Welcome to SUNY Canton!

We have received the results of your Free Application for Federal Student Aid (FAFSA) and have offered you a financial aid package for the 2016-17 academic year. Your awards are based on the results of your FAFSA. If information on your FAFSA changes, then we will re-evaluate your financial aid eligibility. You will be notified of any changes to your financial aid by email.

You can view and accept or decline your financial aid offers online in your UCanWeb account. (Acceptance does not mean you are committing to enroll.) Awards that are not accepted or declined within 30 days may be cancelled and reissued to other students.

Follow these steps to gain access to your account:

- Go to banweb.canton.edu and click ‘Enter Secure Area’.
- Log in using your UCanWeb PIN. (Provided in your Enrollment packet.)
- Click on the ‘Student Menu’, then ‘Financial Aid’.
  Note: Under the NYS Award Information Sheet option you will find an easily printable version of your awards.
- Click on ‘Award’, then ‘Award for Aid Year’, and choose 2016-2017.
- First view the ‘General Information’ tab and read through it carefully.
- Second read and complete the required ‘Terms and Conditions’ tab.
- Finally under the ‘Accept Award Offer’ tab, review and accept or decline your offers.
  Note: It will not allow you to accept or decline until you have completed the previous step.
- Your awards are automatically updated in our system as soon as you click ‘submit’.

Be sure to watch for notifications of any other missing paperwork, sent by both email and postcard, which may be required in order to receive the awards you accept. If you decide not to attend or have any questions, please feel free to contact the Student Service Center at any time.
Types of Financial Assistance

Grants & Scholarships
Free money!
You are not required to repay these types of financial assistance.

Work Programs
These provide you with a paycheck based on the amount of hours you work. They are normal jobs but are designed to be flexible for students to make it easier for you to work and attend school.

Loan Programs
Available for both parents and students. You must repay any funds borrowed including any interest that accrues on the loan. Repayment may be delayed until after you are out of school. There is no penalty for early repayment.

Understanding Your Awards

A brief description of federal, state, & private financial aid program eligibility.

GRANTS & SCHOLARSHIPS

Federal PELL Grant
- Awards determined by FAFSA results.
- Lifetime limit of 12 semesters.

Federal SEOG Grant
- Limited number of awards.
- Awarded based on highest financial need.
- Awarded to on-time applicants only.

New York State TAP Grant
(Tuition Assistance Program)
- Estimated based on your FAFSA.
- You must apply at www.tapweb.org.
- Actual amounts determined by New York State.
- Must meet New York State Satisfactory Academic Progress guidelines.
- Lifetime limit based on degree program.

SUNY Tuition Credit
- Estimated based on your FAFSA.
- Actual amount based on the amount of your actual New York State TAP Grant.

New York State EOP Grant
- Estimated based on your EOP application.
- Final eligibility determined by the EOP Office.

Scholarships
- SUNY Canton scholarships will appear if awarded.
- You must notify us of any private scholarships you receive.

WORK PROGRAM

Federal Work Study
- Limited number of awards.
- Awarded based on highest financial need.
- Awarded to on-time applicants only.
- Placement information will be mailed to you in late summer.

LOAN PROGRAMS

Federal Perkins Loan
- Limited number of awards.
- Awarded based on highest financial need.
- Awarded to on-time applicants only.
- 5% fixed interest rate
- No interest accrues while in school.
- 9 month grace period before repayment begins.
- Required to complete a Perkins Loan Entrance Interview and Master Promissory Note at http://slsc.albany.edu/.

Federal Direct Subsidized Loan
- Awarded based on financial need.
- Eligible if within 150% of degree completion.
- 4.29% fixed interest rate (as of 7/1/2015).
- No interest accrues while in school if within 150% of program length.
- 6 month grace period before repayment begins.
- Required to complete Entrance Counseling session and Master Promissory Note (MPN) at www.studentloans.gov.

Federal Direct Unsubsidized Loan
- Not based on financial need.
- 4.29% fixed interest rate (as of 7/1/2015).
- Interest accrues while in school, option to pay or capitalize.
- Required to complete Entrance Counseling session and Master Promissory Note (MPN) at www.studentloans.gov.

Federal Direct Parent PLUS Loan
For parents only.
- 6.84% fixed interest rate (as of 7/1/2015).
- Subject to credit approval process. Parent can apply online at www.studentloans.gov.
- Repayment begins 60 days after loan is fully disbursed (deferment may be requested).
- Parent is required to complete a Master Promissory Note at www.studentloans.gov.

Private Alternative Loan
- Not awarded by school. Apply directly with a private loan lender who will determine approval.
- Credit check will be required and in most cases a co-signer will be required.
- A list of known lenders is available online at www.canton.edu/fin_aid/private_loan.html

Financial Aid Disbursement & Refund Information

Accepted financial aid will appear on the tuition bill as a credit (except Federal Work Study). Actual funds are not received until after classes begin.

Please note the following:
1. All aid disbursed pays charges first. If your aid is greater than your charges you will be issued a refund.
2. All aid requirements must be completed for a disbursement to be made (i.e. loan counseling, income verification).
3. Refunds are available weekly beginning in the 4th week of classes. You will receive an email notification when funds are received and another when a refund is available. See www.canton.edu/refund for further details on the refund process and options.
4. New York State TAP grants cannot begin to be certified until after the 4th week of classes (refunds to follow the 7th or 8th week).

You can track your disbursements and refunds in your UCanWeb Account. Be sure to monitor your SUNY Canton email account weekly!
How to estimate the Cost of Attendance for a Full-Time Student

These are estimated charges that appear on the student bill unless otherwise noted. (per credit hour charges for part-time students may be found at www.canton.edu)

Use this chart to calculate your total cost of attendance for this academic year.

<table>
<thead>
<tr>
<th>EDUCATIONAL ITEM</th>
<th>YEARLY AMOUNT</th>
<th>ENTER YOUR COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Tuition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NYS Residents</td>
<td>$6,770</td>
<td></td>
</tr>
<tr>
<td>Non-NYS Residents (Associate degree)</td>
<td>$11,400</td>
<td>$</td>
</tr>
<tr>
<td>Non-NYS Residents (Bachelor degree)</td>
<td>$17,140</td>
<td></td>
</tr>
<tr>
<td>2. Comprehensive Student Fee</td>
<td>$1,498</td>
<td>$1,498</td>
</tr>
<tr>
<td>3. Room &amp; Meals (required for on-campus students)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living on-campus</td>
<td>$12,300</td>
<td></td>
</tr>
<tr>
<td>Living off-campus</td>
<td>$12,300</td>
<td></td>
</tr>
<tr>
<td>Living at-home with parents</td>
<td>$2,200</td>
<td></td>
</tr>
<tr>
<td>4. Parking fee. Only required for students who park on campus. This is an annual fee.</td>
<td>$192</td>
<td>$192</td>
</tr>
<tr>
<td>5. Health Insurance fee. You may apply for a waiver if you have your own health insurance coverage.</td>
<td>$1,380</td>
<td>$1,380</td>
</tr>
<tr>
<td>6. Books &amp; Supplies (not billed). You may choose to add a Roo Express account to your bill to purchase books &amp; supplies.</td>
<td>$1,300</td>
<td>$1,300</td>
</tr>
<tr>
<td>7. Additional Books &amp; Supplies (not billed)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental Hygiene program</td>
<td>$1,875</td>
<td></td>
</tr>
<tr>
<td>Nursing program</td>
<td>$850</td>
<td></td>
</tr>
<tr>
<td>Automotive Technology program</td>
<td>$2,500</td>
<td></td>
</tr>
<tr>
<td>Motorsports Performance &amp; Repair program</td>
<td>$2,500</td>
<td></td>
</tr>
<tr>
<td>Electrical Engineering Technology program</td>
<td>$200</td>
<td></td>
</tr>
<tr>
<td>Veterinary Technology program</td>
<td>$750</td>
<td>$750</td>
</tr>
<tr>
<td>8. Personal Expenses (not billed)</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>9. Transportation Expenses (not billed)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students living off-campus</td>
<td>$2,430</td>
<td></td>
</tr>
<tr>
<td>Students living at-home with parents</td>
<td>$2,430</td>
<td></td>
</tr>
<tr>
<td>Students living on-campus</td>
<td>$730</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL COST:</strong></td>
<td><strong>$</strong></td>
<td><strong>$</strong></td>
</tr>
</tbody>
</table>

The charges listed above are for a full academic year. We bill students per semester (twice per year). You can expect your semester bill to be approximately half of the billed charges listed above.
Understanding your NYS Award Information Sheet

This year New York State mandated all New York colleges use the same format when notifying a student of their costs and financial offers. This includes statistics about the college and was designed to give you a better way to compare one college to another. To view your NYS Award Information Sheet login to UCanWeb and you will find the link under the Financial Aid menu. The information on this sheet is divided up into sections, please read the following to help you better understand the information presented in each section.

Costs in the 2016-17 year

- This section lists all of the various costs you may incur while in attendance this year.
- You will only be billed for tuition and fees.
- A charge for housing and meals will appear on your bill only if you live on-campus.
- Off-campus students do have the option to request a meal plan.

Grants and scholarships to pay for college

- This section lists all of the free money you have been offered.
- Grants from your state are estimated and residents need to complete a separate application with New York State.

What will you pay for college

- The net cost is just the difference between your total cost and the free money you were offered.
- This is not the amount you will be billed for.
- It is intended to help you determine the maximum amount you may need to find to help afford your overall cost.

The last three sections are designed to give you options on how to cover the net cost.

Work options

- The work-study program is a job on-campus.
- You will receive a bi-weekly paycheck for the number of hours worked.
- You will need to accept or decline this offer in your UCanWeb account.

Loan options

- The maximum amount of each federal loan you are eligible to receive is listed.
- You will need to accept or decline each offer in your UCanWeb account.
- If you are a dependent student, the amount of loan your parent can apply for is listed in UCanWeb.

Other options

- The Family Contribution listed is just a number calculated by the FAFSA application that was used to determine the amount and type of federal aid you are eligible to receive.
- Also listed are other places and options for you to check into if you need more financial assistance.

At the end of the sheet we have done our best to estimate the overall cost you can expect to have for each year at SUNY Canton until you graduate. Actual costs may vary.

What is SUNY Smart Track?

The SUNY Smart Track program is designed specifically to assist SUNY students with making informed financial decisions from the moment of application continuing through beyond graduation. This is a free financial literacy program for all SUNY students. Visit www.suny.edu/smarttrack and create an account today to start getting answers to your financial questions!
FINANCIAL AID

What’s Available?
This is one of the first questions we get asked. Financial aid is any type of assistance a student receives to help pay for their education. It is awarded by federal and state governments as well as private agencies. Aid includes grants, scholarships, work programs, loans and other resources. Most families use federal and state aid but when it is not enough they look to the private sector for assistance. To start the application process complete the FAFSA application at www.fafsa.gov.

Important Deadlines
Our recommended deadline for submitting the FAFSA application is March 1, 2016 for the upcoming 2016-2017 academic year. Once we receive the results of your FAFSA application we will notify you of any additional required documentation and send you a financial aid award notification detailing the assistance you are being offered.

Your SUNY Canton Online Accounts
Your enrollment packet from the Admissions Office details how to login to your SUNY Canton email and UCanWeb online account for the first time. You should familiarize yourself with these accounts as you will be using them frequently.

Email is an official means of communication at SUNY Canton and it has greatly helped with our move toward a more paperless environment. You are responsible for checking your SUNY Canton email on a regular basis for important notices. While we understand that you may already have a personal email address, we will be sending notifications to your SUNY Canton email so it is important for you to monitor that account on a regular basis.

UCanWeb gives you access to your student account online. You will use it to register for classes, pay your college bill, and process other requirements. It allows you to access your grades, college bill, and financial aid information. It’s a great way to keep track of your current status and allows you to update information in real-time. As soon as you click submit we see it!

To start the application process complete the FAFSA online at www.fafsa.gov

In This Issue
- Federal & State Aid Eligibility Criteria
- Cost of Attendance
- SUNY SmartTrack
- FAQ
- Checklist
Federal Aid

The FAFSA application is how you apply for the following types of federal assistance. Each program has a set of criteria for determining your eligibility and award amount. Additional paperwork may be required.

The Grant & Work Programs

Funds paid by these programs do not need to be repaid.

Federal Pell Grant
- Award amount determined by FAFSA.
- Lifetime limit of 12 semesters.

Federal SEOG Grant
- Awarded to highest financial need, must also be Pell eligible.
- Limited number of awards.

Federal Work Study
- Awarded based on financial need.
- Limited number of awards.

The Loan Programs

Funds borrowed under these programs must be repaid.

Federal Perkins Loan
- Discontinued for new students as of 10/1/2015.
- Pending Reauthorization.

Federal Direct Subsidized Loan
- Awarded based on financial need.
- Fixed 4.29% interest rate (as of 2015-16 aid year).
- No interest while in-school if within 150% of program completion.
- 6 month grace period after enrollment ends before repayment begins.
- Lifetime limit of 150% of program completion.

Federal Direct Unsubsidized Loan
- Fixed 4.29% interest rate (as of 2015-16 aid year).
- 6 month grace period after enrollment ends before repayment begins.
- Interest will be capitalized if not paid.

State Aid

New York State offers both tuition grants and scholarships. To apply you must be a New York State resident and complete an application at www.tapweb.org.

Here is a list of the most common awards, a full list can be viewed online at www.hesc.ny.gov.

1) Tuition Assistance Program (TAP)
2) Aid for Part Time Study (APTS)
3) Veteran Tuition Award (VTA)
4) SUNY Tuition Credit
5) Educational Opportunity Program (EOP)
6) Academic Excellence Scholarship

If you are not a New York State resident, then you should check with your home state for available programs.
TIMELINE

⇒ January 2016 - Apply for Financial Aid (FAFSA).
⇒ February 2016 Complete the Online Scholarship Application.
⇒ March 2016 - Accept or Decline your awards.
⇒ Watch your email and UCanWeb accounts for updates.
⇒ Submit all required documentation.
⇒ May 2016 - Make your Admission and Housing Deposits.
⇒ June 2016 - Make sure your health record and final transcripts are sent in.
⇒ July 2016 - Attend orientation and register for classes.
⇒ July 2016 - Complete your online billing forms and pay your fall semester bill.
⇒ August 2016 - Begin classes!

Cost of Attendance

Use the following chart to determine your annual cost of attendance. All figures listed are based on the 2015-2016 academic year costs and are subject to change.

<table>
<thead>
<tr>
<th></th>
<th>New York State Resident (Living on or off campus)</th>
<th>New York State Resident (Living at home with parent)</th>
<th>Non-Resident (Associate Degree)</th>
<th>Non-Resident (Bachelor Degree)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$6,770</td>
<td>$6,770</td>
<td>$11,400</td>
<td>$17,140</td>
</tr>
<tr>
<td>Comprehensive Fee</td>
<td>$1,498</td>
<td>$1,498</td>
<td>$1,498</td>
<td>$1,498</td>
</tr>
<tr>
<td>Room &amp; Board¹</td>
<td>$12,300</td>
<td>$2,200</td>
<td>$12,300</td>
<td>$12,300</td>
</tr>
<tr>
<td>Parking Fee¹</td>
<td>$192</td>
<td>$192</td>
<td>$192</td>
<td>$192</td>
</tr>
<tr>
<td>Health Insurance Fee¹</td>
<td>$1,380</td>
<td>$1,380</td>
<td>$1,380</td>
<td>$1,380</td>
</tr>
<tr>
<td>Books &amp; Supplies²</td>
<td>$1,300</td>
<td>$1,300</td>
<td>$1,300</td>
<td>$1,300</td>
</tr>
<tr>
<td>Personal Expenses²</td>
<td>$1,200</td>
<td>$1,200</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Transportation Expenses²</td>
<td>$730</td>
<td>$2,430</td>
<td>$730</td>
<td>$730</td>
</tr>
<tr>
<td></td>
<td>$25,170</td>
<td>$17,245</td>
<td>$29,560</td>
<td>$35,020</td>
</tr>
</tbody>
</table>

¹ These fees are charged only if you park on-campus, have no health insurance and/or live on-campus.
² These expenses are estimated and will not appear on your college bill.

Billed and Non-Billed Costs

All students will be billed for tuition and fees. Students who live on-campus will also be billed for room and meals. Students who do not live on-campus can select a meal plan if desired. All students are permitted to add a Roo Express account to their bill to help pay for their books if they have enough financial aid to cover it.

Aid Disbursement & Refunds

We start receiving your financial aid funds on campus during the fourth week of classes. Any financial aid received that is more than the amount of your billed costs will be refunded to you. It is important to keep this in mind when budgeting your money!
The SUNY Smart Track Program

This is a free service provided by New York State to all SUNY students. It is designed to assist you in making sound financial decisions before, during, and after you have completed your college education. Visit www.suny.edu/smarttrack for more information on this free program. Start getting answers to your financial questions and create an account today!

What about scholarships?

Check with your Guidance Counselor for information on local scholarships. In addition, look at any organization your family belongs to for scholarship and grant opportunities. Don’t forget to complete the SUNY Canton online scholarship application!

The following websites are some good resources for general financial aid information and to search for scholarship opportunities.

- federalstudentaid.ed.gov
- hesc.ny.gov
- fastweb.com

You should never have to pay for financial aid or a scholarship. Beware of scams.

Frequently Asked Questions

What if I miss a deadline?

It’s not too late! You may miss out on some limited aid but should still apply as soon as possible.

I won’t be eligible, should I still apply?

Yes. All students are eligible for at least a loan. Often families are surprised by what they get offered. We recommend everyone applies the first year.

Do I have to report my parents’ information?

If you are under age 24 and unmarried with no children, then you will most likely have to. Including their information does not mean your parents’ are required to pay anything.

What if I don’t get enough aid to pay my bill?

In addition to the federal and state aid options, there are private loan programs. There are also a variety of other programs available for families from various funding sources including military benefits, scholarships, workforce investment act, and assistance for learning disabled students. Payment plans are also available each semester.
2016-2017

Where do I start?

Use this checklist to plan what you need to do to apply for and receive financial aid.

First, apply for a Federal Student Aid (FSA) ID online at fsaid.ed.gov. Your parent will also need to apply for their own FSA ID. Keep in mind you can’t use the same email address as your parent to create your FSA ID’s.

The Application Process—January / February / March 2016

Gather all 2015 income documentation. Save copies of all tax returns and W-2 income statements.

Complete the FAFSA application online at www.fafsa.gov to apply for federal aid.

**Priority Deadline = March 1, 2016**

*Reminder: You can request the IRS data be transferred directly to the FAFSA when completing the FAFSA online. If you haven’t filed your taxes yet, please use estimated income and then you can use the IRS Data Transfer during the correction process.*

NYS RESIDENTS ONLY: Complete the NYS TAP application online at www.tapweb.org. You can link directly to this website from the confirmation page after completing the FAFSA application online.

PART-TIME NYS RESIDENTS ONLY: Students may apply for APTS (Aid for Part Time Study). The application and information is available online at www.canton.edu/fin_aid/pt_students.

Look for private sources of aid including scholarships. Check with your Guidance Counselor, school, libraries, local businesses, local organizations, and parent employers/unions. Check online at free sources like fastweb.com and remember that fee-based searches may be scams.

The Follow-up Process—March / April / May 2016

Watch your mail, email, and monitor your account online through your UCanWeb account. Contact the Student Service Center with any questions you have.

Submit any requested documentation timely to prevent delays. Documentation that is not submitted may result in cancellation of financial aid award offers.

Accept or decline your financial aid award offers online through your UCanWeb account. Awards that are not accepted may be cancelled and re-awarded to other students.

MAY 1: Deadline to make your deposit for the Fall 2016 semester. Be sure to complete the entire Enrollment Packet including the room and meal plan requests.

Notify any colleges you decide not to attend to prevent financial aid payment and refund delays.

The Registration and Billing Process—June / July / August 2016

Complete any additional requests for information as soon as you receive them.

Notify us of any outside scholarship, grant, or other types of aid you expect to receive.

Complete the online billing process through UCanWeb each semester by the due date, including the parking, health insurance waiver, and any payment or payment plan.

All dates are RECOMMENDED, you can still apply even if you miss these priority deadlines.

Contact the Student Service Center with any questions!