



SYRACUSE UNIVERSITY University College

Continuing education since 1918

Financial Aid Office
700 University Avenue
Syracuse, NY 13244-2530
315-443-3261
E-mail: finaid@uc.syr.edu
Fax: 315-443-6689
Web: YeSU.syr.edu

FAQ:

What if I need help completing the FAFSA online? See the "FAT Tuesdays" box (reverse side)

How soon can I complete the FAFSA? Step 1

What is the process for Summer Aid? Step 2, letter A

What is the process for Academic Year aid? Step 2, letter B

What is the process for continuing-returning student aid? Step 2, letter C

What is the process for Entering Students aid? Step 2, letter A and/or B

When will my financial aid be processed? See end of Step 2 and priority deadlines chart (reverse side)

How do I apply for a Federal Stafford Loan? By following Steps 1, 2, and 3

When will my loans be posted to my bursar account? Step 3

How will I be notified of my financial Aid? Step 5, letter A

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Do I qualify for Federal Graduate PLUS loan? Step 3

How do I check on the status of my application? Step 5, letter A

How is financial need determined? Step 5, letter B

2007-2008 Graduate Financial Aid Application Instructions

1 FAFSA

Applicants may begin filing the FAFSA on January 1, 2007. Apply online at fafsa.ed.gov.

For Summer '07 enrollment file:

2006-2007 Free Application for Federal Student Aid (FAFSA).

For Fall '07/Spring '08 enrollment file:

2007-2008 Free Application for Federal Student Aid (FAFSA).

In order to electronically sign the FAFSA, you will need to request a Personal Identification Number (PIN) by visiting pin.ed.gov. Use COLLEGE CODE: 002882 to make sure the Department of Education sends your FAFSA results to Syracuse University.

2 Graduate Financial Aid Application

All Students **must** complete, sign, and return the Graduate Financial Aid Application. Submit income documents, if required, as described here:

A. Summer: New & Gap-Returning Students

who have **not** applied for aid in '06-07 must submit the following: (Gap-returning students are students who return after a year or more absence.)

- **Signed** copy of your (and spouse's) **2005** federal taxes including schedules;
- **2005** W2s for you (and spouse).

B. Fall/Spring: New & Gap-Returning Students

who have **not** applied for aid in '06-07 must submit the following:

- **Signed** copy of your (and spouse's) **2006** federal taxes including schedules;
- **2006** W2s for you (and spouse).

C. Continuing-Returning Students

Income documentation may or may not be required after your financial aid advisor reviews your application records each year; visit your financial aid portfolio at <http://myslice.syr.edu> for updates.

Submit all required information. Incomplete and/or missing information causes delays. Complete aid applications will be reviewed and awards made promptly to facilitate registration.

3 Loan Processes

You may apply for the Federal Stafford Loans by completing **item number 1** on the Graduate Financial Aid Application.

- Loans are posted to students' Bursar Accounts **no sooner than the first day of classes** each term. After receiving a financial aid award notice loans may take up to 30 days to disburse to students' accounts.

- Students **must be enrolled at least half time** (6 credits) per term to be eligible for Stafford loans and to remain in school-deferment status for repayment.

- Unsubsidized loans are available.

- Grad PLUS loans are available to grad students who require additional funds after maximizing the Federal Stafford Loan and may be borrowed in amounts up to the cost of attendance.

- The first time you apply for Federal loans at Syracuse University, you are required to complete a **Loan Entrance Interview** and a **Master Promissory Note (MPN)** before the loan is processed. You can complete your loan entrance interview and MPN online at: http://financialaid.syr.edu/what_Staffordloan.htm.

- **Use of another guarantor or lender will delay receipt of your loan proceeds.** Syracuse University recommends using NYS Higher Education Services Corporation (HESC) as your guarantor and one of the preferred lenders in order to facilitate the most efficient processing of your loans.

Federal Stafford Preferred Lender List and codes:

Citibank - (826878)

College Loan Corporation - (833733)

HSBC - (808047)

M&T Bank - (808036)

Wachovia - (830005)

- If you are a continuing-returning student and have filed a valid MPN within 10 years, you will NOT have to file a new one for the upcoming academic year.

Federal Stafford Loan Program

Annual Loan Limits for graduates:

Subsidized: need-based loan \$8,500

Unsubsidized: interest accrues \$10,000

Private/Alternative Loans or Graduate PLUS

Students enrolling at least half time (6 credits) should first apply for Federal Stafford or Graduate PLUS Loans. Private educational loan programs are available to Certificate Program and nonmatriculated students, as well as students enrolling for fewer than 6 credits in a term. The preferred lenders listed here offer SU students low-cost loans and provide high quality service. Contact lenders directly for information and application.

Private/Alternative Preferred Lenders

Citibank
1-800-967-2400 studentloan.com

College Board Connect Loan
1-866-232-9574 loans.collegeboard.com

Student Loan Express
1-866-759-7737 slxpress.com

4 Institutional Aid

Institutional Aid is available to students who demonstrate need and is awarded in amounts up to 15% of tuition. Students also must be matriculated in one of the following distance/independent study programs:

- Advertising Design
- Communications Management
- Illustration
- Information Management
- Library Information Science
- Master of Social Science
- Telecommunications & Network Management

Some independent study programs are also known as "distance education" programs.

Institutional Aid is limited. If you qualify for 100% tuition assistance from another source, you will not qualify for Institutional Aid. Eligible students may be denied Institutional Aid if money has been depleted. Apply early.

"Fat Tuesdays"

Financial Aid Tuesdays: Our own Mardi Gras-like event

University College offers Financial Aid Tuesdays to provide students with assistance in completing the FAFSA online.

FATs are offered every Tuesday beginning February 13, 2007 through April 24, 2007, 8:30 a.m.-5 p.m.

FATs are walk-in appointments. For more information, stop by or contact the financial aid office at 315-443-3261.

5 General Information

A. Award Notification

Award Notices are mailed to the student's permanent address and list the award types and amounts for which students qualify. Financial aid awards may also be viewed online at <http://myslice.syr.edu>.

B. Federal Need Analysis Methodology

A student's financial need is defined as the difference between the Cost of Attendance, as determined by the Financial Aid Office, minus the Expected Family Contribution, as determined by the Federal Need Analysis Methodology:

$$\begin{array}{r} \text{Cost of attendance (e.g., tuition, fees)} \\ - \text{Family contribution (EFC)} \\ \hline \text{Financial need} \end{array}$$

C. Financial Priority Deadlines

Early application is strongly encouraged! Completed applications may take three to five (3-5) weeks to process. Applications not received by the priority deadline might not be reviewed in the preferred time.

Be sure all applications have all required signatures. Incomplete and/or missing information causes delays.

Financial Aid Priority Deadlines

Summer 2007

Complete by:	Know by:
2/23/07	3/22/07
4/13/07	5/15/07
4/20/07	5/22/07
6/1/07	7/2/07
After 6/1/07	First-come, first-served; notices may occur after 7/2/07

Fall 2007/Spring 2008

Complete by:	Know by:
3/1/07	4/2/07
6/1/07	7/9/07
7/6/07	8/27/07
8/1/07	First Fall bill, 9/1/07
After 8/1/07	First-come, first-served; notices may occur after 9/1/07

Applications received after these dates will be processed as soon as possible.

Don't forget, you may register by enrolling in the monthly payment plan by placing a 25 percent down payment while awaiting financial aid notification, if needed.

Financial Aid Checklist

✓ Check off the submitted documentation:

- FAFSA ('07-08 for fall/spring and the '06-07 for the summer term)
- Graduate Financial Aid Application
- Signed copy of your (and your spouse's) federal taxes including schedules, and W2s/1099s for you (and your spouse)
- If you did not file a tax return, submit an IRS non-filers statement. (IRS toll free: 1-800-829-1040)
- If you have untaxed income (e.g., social services or SSI), submit untaxed income documentation.
- If you have another family member in college, submit a current printout of his/her course schedule or student account bill.

Application Status (check one)

- New Student *Distance Education (Formerly ISDP)*
 Returning *Distance Education (Formerly ISDP)*

Indicate graduate program:

- Advertising Design Communications Management
 Illustration Information Management
 Library Information Science Master of Social Science
 iMBA Telecomm & Network Management

Enrollment

Indicate the number of credits for which you plan to register in each of the following terms:

Summer 2007	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Fall 2007	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Spring 2008	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Syracuse University I.D. number: _____

Social Security Number: _____

Full Legal Name: _____
Last
First
Middle
Maiden

Permanent Address: _____
Number and Street
City
State
Zip code

Area Code & Telephone: _____
Home Phone Number
Work Phone Number
Mobile Number

E-mail: _____
Personal
School
Work

Financial Aid Information

IMPORTANT NOTE: Less than half-time enrollment (less than 6 credits) is not eligible for federal loans, or to maintain prior loans in deferment status.

1. Stafford Loan

Please tell us how much Federal Stafford Loan money you would like to borrow: Your loan will be processed up to the Cost of Attendance minus other aid, or the amount you indicate here, whichever is lower.

- I would like to borrow Federal loans to cover my tuition only, or
 I would like to borrow Federal loans to cover my tuition, plus additional funds of \$ _____ (enter amount), or
 Maximum amounts allowed for Federal Subsidized & Unsubsidized loans

2. Federal Graduate PLUS

Are you interested in being awarded Federal Graduate PLUS (See section 3 of instructions) Yes No If yes, amount: \$ _____

3. Outside Awards

Do not include income earned from work, from stafford loans, or institutional grants.

- Employer Tuition Benefit: \$ _____ / _____ Fall Spring Summer
Employer
- Outside Scholarship: \$ _____ / _____ Fall Spring Summer
Organization or Source
- Veteran's Educational: \$ _____ / _____ Fall Spring Summer
G.I. Bill, also called Montgomery Bill
- Other: \$ _____ / _____ Fall Spring Summer

4. Verification

Household members	Date of Birth	Relation	Member enrolled in College?	If yes, name of school
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____
_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____

5. Unusual Circumstances (e.g., loss of employment; high medical expenses)

Attach a separate page and supporting documents to explain any unusual circumstances affecting your financial status.

Certification

By signing this application, you agree, if asked, to provide information that will verify the accuracy of your complete financial aid application. You also certify that you (1) will use federal, state, and institutional aid only to pay the cost of attending an institution of higher education; (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it; (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it; (4) will notify your school if you default on a student loan; (5) understand the Secretary of Education has the authority to verify income reported on this application with the Internal Revenue Service. If you purposely give false or misleading information, you may be fined \$10,000, sent to prison, or both. You will notify the University College Financial Aid Office of any change in your financial or academic status.

Student's signature _____

Today's date _____

Parent's (guardian's) signature _____

Today's date _____