund of Registration-Related Fees
During the period of zero percent liabil-
ity, refunds will be processed for regis-
tration-related fees, such as the com-
prehensive fee, student activity fee,
and specific course fees, such as engi-
neering or physical education laborato-
ry fees. After zero percent liability, all
fees are due in full.

Students who register for courses and
who do not file the appropriate with-
drawal or do not drop before the end of the
fourth week of classes are liable for
their full charges.

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**Academic Year (Fall and Spring terms):**

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<td>Tuition Fees</td>
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<td>First week</td>
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<td>Second week</td>
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<td>Third week</td>
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<td>Fourth week</td>
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<td>Fifth week</td>
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**Five- and Six-Week Summer Session:**

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<td>First week</td>
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<td>Second week</td>
<td>30%</td>
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<tr>
<td>Third week</td>
<td>0%</td>
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Refund of Room Fee
When occupancy levels are at or above 100 percent capacity, residents wishing to cancel their housing will be billed a pro-rated portion of their housing fees through the end of the week in which they last occupied a space in the residence halls.

More importantly, should the total occupancy in the residence halls fall below 100 percent of utilization, students who cancel their housing assignment after the start of the semester will be responsible for the full cost of room rent for the semester. No pro-rations of room rent will be offered.

Refund of Student Activity Fee
As determined by the Undergraduate Student Government and the Graduate Student Organization, full refunds of the student activity fee will be granted if the student withdraws during the first week of classes. No refunds will be granted for withdrawals after the first week of classes.

Refund of Meal Plan Fee
Students who withdraw from the University or who wish to cancel their meal plan because they have moved off campus or to a building/area designated as a cooking area must notify the Meal Plan Office either in writing or in person. Students cancelling their meal plans who fail to contact the Meal Plan Office will be charged the full amount of the meal plan. All credits are prorated.

For more up-to-date information, refer to the meal plan brochure, or call or visit the Meal Plan Office, Suite 250, Student Union, (631) 632-6517. Similar plans will be offered in coming years, but prices cannot be predicted. It is expected, however, that future price ranges will not vary greatly from those now in effect.

Refund of College Fee, Late Registration Fee, and Lost Campus Card Fee
These fees are not refundable.

Refunds Caused by Overpayment or Processing Errors
Refunds of amounts paid will be made when a student overpays his or her tuition and fees provided the student has made a written request to the Student Accounts Office within one year after the end of the term that the money was paid to the University. Overpayments by credit card payments will be processed as credit card refunds.

FINANCIAL INFORMATION

Other Expenses

Food
All resident students will be enrolled in a Resident Meal Plan unless they have previously completed two semesters of study at Stony Brook and reside in a designated cooking area. Failure to select a dining option will result in an enrollment in the Silver Meal Plan (Meal Plan 2). All students who reside in residence hall areas designated as mandatory meal plan areas must enroll in a Resident Meal Plan regardless of class status or tenure at Stony Brook. All meal plans are annual.

Students who wish to cancel their meal plans should see the section “Refund of Meal Plan Fee” in the “Financial Information” section of this Bulletin.

For more up-to-date information, refer to the meal plan brochure, or call or visit the Meal Plan Office, Suite 250, Student Union, (631) 632-6517. Similar plans will be offered in coming years, but prices cannot be predicted. It is expected, however, that future price ranges will not vary greatly from those now in effect.

Food Service
Campus Dining Services serves the Stony Brook community daily with a wide variety of cuisines. Currently there are nine dining locations. These include three resident locations: Campus Connection @ H-Quad, Kelly Dining Center, and Roth Food Court. At the center of campus, options include the Student Activities Center, the Bleacher Club, and the Union Deli. The End of the Bridge, open Monday–Friday 5:00 p.m.–9:00 p.m., offers a traditional sit-down dining experience. The Kelly Coffee and Tea House, open daily 5:00 p.m.–12:00 p.m., offers wireless Internet and a great place to study or just hang with some friends. The Tabler Café, offering sandwiches, salads, freshly made soups, and more, is open Wednesday–Sunday 4:00 p.m.–10:00 p.m., with live entertainment every Saturday. For more information, see http://www.campusdining.org or call 632-MEAL (6325) to hear daily menus.

Books and Supplies
The average estimated expense is $900 for nine months (September to May). This figure is used for computing the basic student aid budget.

Miscellaneous Expenses
The average estimated personal expense is $1,292 for nine months. This figure is used for computing the basic student aid budget.

Travel Expenses
The average estimated expense is $500 for nine months on campus for a student living in a residence hall. The average estimated expense is $2,550 for nine months for a student residing with parents and commuting to the campus. These amounts are also used for computing the basic student aid budget.

International Academic Program Expenses
Students who participate in SUNY International Academic Programs pay the normal SUNY tuition. They may also pay round-trip transportation and housing costs. Programs in some countries also carry a program fee to cover exceptional administrative expenses. The costs of studying abroad do not usually exceed those of studying as a resident student at Stony Brook.

Off-Campus Housing Service
The Off-Campus Housing Office provides information concerning rentals of rooms, apartments, and housing within a 15-mile radius of the University. All landlords listing property with the University must sign a statement assuring nondiscriminatory practices; listings do not become available until such assurance is received. The Off-Campus Housing Office and the University may not become parties to landlord-tenant disputes.

The average price per month for a furnished room is $400 to $500. Kitchen privileges are most often included in this price. Rooms available in houses rented by other students are also listed as houses to share. That is, arrangements can sometimes be made to share a complete house for $400 to $600 per month plus a percentage of the utility costs.

Apartment listings cover those available in standard apartment complexes and in private homes. The usual rental rate of a studio apartment (one large room, bathroom, closets, kitchenette) in a house is approximately $500 to $750 per month. A studio apartment in one of the apartment facilities usually costs between $600 and $800. Apartments in housing complexes
usually provide more space and privacy. A conventional one-bedroom apartment, including living room, dining room, kitchenette, bathroom, and closet space, usually ranges in price from $750-$1100 per month. Utility costs, except electricity, are often included in the price.

There are also listings for house rentals in the area. These rentals range from $850 to $2,200 per month, not including utilities. The price depends on the number of rooms in the house, the condition of the house, and its proximity to the campus.

Financial Aid
The Office of Student Financial Aid Services administers several federal and state programs that provide funds to assist eligible students in pursuing their academic goals. These programs are the Academic Competitiveness Grant (ACG), Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Educational Opportunity Program (EOP). The office also manages the Federal Pell Grant, Federal Family Education Loan (FFEL) Program, the New York State Tuition Assistance Program (TAP), the National Science and Mathematics Access to Retain Talent Grant (SMART), and the New York State Aid for Part-Time Study (APTS) Program. These programs are described below, together with other sources of state and federal assistance for which prospective students might qualify while attending Stony Brook.

The basic applications for programs administered by the Office of Student Financial Aid Services are the Free Application for Federal Student Aid (FAFSA), the Express Tuition Assistance Program Application (ETA), and the Aid for Part-Time Study (APTS) application. Application forms and information about application guidelines and deadlines are available at the Office of Student Financial Aid Services, 180 Administration Building, (631) 632-6840, or on the financial aid Web site at http://www.stonybrook.edu/financialaid.

Note: The ETA is available to the students after filing the FAFSA; please see the New York State Programs section for further information about the application process for a Tuition Assistance Program (TAP) Grant.

Students should be aware that the University will implement all changes in standards and/or policies that are prescribed by the federal and state regulations governing financial aid administration.

FEDERAL PROGRAMS
Application Procedures
Students may apply for funding through the federal programs in one of the following ways:

- Complete an electronic FAFSA or Renewal FAFSA via Internet at http://www.fafsa.ed.gov
- Complete and mail a paper FAFSA to the federal processor

Upon filing, the applicant will receive a document known as the Student Aid Report (SAR), which indicates his or her Expected Family Contribution (EFC). This EFC is used to determine the applicant’s eligibility for one or more of the federal programs.

The information contained in the SAR will be transmitted electronically to Stony Brook if the applicant included the institution’s Title IV School Code (002838) on the FAFSA. This information is necessary before a financial aid award package can be provided to the student. The Office of Student Financial Aid Services notifies each student once their award package has been completed. Students can accept their awards online, in real time, using the SOLAR System.

If the student’s application is selected for verification, he or she will be requested to provide additional documentation to substantiate the accuracy of the information filed on the FAFSA. This documentation must be compared to the SAR data and corrections made if necessary. The Office of Student Financial Aid Services must be in receipt of the data from a correct and valid SAR before payment of awards can be made.

Requirements and Responsibilities of Recipients
To receive financial assistance through any of the federal programs, the student must: 1) be a citizen, permanent resident alien, or other eligible resident of the U.S.; 2) be matriculated into a degree program; 3) register with Selective Service, if required; and 4) not owe refunds of any awards made previously through one or more of the federal programs, or be in default on repayment of any student loan.

Before receiving payment, the student must sign a statement of educational purpose confirming that all money received will be used for the costs of postsecondary education only (i.e., tuition, fees, books, and living expenses).

Satisfactory Academic Progress Policy for Federal Financial Aid
Federal regulations specify that academic progress be measured each year (following the spring semester). Eligibility for assistance from the Federal Pell Grant, Federal SEOG, Federal Perkins Loan, Federal Work-Study, and Federal Stafford and PLUS Loan programs is contingent on the student’s good standing.

1. A full-time undergraduate student in a four-year program must successfully earn a minimum average of 20 credits per year in order to complete his or her program in a maximum of six years.
2. Incomplete (I), No Record (NR), Failure (F), Unsatisfactory (U), No Credit (NC), and Academic Dishonesty (Q) grades do not count as earned credits.
3. If you are a transfer student, the University will count only those transfer credits that apply toward the current program.
4. Quantitative academic standing is reviewed yearly following the spring semester.

a. Federal Financial Aid Warning:
A student’s quantitative satisfactory academic progress standing will be set to “warning” under the following conditions:

i. The student has attended for less than 3 full-time years.
ii. The student has taken at least 30 credits, and
iii. The student has not earned a minimum average of 20 credits per year.

b. Federal Financial Aid Probation:
A student’s quantitative satisfactory academic progress standing will be set to “probation” under the following conditions:

i. The prior year’s quantitative satisfactory academic progress evaluation was not already set to “probation” or “unsatisfactory”, and
ii. The student has been in attendance at the University for

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greater than 3 full-time years but less than 6 full-time years, and
iii. The student has not earned a minimum average of 20 credits per year.

Federal Financial Aid

Insufficiency
If a student's quantitative satisfactory academic progress is set to “unsatisfactory,” the student will be ineligible to receive federal aid for the upcoming academic year and any future year as long as the status remains unsatisfactory. A student's quantitative satisfactory academic progress standing will be set to “unsatisfactory” under any of the following conditions:

i. The student has been in attendance for 6 or more full-time years.

ii. The student has earned more than 180 credits.

iii. The prior year’s satisfactory academic progress quantitative standing was set to “probation” and the student has not earned a minimum average of 20 credits per year.

Procedure for Federal Financial Aid

Reinstatement
1. For those students who have exceeded either the maximum time frame (6 full-time years) or the maximum earned credits (180 credits), no possibility exists for having their federal aid reinstated.

2. For those students who have not exceeded either the maximum time frame (6 full-time years) or the maximum earned credits (180 credits) but have lost their federal aid, aid will be reinstated by restoring their “minimum average earned credits per year” to 20 or higher. The student may make up credits during the summer sessions(s) if he or she has not earned the required number by the completion of the spring semester. However, payment for the summer courses must be made by the student. Those students who used the summer session(s) to bring their records to within compliance of the regulations must make an appointment to see a financial aid advisor to have their federal aid evaluated and reinstated for the following semester.

Procedure for Obtaining a Federal Financial Aid Waiver

1. A student who has exceeded either the maximum time frame (6 full-time years) or the maximum earned credits (180 credits) cannot apply for a waiver.

2. A student who has lost his or her federal aid because they did not earn the minimum average of 20 credits per year may be granted a “one time” SAP (satisfactory academic progress) waiver if the student can document that his or her failure to make progress was a result of extenuating circumstances beyond his or her control. The student must also demonstrate that there is reasonable evidence that he or she will be successful in completing the academic career within the maximum allowable time frame.

3. A student must begin the appeals process by submitting a Satisfactory Academic Progress Waiver form to the Office of Student Financial Aid Services. The waiver form is available on the financial aid Web site.

4. A student must submit his or her appeal no later than 45 days from the date that the student was notified by the Office of Student Financial Aid Services of failure to meet the quantitative satisfactory academic progress regulations.

5. The Federal Satisfactory Academic Progress team will review all cases and will notify the students of the appeals decision in a timely manner. If the waiver is approved, the student’s federal financial aid will be reinstated on a probationary basis. If, upon the next annual review, the student does not meet the satisfactory academic progress requirements, all future federal aid will be cancelled. No additional appeals will be accepted.

Further information about academic progress as a condition of federal student aid can be obtained from the Office of Student Financial Aid Services.

“Emancipated” or “Independent” Status

The designation of independent status refers only to whether or not a student is required to report parental income when applying for financial aid. The University adheres to current federal guidelines for validating the status of a student as independent or emancipated for financial aid purposes.

These guidelines define an independent student as being in one of the following categories:

- 24 years of age or older by December 31 of the award year
- a veteran of the U.S. armed forces
- enrolled in a graduate or professional program (beyond a bachelor's degree)
- married
- a ward of the court
- having legal dependents other than a spouse

Note: Independent status under the federal definition does not necessarily ensure independent status for state aid programs. See “Independent Student Status,” page 38.

Federal Pell Grant

Selection of Recipients and Allocation of Awards

The Federal Pell Grant Program is an entitlement program. Eligibility and award amount are based on need. Financial need is determined by a formula applied to all applicants. The formula was developed by the U.S. Department of Education and is reviewed annually by Congress. The Expected Family Contribution (EFC) is calculated by this formula.

The applicant must be pursuing a first bachelor’s degree and enrolled for at least three credits in an approved postsecondary institution.

Award Schedule

Currently, awards range from $400 to $4,050. The award amount will be affected by the cost of attendance at a particular institution, expected family contribution, and the student’s enrollment status. The Pell award is not duplicative of state awards.

Academic Competitiveness Grant (ACG)

This newly created federal need-based grant program will provide up to $750 for the first year of undergraduate study and up to $1,300 for the second year of undergraduate study to full-time students who are U.S. citizens, eligible for a Federal Pell Grant, and who have successfully completed a rigorous high school program (as determined by the state or local education agency and rec-
Nationally recognized by the Secretary of Education. Second-year students must have maintained a cumulative grade point average of at least 3.0. The program will be available for the first time for the 2006-2007 academic year for first-year students who graduated from high school after January 1, 2005. The Academic Competitiveness Grant award is offered in addition to the student’s Pell Grant Award and is based on need. Additional information regarding this program can be found at http://studentaid.ed.gov.

National Science and Mathematics Access to Retain Talent Grant (National SMART Grant)
This newly created federal need-based grant program will provide up to $4,000 for each of the third and fourth years of undergraduate study to full-time students who are U.S. citizens, eligible for a Federal Pell Grant, and majoring in physical, life, or computer sciences, mathematics, technology, or engineering, or in a foreign language determined critical to national security. The student must also have maintained a cumulative grade point average of at least 3.0 in coursework required for the major. The program will be available for the first time for the 2006-2007 school year and is offered in addition to the student’s Pell Grant award and is based on need. Additional information regarding this program can be found at http://studentaid.ed.gov.

Federal Supplemental Educational Opportunity Grant (FSEOG)
Selection of Recipients and Allocation of Awards
The applicant must be 1) in exceptional financial need and 2) pursuing a first bachelor’s degree.

Award Schedule
Awards range from $100 to $1,000, and are made on a funds-available basis. Priority is given to Pell Grant recipients. In addition, students must apply by the priority deadline to be considered. Contact the Office of Student Financial Aid Services for further details.

Federal Perkins Loan
Selection of Recipients and Allocation of Awards
At Stony Brook, Federal Perkins Loans are available to matriculated students enrolled at least half time as graduate or undergraduate degree candidates. Awards are made on a funds-available basis. Students must apply by the priority deadline to be considered. Contact the Office of Student Financial Aid Services for further details.

Award Schedule
Annual loan limits are established at $4,000 for undergraduate students and $6,000 for graduate students. The maximum amounts that may be borrowed are $20,000 as an undergraduate and $40,000 for graduate and undergraduate study combined.

Actual Federal Perkins Loans are limited based on annual allocations and collections, and presently average $1,500 per year at Stony Brook.

Repayment
The current interest rate, payable during the repayment period, is 5 percent on the unpaid principal. Repayment begins nine months after the last date of enrollment and may extend over a period of ten years. Payment may be extended over an additional ten-year period for certain low-income students, and may be deferred for up to three years for certain categories of borrowers. Information on loan cancellation provisions for borrowers who go into certain fields of teaching or specified military duty is available through the Office of Student Financial Aid Services.

Federal Work-Study Program (FWS)
Selection of Recipients and Allocation of Awards
The FWS program provides part-time employment to undergraduate and graduate students who need the income to help meet the costs of postsecondary education.

Stony Brook University strives to make employment reasonably accessible to all its eligible students who have financial need. In the event that more students are eligible for FWS than there are funds available, preference is given to students who applied by the priority deadline. (Contact the Office of Student Financial Aid Services for further details.)

Award Schedule
The Office of Student Financial Aid Services assists recipients of a FWS award by conducting a job fair during the first week of classes in the fall semester. Students may also use the SOLAR System to locate and secure employment on campus. Students may work up to 20 hours each week. Hourly wage rates are variable and currently range from $7.05 to $15.38 per hour for undergraduate students.

Students interested in participating in Stony Brook’s Community Service Program, a program that provides students with the opportunity to serve the public interest while earning Federal Work-Study wages, should contact the Office of Student Financial Aid Services.

Federal Family Education Loan Program (FFEL) Subsidized and Unsubsidized Federal Stafford Loans
Selection of Recipients and Allocation of Awards
Stafford Loans are either subsidized or unsubsidized.

• A subsidized loan is awarded on the basis of financial need. The federal government pays interest on the subsidized loan until the student begins repayment.

• An unsubsidized loan is not awarded on the basis of need. The student is charged interest from the time the loan is disbursed until it is paid in full. If the student allows the interest to accumulate, it will be capitalized (i.e., the interest will be added to the principal amount of the loan and will increase the repayment total). If the student pays the interest as it accrues on a monthly basis, the total of principal plus interest repaid will be lower.

To be eligible for a Federal Stafford Loan, a student must be enrolled at least half time in an approved program of study.

Loan Schedule
Please visit the Stony Brook University Financial Aid Web site for information about annual and aggregate Stafford limits; http://www.stonybrook.edu/financialaid.

Repayment of Subsidized Loans
A student may borrow at a relatively low interest rate with no repayment as long as he or she remains enrolled at least half time, and for six months after he or she ceases to be at least a half-time student. Interest does not accrue on this loan during periods of enrollment or the grace period. The federal government pays the interest for the student during this time period. Payment of principal may be deferred for up to three years for certain categories of borrowers.

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The following regulations governing repayment apply:

- Depending on the amount of the loan, the minimum monthly payment will be $50 plus interest. Under unusual and extenuating circumstances the lender may, on request, permit reduced payments.
- The standard repayment period is between ten and twenty-five years, depending on the amount owed and payment plan selected.
- Repayment in whole or part may be made at any time without penalty.

Repayment of Unsubsidized Loans
The terms of the unsubsidized loan are the same as those for the subsidized loan (see above), except that the federal government does not pay the interest on this loan. The student is responsible for paying all of the interest that accrues on the loan while in school, during the grace period, and during any periods of deferment or repayment.

Federal PLUS Loan
This loan is available to parents of financially dependent undergraduate students. FPLUS loans for which the first disbursement was made on or after July 1, 1993, have no annual or aggregate limits. Borrowing is based on cost of education minus aid. Repayment begins within two months of receipt of the loan.

NEW YORK STATE PROGRAMS
Note: Where any question of eligibility exists, the student or prospective student should contact New York State Higher Education Services Corporation (HESC) at (888) NYS-HESC.

Tuition Assistance Program (TAP)
Application Procedures
To apply for TAP, students should begin by completing the Free Application for Federal Student Aid (FAFSA). Students who file the FAFSA electronically (http://www.fafsa.ed.gov) will be able to link to the online TAP application at the end of the FAFSA session. If the student missed the NYS link, or filed a paper FAFSA, they can go to “Anytime TAP on the Web” at http://www.hesc.org to complete the application process.

HESC determines the applicant’s eligibility and mails an award certificate directly to the applicant indicating the amount of the grant.

Requirements and Responsibilities of Recipients
To receive an award through the Tuition Assistance Program, the applicant must:
1) be a New York State resident and a U.S. citizen, permanent resident alien, parolee, or conditional admissant to the United States; 2) be enrolled full time and matriculated in an approved New York State postsecondary institution and program; 3) be charged a tuition of at least $200 per year; and 4) declare a major by the first day of class of his or her junior year.

In addition, the New York State Education Department has issued academic guidelines governing eligibility for the Tuition Assistance Program. Under these regulations, students must meet minimum academic achievement requirements to receive payment of awards.

According to these regulations, good academic standing consists of two elements:

1. Satisfactory academic progress—A requirement that a student accumulate a specified number of credits and achieve a specified grade point average each term of an award.
2. Pursuit of program—Satisfactory academic program pursuit is defined as receiving a passing or failing grade in a certain percentage of a full-time course load in each term for which an award is received. The percentage increases from 50 percent of the minimum full-time course load in the first year for which an award is received, to 75 percent of the minimum full-time course load in each term of study in the first year for which an award is received, to 75 percent of the minimum full-time course load in each term of study in the second year for which an award is received, to 100 percent of the minimum full-time course load in each term thereafter.

The chart provides a detailed analysis of the State Education Department’s requirements.

A student who does not meet these minimum standards for any one semester will be ineligible to receive an award payment for the following semester. However, a waiver of the minimum achievement standards may be granted under certain extenuating circumstances. Students who do not meet the requirements will receive notification in the mail as to their next appropriate course of action.

“Independent” Student Status
The designation of independent status for TAP applicants refers only to whether or not a student is required to report parental income and is contingent upon the following criteria. Applicants must be:

1. 35 years of age or older on June 30; or
2. 22 years of age but under 35 on June 30, and not:
   a. a resident in any house, apartment, or building owned or leased by parents for more than six consecutive weeks; or
   b. claimed as a dependent by parents on their federal or state income tax returns; or
   c. a recipient of gifts, loans, or other financial assistance in excess of $750 from parents; or
3. under 22 years of age on June 30, and meeting all other requirements listed in 2, above, and additionally able to meet at least one of the following requirements:

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<th>Standard Satisfactory Academic Progress Only for the Purpose of Determination of Eligibility for State Student Aid (based on State Education Department requirements)</th>
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<tr>
<td>Semester Calendar, Bachelor’s Program</td>
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<td>Before Being Certified for This Award</td>
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<td>A Student Must Have Accrued at Least This Many Credits</td>
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a. both parents deceased, disabled, or incompetent; or
b. receiving public assistance other than Aid to Families with Dependent Children (AFDC) or food stamps; or
c. ward of a court; or
d. financially independent due to the involuntary dissolution of the student’s family, resulting in relinquishment of parental responsibility and control; or
e. married on or before December 31 of the year preceding the academic year for which application is made; or
f. enrolled as a graduate student; or

g. received a TAP award as a financially independent student in the academic year preceding that for which application is made; or

4. honorably discharged from military service, regardless of age.

Note: Independent status under the state definition for the Tuition Assistance Program does not necessarily ensure independent status for federal aid programs. See “‘Emancipated’ or ‘Independent’ Student Status.”

Selection of Recipients and Allocation of Awards

The Tuition Assistance Program is an entitlement program for those NY State residents who meet the eligibility rules.

Undergraduate students may generally receive TAP awards for four years of study; students enrolled in approved five-year programs or in a state-sponsored opportunity program may receive undergraduate awards for five years. Graduate students may receive awards for four years. No student (including EOP/AIM students) may receive awards for more than a total of eight years of undergraduate and graduate study.

Award Schedule

The amount of the TAP award is scaled according to level of study, tuition charge, and net taxable income (taken from the New York State tax return[s] filed in the year previous to the academic award year). All income data are subject to verification by the New York State Department of Taxation and Finance.

Currently, awards at Stony Brook for undergraduate study range from a minimum of $500 to a maximum of $4,375 per academic year.

Aid for Part-Time Study Program (APTS)

The aid for Part-Time Study Program provides grant assistance for eligible part-time students enrolled in approved undergraduate studies. Awards provide up to $2,000 per year and cannot exceed tuition charges.

Application Procedures

The student must complete an Aid for Part-Time Study application and submit it to the Office of Student Financial Aid Services by the last day of the add/drop period for the semester in which he or she is seeking an award. Signed photocopies of New York State tax returns from the base year (i.e., the year previous to the academic year: 2006 tax returns for the 2007-2008 academic year) must be submitted with the application.

Requirements and Responsibilities of the Recipient

Applicants must: 1) be working toward an undergraduate degree or enrolled in a registered certificate program; 2) enroll as a part-time student for a minimum of three credits, but less than twelve; 3) maintain good academic standing; 4) be a resident of New York State; 5) be either a U.S. citizen, permanent resident alien, or refugee; 6) meet the income limits (see below); 7) not have used up Tuition Assistance Program (TAP) eligibility; 8) have a tuition charge of at least $100 per year; and 9) not be in default of a Federal Family Education Loan.

Selection of Recipients and Allocation of Awards

Awards are made to applicants who meet the criteria in the preceding section and are determined to have financial need according to the following formula:

1. The family income (i.e., net taxable income of student and parents) of students who were claimed as tax dependents by their parents in the base year must not exceed $50,550.

2. The family income (i.e., net taxable income of student and spouse) of independent students with no tax dependents cannot exceed $34,250.

3. The family income (i.e., net taxable income of student and spouse) of independent students with tax dependents (not including the student and spouse) must not exceed $50,550.

Award Schedule

APTS awards cannot exceed the cost of tuition and are determined each semester by dividing the total program allocation by the number of qualified applicants who complete the application process by the deadline.

Educational Opportunity Program (EOP)

Educational Opportunity Program (EOP) funds are allocated on the basis of need to undergraduate students enrolled in Stony Brook’s Advancement on Individual Merit (AIM) Program.

The AIM program provides an opportunity to attend college for capable students who have not had the same opportunity as others to realize their academic potential because of limited financial resources and inadequate academic preparation. To be admitted to the University through the AIM program, the applicant’s high school academic performance must have been below the level normally used to determine admission to the University. In addition, the applicant must meet financial eligibility guidelines established by New York State and Stony Brook University.

A student who is admitted to the University through the AIM program is offered financial and personal counseling and is eligible to receive a range of academic support services. These services include tutoring, special academic advising, skills improvement activities, and special development classes and programs. At the same time, these students participate fully in all campus academic and social activities. Many students who enter complete a bachelor’s degree program, and many continue their education in graduate and professional schools throughout the country.

For further information on EOP/AIM, contact:

The EOP/AIM Program
W-3520 Library
Stony Brook University
Stony Brook, NY 11794-3375
Telephone: (631) 632-7090

Division of Military and Naval Affairs (DMNA) Education Incentive Program

Application Procedures

The student must complete a Recruitment Incentive and Retention Program application at his or her guard unit. The unit commander or other authorized representative determines and certifies (if eligible) the applicant’s eligibility for this program. If certified, the applicant must bring the Certificate of
Eligibility to the Office of Veterans Affairs at Stony Brook to register. The student is encouraged to make an appointment to review necessary documentation. Students may call the Office of Veterans Affairs at (631) 632-6700 for an appointment.

Note: This is a newly instituted program; procedures are subject to change. Further inquiries about the program should be directed to DMNA at (800) 356-0552.

Requirements and Responsibilities of Recipients

Participants in this program must be members of the Army/Air Guard or New York Naval Militia in good standing, having successfully completed initial active duty training or naval enlisted code training. The program is limited to undergraduate study.

The student must be matriculated and enrolled for a minimum of six credit hours per semester. Participants must be in good academic standing. Good academic standing is determined by the campus and is defined as not being on academic probation.

Participants are required to apply first for all available financial aid (FAFSA). Proof of application must be presented to DMNA.

Selection of Recipients and Allocation of Awards

The Education Incentive Program allows an eligible guard or militia member to receive tuition assistance equal to the amount of tuition costs remaining after all other student aid, except loans, is applied against the undergraduate in-state annual tuition of SUNY institutions up to $3,400 per academic year.

Award Schedule

The voucher amount is the current cost of tuition (excluding the college fees) at the institution minus any grants received through the Federal Pell Grant, New York State TAP, New York State Aid for Part-Time Study, ACES (Army Continuing Education System) program or other types of grants/programs. Benefits received under the Montgomery G.I. Bill Act of 1984 shall not be considered educational aid for purposes of this program.

ADDITIONAL PROGRAMS ADMINISTERED BY NY STATE

- Child of Veteran Award Supplement
- Flight 587 Memorial Scholarship
- Memorial Scholarships for Families of Deceased Police Officers
- Military Service Recognition Scholarships
- National Guard—New York State Education Incentive Program
- New York State Lottery—Leaders of Tomorrow Scholarship
- New York State Regents Health Care Opportunity
- New York State Scholarship for Academic Excellence
- Regents Professional Opportunity Scholarships
- Robert C. Byrd Honors Scholarship
- Veterans Tuition Award Supplement
- Volunteer Recruitment Service Scholarship for Volunteer Fire and Ambulance Recruits
- World Trade Center Memorial Scholarship

Application Procedures

Students who believe they may be eligible for one of the programs listed above should request an application from the New York State Higher Education Services Corporation by calling (888) NYS-HESC or writing to the following address: NYSHESC, Division of Grants and Scholarships, 99 Washington Avenue, Albany, NY 12255. For more information, visit http://www.hesc.com/bulletin.wsf/.

VETERANS AFFAIRS (VA) EDUCATIONAL BENEFITS

Application Procedures

Students interested in applying for benefits under any of the VA educational assistance programs should contact the Office of Veterans Affairs, Administration Building Room 347, for applications, information, and assistance. Call (631) 632-6700 or visit http://www.studentaffairs.stonybrook.edu/vets/.

Services Available:

- Guidance to veterans, veterans’ dependents, and active duty service members in reference to eligibility requirements.
- Assistance in obtaining a full or partial deferment of tuition, fees, and charges.
- Assistance in completion of forms.
- Forwarding of forms and supporting documentation to appropriate agencies.
- Liaison between the University and the Veterans Administration to ensure student eligibility, enrollment, etc.
- Coordination of a VA workstudy program.

Note: A student making an initial application for VA benefits should bring a certified copy of his or her DD-214 to the Office of Veterans Affairs. The student should maintain records of correspondence with the Veterans Administration, including a log of all payments received (i.e., date the checks were issued, amount, and period covered). The student is responsible for making arrangements for alternative means of payment for educational expenses (i.e., financial aid, loans, etc.) in the event that VA benefits are not received by the expected date.

The Montgomery G.I. Bill—Chapter 30

Eligibility for this program requires individuals to have served for two or three years of continuous active duty after July 1, 1985, and to have contributed $100 per month for the first 12 months of service. Entitlement accrues at the rate of one month for each month of active duty up to 36 months. Applications and benefits are processed through the VA Regional Office in Buffalo, NY. Eligible veterans generally have ten years from date of discharge or release from active duty in which to use these benefits. Post Vietnam-Era Veterans Educational Assistance Program (VEAP)—Chapter 32 is a voluntary contributory program for persons who served between January 1, 1977 and June 30, 1985. Under this program, the appropriate branch of the military will match the individual’s contribution on a two-to-one basis. The maximum period of entitlement is 36 months.

Survivors and Dependents

Educational Assistance—Chapter 35

This program provides benefits to the spouses and children of veterans deemed “100-percent service disabled” and to the surviving spouses and children of veterans who died in service. Forty-five months of entitlement are permitted under this program.
Vocational Rehabilitation for Disabled Veterans—Chapter 31

Vocational rehabilitation is intended to help the service-disabled veteran select, prepare for, and secure employment that is compatible with his or her interests, abilities, physical capabilities, and goals. Entitlement may be provided for up to 48 months. An eligible veteran generally has 12 years from the date of discharge or release from active duty in which to use these benefits.

Selected Reserve Educational Assistance Program—Chapter 1606

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. This program provides benefits to individuals enlisting, re-enlisting, or extending their enlistment with the Selected Reserve or National Guard for six or more years of service. Entitlement is for a maximum of 36 months or the equivalent in part-time training.

Reserve Educational Assistance Program (REAP)—Chapter 1607

The Reserve Education Assistance Program (REAP) provides education assistance to Guard and Reservists who have served 90 days or more in a contingency operation after September 11, 2001. Basic Eligibility Criteria determined by the Department of Defense and Homeland Security for this program: Individual must: 1) have been called to active duty under federal authority for a contingency operation as determined by Congress or the President, 2) have served on active duty in a contingency operation for at least 90 continuous days after September 11, 2001, and 3) remain within your component to use benefits. Each service member has 36 months of full-time entitlement. VA Educational Benefits begin after the 90-day minimum service period is completed. There is no time limit for using benefits, provided you remain within your component.

Note: Once you leave your component or are discharged (except for disability), you are no longer eligible for REAP—Chapter 1607 benefits.

For more information on VA Educational programs and benefits, please visit http://www.gibill.va.gov/.

Division of Military and Naval Affairs (DMNA) Recruitment Incentive and Retention Program (RIRP) Application Procedures

The student must complete a Recruitment Incentive and Retention Program application at his or her reserve or guard unit. Eligible service members must apply to a New York State institution of higher learning for admission and complete admission requirements. For every semester, he or she must apply for all available student financial aid. Proof of financial aid is required for each semester (e.g., TAP Award Certificate and Student Aid Report (SAR)). In addition, he or she must complete DMNA RIRP Memorandum of Understanding and DMNA Form 96-1 every semester. The unit commander or other authorized representative determines and certifies (if eligible) the applicant’s eligibility for this program.

Army National Guard (ARNG) Federal Tuition Assistance (FTA) Program (Previously known as the ACES Program)

The New York Army National Guard (ARNG) Federal Tuition Assistance (FTA) helps soldiers pursue their civilian education goals. ARNG FTA can be applied to a course or program taken at a regionally or nationally accredited, public or private, college, university, vocational, technical, or trade school located inside or outside of New York. The ARNG Federal TA program may also fund clock hours for vocational and technical training courses and certificates offered by non-degree-granting accredited institutions.

For more information regarding required documents, you can visit the Web site at http://www.dmna.state.ny.us/education/. For more information, please contact your Educational Service Representative, call DMNA at (518) 786-4937/4350, or e-mail education@ny.ngb.army.mil.

Note: The procedures of this program are subject to change. To schedule an appointment with the Office of Veterans Affairs, please call (631) 632-6700.

Army Reserves Tuition Assistance (TA) Application Procedures

Each eligible service member must go to https://www.armyreserveeducation.com and log into his or her AKO account. Each applicant must complete DA Form 2171E-R electronically by entering his or her information, school information, degree plan, program major, and course information. Print, review, and sign the Statement of Understanding form, the Recoupment Acknowledgement form, and the DA Form 2171E-R. The service member must obtain the appropriate signature from his or her unit commander or designated unit representative. Completed forms must be mailed or faxed with a tuition/fees statement, class schedule, degree plan, and grades from the previous semester to: HQ USASOC, ATTN: Education Services, Blvdg. E-2929, 1 Desert Storm Drive, Fort Bragg, NC 28310 or fax at (910) 432-8935.

For more information, please contact the USASOC Counselor Support Staff at (910) 432-6055/1958/0941.

OTHER FINANCIAL ASSISTANCE

Student Employment Opportunities

The University provides a number of student employment opportunities not based on financial need. Wages vary and are paid by the employing department of the University. To find out about such opportunities, students should attend the Part-Time Job Expo organized during the first week of classes in the fall semester. Students may also use the SOLAR System to search for employment on campus.

Faculty-Student Association

The Faculty Student Association (FSA), which operates an array of auxiliary business services and programs for the campus such as Campus Dining Services, University Bookstore, Matthew’s Medical Bookstore, and the Seawolves MarketPlace, employs students in a wide range of capacities. The FSA Student Staffing Resources Office (SSR) provides résumé building, training, internships, student entrepreneurship and employment opportunities and offers many other resources to provide students with hands-on work experience, skill development, and a source of income. SSR is dedicated to providing placement, advising, and special training programs for its on-campus employment
and internship opportunities. FSA also offers a range of scholarship and work-incentive awards to student staff who demonstrate excellence or innovation in job performance.

To apply, students should submit an FSA Student Employment application to Suite 250 in the Stony Brook Union, or complete an online application at http://naples.cc.sunysb.edu/FSA/semploy.usfipaapplication.

For more information, please call Warren Wartell at (631) 632-9306, 632-1704, or e-mail Warren.Wartell@stonybrook.edu.

Parents' Affiliation
If a student’s parents belong to a union or fraternal group, the student could be eligible for financial aid. Other sources of scholarships include Boy or Girl Scouts, Chambers of Commerce, Daughters of the American Revolution, Elks, Junior Achievement, and Parent-Teacher Associations.

Scholarships and Grants from Private Sources
Many private student aid programs are available. Awards may be based on need, need plus other criteria, or other criteria alone. Students are encouraged to investigate scholarships for which they may be eligible. Among the criteria considered may be academic achievement, artistic talent, athletic ability, career plans, community activities, leadership potential, parents’ employers, proposed college major, religious affiliation, and special interest.

Job Locator Service
The Career Center provides a job locator service for off-campus jobs available during a student’s tenure at Stony Brook.

Professional Associations
If a student has settled on a career, he or she should investigate the professional associations in that particular area. Such associations may have scholarships available.