EXPENSES & FINANCIAL AID

Expenses/Semester*
As of May 2009

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Full Time</th>
<th>Per Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>NYS Undergraduate</td>
<td>$2,485</td>
<td>$207</td>
</tr>
<tr>
<td>Non-NYS Undergraduate</td>
<td>6,435</td>
<td>536</td>
</tr>
<tr>
<td>NYS Graduate</td>
<td>4,185</td>
<td>349</td>
</tr>
<tr>
<td>Non-NYS Graduate</td>
<td>6,625</td>
<td>552</td>
</tr>
</tbody>
</table>

Mandatory Fees
College                                $12.50            $0.85
Student Association*                   **                        **
Student Health**                       136.50            11.38
Intercollegiate Athletic**            169.00            14.09
Technology                            153.00            12.75

Placement                             $20
(First-semester freshmen only)

Hospitalization (domestic)            $175
(Optional if personal coverage exists; proof required.)

Hospitalization                      $414.50 - $580.50
(international)

Room Rent
Single Room                            $3,015
Double Room                            2,750
Double as Single                      3,325

Food Service

Residential Meal Plan
Options                                      Plan | Cost
Anytime Dining                                A    $1,550
Anytime Dining 100                           B    $1,650
Anytime Dining 250                           C    $1,800
Freedom 1400                                  D    $1,400
Freedom 1600                                  E    $1,600
Alternative Combo                             F    $1,525

Off-Campus Meal Plan
Options                                      Plan | Cost
Declining Balance 325                       G    $325
Declining Balance 500                       H    $500
Build Your Own – 50                         J    $350
Build Your Own – 40                         K    $350
Build Your Own – 30                         L    $350
Build Your Own – 20                         M    $350
Build Your Own – 10                         N    $350

Other Fees
Washer/Dryer                                $35
Hall Council                                10
Fitness Center                               70
Parking (Full-Time)                         78
Parking (6 credit hrs or less)              39
Parking Decal Registration                 20
                                          (yearly)
Student Alumni                             15
Cardinal Computer Care                      50
Green                                      3
Yearbook                                   75

*Tuition and expenses may be subject to change after publication, including tuition and fee increases due to currency exchange rate fluctuations for study abroad programs. For more information, visit our Web site at www.plattsburgh.edu/fees.

**The Student Association fee for Main Campus students is charged to all graduate and undergraduate students matriculated at the Main Campus regardless of where they take their classes. The rate is based on the semester they matriculated as follows:

<table>
<thead>
<tr>
<th>Matriculated</th>
<th>Full Time</th>
<th>Per Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to Fall 2007</td>
<td>$70.00</td>
<td>$5.85</td>
</tr>
<tr>
<td>Fall 2007 &amp; Spring 2008</td>
<td>$74.00</td>
<td>$6.17</td>
</tr>
<tr>
<td>Fall 2008 &amp; Spring 2009</td>
<td>$76.50</td>
<td>$6.38</td>
</tr>
<tr>
<td>Fall 2009 &amp; Spring 2010</td>
<td>$79.25</td>
<td>$6.60</td>
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</tbody>
</table>

The Student Association fee for Branch Campus students is charged to all undergraduate students matriculated at the Branch Campus regardless of where they take their classes. The rate is as follows:

<table>
<thead>
<tr>
<th>Matriculated</th>
<th>Full Time</th>
<th>Per Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>ID card</td>
<td>$2.00</td>
<td>$2 flat rate</td>
</tr>
<tr>
<td>Student Association</td>
<td>$59.00</td>
<td>$3.75</td>
</tr>
</tbody>
</table>

***The Student Health and Intercollegiate Athletic fees are campus-based fees. For students taking classes on the Main Campus, both of these fees are charged. For students taking classes somewhere other than the Main Campus (including Angel Web classes), neither of these fees are charged. For students taking a combination of Main Campus and other than Main Campus classes, only the classes taken at the Main Campus are charged.

In-state Residency for Tuition Purposes
An emancipated U.S. citizen or permanent resident whose domicile has been in the State of New York for a period of at least one year immediately preceding the time of registration for any period of attendance shall be considered a New York state resident for the purpose of determining the tuition rate payable for such period. Generally, an unemancipated student’s state of residency is considered the same as that of his or her custodial parent(s) or legal guardian(s). All other persons shall be presumed to be out-of-state residents.
residents for such purpose, unless domiciliary status is demonstrated in accordance with guidelines adopted by the University and in 8 NYCRR §302 (Tuition and Fees). Certain holders of non-immigrant visas may qualify for in-state tuition. Students who are classified as out-of-state residents for tuition purposes but believe they are eligible for in-state tuition may apply for consideration as in-state residents. To be considered, they need to complete a residency application and submit the application along with requested documents to the director of Student Accounts. An application is available on the Student Accounts Web site at www.plattsburgh.edu/studentaccounts. The deadline for applying is Friday of the fourth week of each semester.

**Billing Procedure**

For instructions on how to process and pay a current-term bill, please go to the Student Accounts Web site at www.plattsburgh.edu/studentaccounts. Click on “Forms” to the left. Look for the heading “Online Bill Processing Instructions.”

For instructions on how to pay a current-term or a prior-term balance, please go to the Student Accounts Web site at www.plattsburgh.edu/studentaccounts. Click on “Forms” to the left. Look for the heading “Online Payment Instructions.”

For information about each fee, please go to the Student Accounts Web site at www.plattsburgh.edu/fees. A bill for your registered courses will be available following course registration. Check or money order should be payable in U.S. funds to SUNY Plattsburgh. Tuition and fees may also be paid with MasterCard, Visa, or Discover cards. Please make payment by the due date to avoid administrative and late payment fees. Bills processed after the due date will be assessed an administrative fee (between $30 and $50, depending on the balance). A late payment fee of up to $50 per month thereafter may be charged on outstanding balances, up to a maximum of four charges per semester. The Registrar charges continuing students balances, up to a maximum of four charges per month thereafter may be charged on outstanding balances, up to a maximum of four charges per semester. The Registrar charges continuing students balances. Account balances less than $5 will not be refunded unless specifically requested by a student within 120 days of initial forfeiture. Otherwise the balance may remain forfeited.

Note to financial aid recipients: Refunds are determined by specific financial aid policies and regulations when a student withdraws from the college or from all courses during a semester. (See Financial Aid.)

**Financial Aid**

SUNY Plattsburgh’s Office of Financial Aid administers programs designed to assist students in securing financial resources to help pay for college. This office processes over $50 million in financial assistance each academic year. Financial aid is offered through federal, state, veterans, institutional, and private programs. The following sections summarize these programs, including application procedures, eligibility criteria, guidelines, and award amounts. The section also describes the academic standards that students must satisfy while attending SUNY Plattsburgh in order to remain eligible for federal and state aid programs. All information cited below is subject to change with notification. Additional information can be found on the financial aid Web site.

**Financial Aid Office**

SUNY Plattsburgh, Kehoe 406
101 Broad St.
Plattsburgh, N.Y. 12901
Telephone: 518-564-2072
Toll Free: 877-768-5976
Fax: 518-564-4079
e-mail: finaid@plattsburgh.edu
Web site: www.plattsburgh.edu/financialaid

**Federal Aid Programs and Eligibility**

To apply for federal aid programs, click “Apply for Aid” on our Web page www.plattsburgh.edu/financialaid and follow the steps. If you apply for federal aid programs, the Financial Aid Office will determine your eligibility for federal grants, loans, and work study based upon your responses on the federal application (FAFSA). Our Web pages includes descriptions of these programs.

In order to be eligible for federal aid, students must file the FAFSA, meet federal citizenship and residency requirements, possess a social security number, register with Selective Service (males only), have a high school diploma or its equivalent, and matriculate in a degree program at SUNY Plattsburgh. All federal aid programs require students to enroll for at least six credits per semester, excluding the Pell Grant under specific circumstances. Matriculated students may only receive aid for courses that are required for their degree. Students may receive federal aid only once for a course with an acceptable grade earned for graduation. Receiving aid for a repeat course is only allowed if the student received an initial grade that was not acceptable for graduation and the repeat is required for graduation.

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<table>
<thead>
<tr>
<th>Official Withdrawal During</th>
<th>Semester Tuition Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Week</td>
<td>0%</td>
</tr>
<tr>
<td>2nd Week</td>
<td>30%</td>
</tr>
<tr>
<td>3rd Week</td>
<td>50%</td>
</tr>
<tr>
<td>4th Week</td>
<td>70%</td>
</tr>
<tr>
<td>5th Week</td>
<td>100%</td>
</tr>
</tbody>
</table>
Students cannot be in default on federal loans and must meet all federal standards for academic progress each semester. (See Satisfactory Academic Progress.) For all federal loans, students must sign a promissory note, pass an entrance interview, and complete an exit interview. Students selected for verification by the federal government must furnish income and household data upon request. In addition, due to government regulations, students may need to submit additional information to the office upon request. All of these requirements and other requirements that students must satisfy are described in the Federal Student Aid Handbook www.ifap.ed.gov.

All federal financial aid awards are contingent upon the enrollment status of the student at the time of the award. Changes in enrollment status may result in changes to the award. For example, if a student registers with a full-time course load (at least 12 credits) and then drops below full-time, the student may lose a portion of federal aid and be responsible for repaying the funds to the federal government or the college. The amount to repay is calculated from a formula provided by the federal government. Failure to repay funds may result in a loss of aid eligibility for all federal student aid at SUNY Plattsburgh and any other institutions, and account holds, as well.

Note that students not matriculated in a degree program at SUNY Plattsburgh may be eligible for subsidized loans, unsubsidized loans, and parent loans if they are enrolled in a structured undergraduate preparatory program that will qualify them to apply for admission into a graduate degree program. All other non-degree students may consider applying for alternative loans.

**State Aid Programs and Eligibility**

Our Web pages include descriptions of state aid programs. The most common state aid programs include the Tuition Assistance Program (TAP) and other state programs offered by the Higher Education Services Corporation (HESC).

For all federal loans, students must sign a promissory note, pass an entrance interview, and complete an exit interview. Students selected for verification by the federal government must furnish income and household data upon request. In addition, due to government regulations, students may need to submit additional information to the office upon request. All of these requirements and other requirements that students must satisfy are described in the HESC Guide to Grants, Scholarship, and Awards online at www.hesc.org.

Similar to federal aid, all state financial aid awards are contingent upon the enrollment status of the student at the time of the award. Changes in enrollment status may result in changes to the award. For example, students will lose a TAP award if their enrollment status falls below full-time (at least 12 credits) prior to the end of the fourth week of the semester. If changes in enrollment status reduce award levels, students may be responsible for repaying the funds to the state government or the college. Failure to repay funds may result in a loss of aid eligibility for all state aid at SUNY Plattsburgh and any other institutions, and account holds, as well.

**Institutional Aid Programs and Eligibility**

SUNY Plattsburgh offers more than $4 million in scholarships, grants, and housing discounts. Award amounts generally range from $500 to $5,000 per year. These awards are usually based upon academic achievement or financial need, and some have GPA requirements and other criteria for renewal.

Student Accounts offers two payment plans that are designed to assist those students and their families who find it difficult to pay their total bill by the due date. A payment plan form may be downloaded at www.plattsburgh.edu/studentaccounts.

The Office of Admissions, International Student Services, and academic departments award most institutional grants, scholarships, and housing discounts. New students’ eligibility for awards is determined through review of academic records undertaken by the Office of Admissions (518-564-2040) for new domestic students and by International Student Services (518-564-3287) for new international students. In the spring, academic departments select continuing students from within their major for grants and scholarships based upon academic achievement. Visit our Web pages or contact one of these departments for more information on institutional programs.

Some institutional awards have criteria that students must satisfy in order for the award to be renewed from semester to semester (e.g., minimum GPAs, on-campus residence, etc.). In order to renew an award, students must satisfy all the criteria outlined in their initial award letter. The Financial Aid Office evaluates whether students satisfy these criteria at the end of each semester. Once the evaluation is complete, Financial Aid cancels all aid for which the student did not satisfy the standards and notifies the student. The first time a student fails a GPA standard, the student is automatically assigned one semester of probation and the award is reinstated for this probationary semester. If the student does not satisfy all the standards at the end of this probationary semester or in any future semester, the student becomes ineligible for the award. Institutional awards cancelled for these reasons are lost permanently.
**EXPENSES & FINANCIAL AID**

**Private Aid Programs and Eligibility**
Private financial aid programs generally include grants and scholarships from non-profit organizations and alternative loans from banks and other lenders. The sponsor determines the application procedures for private grants and scholarships, such as Gates Millennium and Elks Scholarship. Students can use one of the search engines listed on our Web pages to search for private grants and scholarships. Some banks offer alternative loans to students who need additional assistance in meeting college costs. The most common alternative loans at SUNY Plattsburgh are listed at our Web site.

**Veterans Affairs Aid Programs and Eligibility**
Financial aid staff is available to assist students in obtaining educational benefits sponsored by the Department of Veterans Affairs (VA). Veterans, active duty personnel, and their families may be eligible for funding through Chapter 30 (New GI Bill), Chapter 32 (VEAP), Chapter 34 (Rollover), Chapter 35 (DEA), and Chapter 1606 (Reserves and National Guard). For example, the New GI Bill entitles eligible service members and veterans to up to 36 months of civilian education. Service members contribute $100 a month for 12 months to their educational fund; the government adds $9,600 for a total of $10,800 in educational benefits. For more information, contact a Veterans Benefit Counselor (888-442-4551) or visit the VA Web site www.va.gov and select education benefit programs. This Web site includes an online application for VA education benefits, called VONAPP.

**Satisfactory Academic Progress (SAP)**
Students must satisfy minimum academic standards in order to remain eligible for federal and state aid programs. The Financial Aid Office evaluates whether students satisfy these standards at the end of each semester. Based on the evaluation, Financial Aid assigns a satisfactory academic progress (SAP) status for the upcoming semester or may be required to cancel all financial aid for which the student is ineligible.

**Federal Standards**
The standards for federal aid programs depend upon the number of academic years completed by the student. (See table below.) For example, a student who has completed two years must have an earned-to-attempted ratio of at least 53 percent, earned at least 32 credits during his/her academic career, have a GPA of at least 2.0 at SUNY Plattsburgh, and have four years of eligibility remaining. Upon request from the student, the number of years remaining will be adjusted for students who have graduated and are working on their second degree.

The first time a student fails a federal standard other than maximum time frame, the student is automatically assigned one semester of probation and continues to receive federal aid during this probationary semester. If the student does not satisfy all standards by the end of this probationary semester or in any future semester, the student becomes ineligible for federal aid for the following semester. Note that pass (P) grades are considered completed credits, although the following are not: failure (E), incomplete (I), withdrawal from course (W), withdrawal from college (WC), non-credit (NC), non-available (N), proficiency (PR), and audit (AU). Students may repeat coursework in accordance with college academic policy. (See Repeating a Course in the Academic Policies, Standards, and Information section of this catalog.) Students may continue to attend without federal aid or appeal to waive ineligibility by following the instructions in the section below. (See Appeal for a Waiver.)

**State Standards**
The standards for state aid programs depend upon the number of TAP points consumed by the student. (See table below.) Students consume 6 points for each full-time semester with a TAP award, and 3 points for each part-time summer semester with a TAP award. For example, a student with 30 TAP points must have completed 12 credits during the last semester with a TAP award at SUNY Plattsburgh, have earned at least 45 credits during his/her academic career, and have a cumulative GPA of at least 2.0 at SUNY Plattsburgh. TAP recipients are also required to declare a major by the time 57 credits are earned by the student.

Unlike federal regulations, the states does not have a probationary semester. The first time a student fails one of these standards, the student is ineligible for TAP and other NYS awards the following semester. Note that incomplete (I) and failure (E) grades are considered completed credits, although the following are not: withdrawal from course (W), withdrawal from college (WC), non-credit (NC), non-available (N), proficiency (PR), and audit (AU). Students may only repeat coursework if the course is both required for graduation and the student did not originally receive a grade that is
### State Satisfactory Academic Progress Standards

<table>
<thead>
<tr>
<th>TAP Points Earned</th>
<th>Completed Credits Last Semester with TAP</th>
<th>Cum Credits Earned with TAP</th>
<th>Cum GPA</th>
<th>Declared Major if &gt;= 57 Earned Credits</th>
<th>Maximum Timeframe (in TAP Points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>6</td>
<td>3</td>
<td>1.1</td>
<td>No</td>
<td>48</td>
</tr>
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<td>1.2</td>
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<td>60**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>60</td>
</tr>
</tbody>
</table>

* Only EOP students are eligible.
** Maximum TAP points — no longer eligible.

Required for graduation. Students may appeal to waive ineligibility. (See Appeal for a Waiver.)

### Appeal for a Waiver

If students have not exceeded the maximum timeframe for federal aid or maximum TAP points, they can regain eligibility through two options. First, students can attend without federal and state aid while addressing all of the failed standards. Students will become eligible again once all the minimum standards are satisfied. In this situation, students could consider using an alternative loan to help fund educational expenses.

Second, students may appeal for a waiver. Waivers are warranted under extraordinary and unusual circumstances beyond the control of the student that had an inevitable impact on academic performance. The student must thoroughly and comprehensively document the circumstances in writing from credible sources. There must also be a reasonable expectation that the student will meet all future requirements. In general, students may receive only one waiver in their academic career. A waiver is only valid for one semester. By the end of this semester, students must satisfy all of the academic standards in order to regain eligibility. Appeal forms and instructions are available at www.plattsburgh.edu/financialaid (click on “Forms”). Students may not appeal the maximum timeframe for federal aid or maximum TAP points for state aid.