STUDENT FINANCIAL AID

The cost of financing a college education is an important consideration for both students and parents. A Canisius College education is affordable and can be made financially possible through the many types of financial assistance administered by the Student Records and Financial Services Center. The staff of this office is available to help both students and parents plan for the financing of a Canisius education.

Students seeking federal and state financial assistance or institutional funds must complete the Free Application for Federal Student Aid (FAFSA) [https://www.studentaid.gov].

The FAFSA may be obtained online at the FAFSA website [https://www.studentaid.gov] and becomes available each year on October 1st for the next aid year. Returning students should complete their applications by April 15 for first-preference consideration. These dates are recommendations. However, students who do not meet these dates are urged to apply at any time for second consideration.

General Eligibility Requirements

To be considered for student financial aid, a student must:

1. Study at least half-time at an educational institution approved by the federal government. It may be located in New York, in another state, or in a foreign country.
2. Be a U.S. citizen or eligible non-citizen.
3. Be a resident of New York State for 12 months immediately preceding the first term for which the student is applying for aid (for New York State financial aid programs).
4. Be in good academic standing and making satisfactory academic progress.
5. Have no outstanding debt from a previous student loan default and must not owe a refund on any federal grant at any institution.
6. Demonstrate financial need or meet individual program or scholarship requirements.

Estimated Student Budget for the 2022-2023 Academic Year

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Repeating a Course

The repeating of a course may have an impact on a student’s financial aid. Once a student has received financial aid for a course for which they have obtained a passing grade, they may not receive New York State aid again for that course.

Therefore, students repeating a course in this instance should take care to enroll in enough credit hours in addition to the course to maintain their aid. For example: You are registered for 12 credits and 3 of those credits are for a repeated course. For New York State aid purposes (TAP, HEOP, Merit Scholarship, etc.) you are only taking 9 credits and are not eligible for state aid. You would need to register for 15 credits in order to keep your state financial aid.

Students repeating a failed course, or a course requiring a higher grade for your major requirement in order to graduate, may be able to receive aid for that repeated course. Students should confer with a member of the financial aid staff for guidance.

Criteria for Student Financial Aid Consideration

In order to be considered for student financial aid, students must matriculate. That is, they must have satisfied the entrance requirements and be following a prescribed program of study toward a degree. Non-matriculated students are students who are not pursuing a degree at Canisius College, but have met the college’s entrance requirements and have received the permission of the appropriate dean to take classes. Non-matriculated students are not eligible for financial aid.

Student Financial Aid awards are generally based on full-time attendance, which is at least 12 credit hours per academic semester. It is recommended that students contact the Student Records & Financial Services Center before reducing their academic load below 12 credit hours per semester in order to determine the effect on their financial aid. Students whose academic loads do fall below 12 hours per semester are required to contact the Student Records and Financial Services Center because it is very likely that the financial aid award will be affected. Certain aid programs are available to students who have enrolled part-time for at least six credit hours per semester. Students should contact the Student Records and Financial Services Center for further information.

Note: To receive financial aid, a student must remain “in Good Academic Standing.” For further information, the student should read the section entitled Satisfactory Academic Standing.

Other Information

Awards Notification

Freshmen applicants who submit all necessary forms by February 15 are notified by the Student Records and Financial Services Center by March 1, or before the May 1 Candidate Reply Date. Upperclassmen and graduate students who submit applications by April 15 receive award notices by July 1. Students submitting applications after April 15 are notified as soon as possible.

Over-Awards

Each year a number of financial aid recipients are “over-awarded.” As a result, checks are withheld, and, in some cases, students are billed for funds already disbursed. This problem arises because of the length of time needed to match funds from various institutional sources and/or outside agencies against the individual student’s record. To avoid this problem, students are urged to notify the Student Records & Financial Services Center promptly when they receive additional funds from any source not listed in their award letters, or when a student changes his/her enrollment status.

New York State Tuition Assistance Program

The Tuition Assistance Program (TAP) is a state-funded program for New York State residents. It may be used only at approved post-secondary institutions within New York State. Grants range from $500 to $5,665 a year, based on the family’s net taxable income for the previous year. There
is no competition for this award. To be eligible, students must be full-time matriculated students who meet the standards stated below. Students may receive only eight semesters of TAP as undergraduates. However, students enrolled in approved five-year programs are eligible for 10 semesters of undergraduate TAP. At this time, only HEOP (Higher Education Opportunity Program) is such an approved program at Canisius College. The following table illustrates the amount of a TAP award at Canisius.

Families with NYS Net Taxable Income (NYSNTI) incomes in 2020 ranging from $0 to $50,000 will receive a TAP award ranging from $500 to $5,665. Those with an NYSNTI from $50,000 to $80,000 will receive $500. Those whose NYSNTI is above $80,000 are ineligible.

Federal Financial Aid Programs

The FAFSA and all requested income verification forms are the required forms for the following programs administered and/or awarded by Canisius College.

Federal Pell Grant

The Federal Pell Grant Program was legislated by the federal government through the 1972 Education Amendments and was amended by the Higher Education Opportunity Act of 2008.

In order to be eligible for this grant, a student must be a U.S. citizen or a permanent resident alien. All full-time and part-time matriculating students should apply for this grant. Federal Pell grants range from $692 to $6,895 depending on the amount of funds appropriated by the federal government each year. Individual family circumstances and the cost of education at the college being attended are also taken into consideration. The Free Application for Federal Student Aid (FAFSA) is used to apply for the Federal Pell Grant Program. The FAFSA is available online at the FAFSA website (https://www.studentaid.gov).

Federal Pell Grant recipients are limited to the equivalent of six academic years of full-time study.

Federal Work-Study Program

The Federal Work-Study Program (FWS) is a federally funded program designed to offer students part-time employment while in school. It is available to both full-time and part-time (at least six hours) matriculating students. Students are employed on campus, ideally in work related to their academic and vocational goals. A student qualifying for Federal Work-Study employment may work between 5 and 12 hours a week during the academic year and up to 40 hours a week during the summer.

All job referrals are made by the Student Records and Financial Services Center.

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a federally funded program administered by Canisius College and based on financial need. Recipients may be either full-time or part-time (at least six hours) matriculating students. At Canisius, grants range from $200 to $2,000 a year. This award is a grant, not a loan. FSEOG funds are limited. FSEOG will be awarded to students with exceptional financial need; that is, to students whose financial need exceeds 50 percent of the student budget under which they are evaluated. Priority will be given to students who have the lowest expected family contributions and/or who are eligible for the Federal Pell Grant Program.

Return of Title IV Funds

It is the policy of Canisius College to return federal funds which have been dispersed to an undergraduate student who has withdrawn or stopped attending the College to the Federal Title IV programs in compliance with the regulations of the Department of Education.

In order to be eligible for and retain federal financial aid (Title IV) funds, students must maintain enrollment in classes for the entire semester. Failure to do so results in a recalculation of aid funds and may result in a return of unearned Title IV funds.

If a student leaves the College prior to a semester’s end, the Student Records and Financial Services Center may recalculate eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or semester. (Any break of five days or more is not counted as part of the days in the semester.) This percentage is also the percentage of earned aid. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or semester.

If a student earned less aid than was disbursed, the College will return a portion of the funds and the student will be required to return a portion of the funds. When Title IV funds are returned, the student borrower may owe a debit to the College.

If the student did not receive all of the funds that were earned prior to withdrawing, a post-withdrawal disbursement may be due. If the post-withdrawal disbursement includes loan funds, the student must give permission before the funds can be disbursed. The College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges. Permission is required to use the post-withdrawal grant disbursement for all other College charges. Students will be notified of post-withdrawal disbursement eligibility within 30 days of the date of withdrawal determination.

The College will return the Title IV funds within 45 days of the date it determines the student withdrew. Title IV funds will be returned to the Department of Education in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Parent (PLUS) Loan
4. Federal Pell Grant
5. Iraq & Afghanistan Service Grant
6. Federal Supplemental Opportunity Grant
7. Federal Teach Grant
8. State Tuition Assistance Grant
9. Private and Institutional Aid
10. Student

Merit Scholarships

Canisius College funds renewable scholarships for incoming freshmen which range from $8,500 to $17,000 for the 2022-2023 school year. Among the scholarships awarded are the Ignatian Scholarships, the Trustee’s
Scholarships, the Peter Canisius Scholarship, the Magis Scholarship, the Dean’s Academic Scholarships, and the Benefactor’s Scholarships.

These scholarships are awarded on the basis of high school records. A separate scholarship application is not required. In order to be eligible for one of these scholarships, a student must be accepted for admission to Canisius College. Freshmen who are offered these scholarships are required to maintain a 2.0 cumulative GPA at the college to retain their scholarship aid. Ignatian Scholarship recipients must maintain a 3.0 cumulative GPA. All applicants are encouraged to apply for financial aid.

Martin Luther King Scholarships
The purpose of the Martin Luther King Scholarship Program is to provide assistance to students who aspire to the goals of Dr. Martin Luther King. Recipients are awarded for $1,000 per year for 4 years of full-time study. Applicants must be accepted for admissions and submit a separate application, essay and letters of recommendation by the deadline.

Other Programs
Higher Education Opportunity Program
The Higher Education Opportunity Program (HEOP) is a New York State education program. The purpose of this program is to assist academically under-prepared and financially disadvantaged students. In order to qualify, students must meet specific criteria in each of these areas.

Army ROTC Scholarship Program
The purpose of the Army ROTC Scholarship Program is to assist outstanding students in paying for their college education while they complete requirements for a commission in the U.S. Army Reserves, the National Guard, or the United States Army. High school students interested in the four-year scholarship should contact their high school guidance counselors or the Professor of Military Science at Canisius College. Students may also apply on the Internet at www.goarmy.com/rotc.html. The application deadline is February of the student’s senior year in high school.

Three- and two-year scholarships are also available to Canisius College students. Students should meet with the Army ROTC Enrollment Officer for details on how to compete for scholarships. This should be done at the beginning of each semester.

The scholarship covers tuition and mandatory fees. All qualifying students will also receive a flat rate of $500 for books, and a subsistence allowance ranging from $300-$500 per month for the length of the scholarship, based on the grade year.

Canisius College also provides a grant to assist resident ROTC Scholarship recipients with their room and board costs.

Endowed Scholarships
Endowed scholarships are permanently invested funds that provide a perpetual source of scholarship assistance to deserving students. These are made possible by founded gifts, which yield an annual income sufficient to defray, in whole or in part, the tuition and fees of the student.

The annual income from endowed scholarships partially finances the scholarship program of Canisius College according to the wishes of the donors.

Education Loans
A loan is money the student borrows. It must be paid back. A loan is a serious obligation. Students should borrow only what they need. Education loans are for tuition and fees, room and board, books, transportation and personal expenses.

An education loan cannot exceed the student’s total educational costs minus other student financial aid and, if required, a family contribution. Education loans have lower interest rates than most other types of loans.

The Federal Direct Loan Program loans offered at Canisius College include:
- Federal Direct Student Loans (subsidized & unsubsidized)
- Federal Parent Loans for Students (Federal PLUS)

**Federal Direct Student Loans**
Federal Direct Student Loans are available to undergraduate students with demonstrated financial need. The maximum loan amounts available to undergraduates are as follows:

| First Year | $3,500 each year |
| Second Year | $4,500 each year |
| Third, Fourth & Fifth Years + | $5,500 each year |

**Note:** In addition, students may borrow an additional $2,000 in unsubsidized loan funds each year. Students are required to pay interest on this loan while they are attending school.

The total undergraduate Federal Direct amount (both subsidized and unsubsidized combined) cannot exceed $31,000.

Independent undergraduates may borrow up to an additional $4000 for their first and second years and $5000 for their third, fourth, and if necessary fifth year of study through the Federal Direct Unsubsidized Loan Program. Students are required to pay interest on this loan while they are in school. The total undergraduate Federal Direct Loan amount for independent students (both subsidized and unsubsidized) cannot exceed $57,500.

Beginning July 1, 2013, first-time borrowers will be eligible for subsidized direct loans for a maximum of 150% of the publicized length of their program. For example: A student enrolled in a four-year program may receive subsidized direct loans for a maximum of six years. This limitation is not imposed on unsubsidized or PLUS loans. Aggregate limits still apply.

**How to Get a Loan**
Three factors must be considered to determine Federal Direct Loan eligibility: educational costs, other financial aid the student will receive, and the expected family contribution as determined through an approved needs-analysis system. Therefore, all students must submit a FAFSA before the Federal Direct Loan can be processed. A loan is usually for a single academic year. An online entrance interview must be completed before the loan is disbursed. Prior to graduation or withdrawal, the student must complete an online exit interview. The purpose of these interviews is to explain the rights and responsibilities, including repayment obligations.

The school must report these figures to the federal loan processor and certify the student’s enrollment status. Borrowers are required to complete an electronic Master Promissory Note (e-MPN). Information about the e-MPN and instructions for submission may be accessed at the Federal Student Aid website (https://www.studentloans.gov).

**Paying Back a Loan**
The student is responsible for:
1. Repayment of the amount borrowed;
2. Interest on the amount borrowed;
3. Fees paid at the time he/she receives the loan check.

When a student gets a loan, the terms of repayment are explained. Students must be sure that they understand all repayment terms before signing the loan’s promissory note. If the student fails to meet these terms, he/she is in default and the entire balance of the loan becomes due.

Costs
The interest rate for all Federal Direct Loans on which the first disbursement is made on or after July 1, 2022 (regardless of any previous loan history) will be the current fixed rate of 4.99%. For Subsidized loans, there are no interest payments while the student is in school. Students who borrow through the Unsubsidized Federal Direct Loan must begin to pay the interest while in school. An origination fee of 1.057% of the amount borrowed may be charged. The fees are removed from the loan amount at the time the loan is issued.

Federal Direct Parent Loans for Undergraduate Students (Federal Direct Plus)
These loans are for parents of financially dependent undergraduate students. Parents may borrow up to the cost of attendance minus financial aid per year per child. A student should apply for a Federal Direct Loan before the parent applies for Federal Direct PLUS. PLUS Loans may be applied for at www.studentaid.gov (https://www.studentaid.gov).

Costs
The interest rate for PLUS loans on which the first disbursement is made on or after July 1, 2022 will be the current fixed rate of 7.54%. Interest begins at the time of disbursement. An origination fee of up to 4.228% of the amount borrowed. The fees are removed from the loan amount at the time that the loan is issued.

Repayment
Repayment of the amount borrowed plus interest begins 60 days after the loan is fully disbursed. The minimum monthly payment is $50. Repayment must be completed within 10 years depending on how much the parent borrowed. Interest accrues immediately and repayment begins within 60 days of disbursement. However, parents may request an in-school deferment from the federal government if they wish. Repayment would then begin at graduation or separation from school.

Other Financing Options
The following options are available to assist students and their parents in financing a Canisius education:

1. Griffin Tuition Payment Plan: This plan allows parents to budget tuition payments over a full academic year. A semestery fee of $50 is charged. Further information is available at the Student Records and Financial Services Center.

2. Canisius College Installment Payment Plan: A student who is unable to pay his/her semester bill in full by the due date may pay the balance in monthly payments by signing a two-payment installment plan. Installment plans are subject to an administrative fee of $50. A 5 percent penalty fee on the total unpaid balance will be added if the plan remains unpaid after the due date.

Financial Aid Check List
To be evaluated for possible financial aid, the student must submit the following forms each academic year:

1. Free Application for Federal Student Aid (FAFSA) and a TAP application. The FAFSA is available online at www. (http://www.fafsa.gov/studentaid.gov (https://studentaid.gov/h/apply-for-aid/ fafsa/). The TAP application is available to New York State residents as a direct link when they file the FAFSA online (https://www.studentaid.gov) or by visiting the NYS TAP site at www.hesc.ny.gov.

2. If requested, Federal Income Tax 1040 Form transcripts (parents and student) for the appropriate calendar year when necessary or other requested verification of income including child support. These items should be returned to the Student Records and Financial Services Center. Students are reminded that financial aid awarded for the freshman year or any other year does not guarantee aid for the following year. Students must re-apply for financial assistance each year.

Financial Assistance Information for Students
Section 485 of the Education Amendments of 1998 legislates that institutions participating in Title IV Student Aid Programs shall provide prospective and enrolled students with information about student aid at their respective institutions.

Canisius College has a Student Financial Aid Policy and Procedures Manual which is updated periodically. This manual describes the following:

1. Institutional, federal, and state student aid programs available at Canisius;
2. Procedures for awarding student aid at Canisius;
3. Application processes and deadline dates for the various student aid programs;
4. Student rights and responsibilities under the appropriate student aid programs;
5. Appropriate budgets, outlining an estimated cost of attendance, which includes tuition, fees, books and supplies, room and board on campus and other related costs;
6. Institutional refund policy; and
7. Academic standards needed to retain financial eligibility.

The Student Records and Financial Services Center (Bagen Hall Room 106) will provide the above financial aid information upon request. Information pertaining to academic programs, special services available to the handicapped and institutional accreditation is explained elsewhere in the college catalog.

Satisfactory Academic Standing
To receive student financial aid, a student must remain “in Good Academic Standing.” This means that students must:

1. make satisfactory academic progress toward the completion of their program requirements and
2. pursue the program of study in which they are enrolled

The two elements of program pursuit and satisfactory academic progress must be met for each term of study in which an award is received.

Note: Satisfactory Progress
A student must acquire a minimum number of credits at each semester interval and a minimum cumulative GPA. Students must meet the following satisfactory progress standards based on a 4.0 grading system:
Undergraduate #1
Applies to students first receiving aid in 2007-08 through 2009-10 and HEOP students first receiving aid in 2007-08 and thereafter.

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<th>Cumulative Quality Point Average</th>
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<tr>
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For example: Student A has accumulated 18 hours and has a 1.2 GPA. She is entering her fourth semester and fourth payment of aid and needs 21 hours and a 1.3 GPA. She is ineligible for New York State student aid because she does not meet the satisfactory progress requirements.

Undergraduate #2
Applies to students first receiving aid in 2010-11 and thereafter (with the exception of HEOP students)

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Program Pursuit
This requirement applies to all undergraduate students regardless of which Satisfactory Academic Progress Chart they must follow.

A student must receive a passing or failing grade in a certain percentage of a full-time course load. The percentage increases from 50 percent of the minimum full-time load in each semester of study in the first year for which an award is made, to 75 percent of the minimum full-time load in each term of study in the second year for which an award is made, to 100 percent of the minimum full-time load in each term of study in the third and each succeeding year for which an award is made. Grades of W (indicating a student’s withdrawal from a course) do not satisfy Program Pursuit requirements. Full-time students must meet the following requirements for Program Pursuit:

For example: Student B has accumulated 18 credit hours and has a 2.0 GPA. He is entering his third semester of school and his third payment of aid. At this point, he needed 15 hours and a 1.8 to maintain satisfactory progress (using undergraduate #2). However, during his second semester, he completed only three credit hours. Consequently, he did not maintain the program pursuit aspect and is ineligible for his third payment.

WAIVERS/Satisfactory Academic Progress Resolution
If a student fails to maintain program pursuit, fails to make satisfactory progress or fails to meet both of these elements of good standing, the college may grant a waiver which would allow the student to receive financial aid for the next semester. A maximum of one waiver at the undergraduate level and one at the graduate level may be awarded to the student. The waiver is not automatic since it is intended to accommodate only extraordinary cases.

A waiver may be granted if situations beyond a student’s control prevent the student from maintaining satisfactory academic progress or program pursuit. These situations must be documented. The waiver will be granted only when there is a reasonable expectation that the student will be able to meet the successive steps for financial aid eligibility as specified in the tables above. Reasons for which waivers may be granted include:

1. Personal medical problems;
2. Family medical problems;
3. Severe personal problems; and
4. Other circumstances beyond the control of the student.

Any student wishing to request a waiver must submit to the associate dean of his/her division a written statement detailing the reasons why special consideration should be given. (A statement simply requesting a waiver is insufficient.)

The written statement should be sent no later than ten calendar days after the notice of loss of financial aid eligibility. Documentation supporting the stated reasons for special consideration must be provided and should be included with the written statement or should be forthcoming from appropriate third parties or agencies. The student is responsible for requesting that all documentation be sent or brought to the associate dean. Documentation should indicate that the student’s problems have been directly responsible for his/her inability to meet the satisfactory progress and/or program pursuit requirements.
The appropriate associate dean will review the student’s written statement and supporting documentation. If additional information is needed, the associate dean may require an appointment with the student. A student will be informed of the associate dean’s decision within seven calendar days of receipt of the student’s written request. The associate dean will confer with any student being granted a waiver to ensure that the student is fully aware of his/her situation and that the student concurs with the granting of the waiver. The associate dean’s decision on the waiver is final.

Reinstatement of federal and state aid will occur when the minimum standards have again been earned. Students may use summer classes (at their own expense) to increase their cumulative GPA and/or their total credits earned sufficiently to reinstate their eligibility for financial aid. However, courses taken in the summer will not resolve a student’s unsatisfactory pursuit. Only courses taken at Canisius College will affect a student’s GPA.

Reinstatement of Canisius’ own institutional aid rests with the discretion of the Student Financial Aid Committee.

New York State Programs

New York State financial aid programs affected by this waiver policy at Canisius College include the following student aid programs:

- Empire State Scholarship for Excellence;
- Tuition Assistance Program (TAP) and Part-Time TAP;
- Children of Deceased and Disabled Veterans (CV) Award, Children of Deceased State Correction Officers, State Civilian Employees of Correction Facility (AT) and Firefighter Award;
- Vietnam Veterans Tuition Award;

Federal Programs

Each student’s progress will be evaluated every semester. Students will be required to meet the academic standards as outlined in the college catalog.

Federal financial aid programs affected by this warning semester policy at Canisius College include the following student aid programs:

- Federal Supplemental Educational Opportunity Grant (FSEOG);
- Federal Work Study;
- Federal Direct Student Loans (subsidized and unsubsidized);
- Federal Parent Loan for Undergraduate Students (Federal PLUS)

Part-Time Students

Part-time students may receive financial aid for up to twelve years, except when certain program limits have been reached. During each academic year of attendance as a part-time student, the student must maintain a cumulative quality point average comparable to that required of a full-time student, along with a comparable number of credits accumulated toward a degree.

Summer School

Students who lose eligibility for financial aid at the end of an academic year can sometimes make up the deficiency by attending summer school at their own expense. The Student Records and Financial Services Center should be consulted regarding the student’s intention to do so and should be supplied with a transcript of grades after the completion of courses. Only courses taken at Canisius will affect a student’s grade point average. Summer courses will not resolve a student’s unsatisfactory pursuit.