

FINANCIAL AID

The purpose of financial aid is to provide assistance to matriculated students whose financial resources are inadequate to meet the costs of their education. Financial aid is intended to supplement, not replace, a family's resources. A family's resources include the student's resources and spouse's resources, if married at the time of application. For that reason, most families should think of themselves as the first – and probably primary – source of funds for college. Annual family taxable and nontaxable income is not the only factor that is considered in evaluating eligibility for financial aid. A family's assets also are considered, since a family with assets (such as a savings account or investments) is considered to be in a stronger financial position than a family with the same income, but no assets.

Financial aid programs vary widely as to their precise qualifications, but awards are generally determined on the basis of the eligibility criteria of the specific aid program, and without regard to sex, age, race and ethnicity, religion, disability, national origin, sexual orientation, military status, or marital status, although special opportunities for underrepresented student populations do exist. With the exceptions noted, the major financial aid programs are open to part-time as well as to full-time students.

Most programs are open to United States citizens, nationals, and permanent residents who have declared their intent to become United States citizens. Persons holding temporary student, exchange visitor or visitor visas are not eligible.

A student's eligibility cannot be determined until he or she provides full information about financial need by filing the Free Application for Federal Student Aid (FAFSA (<https://studentaid.gov/>)). All financial aid applications as well as detailed descriptions of financial aid are available on Empire State University's Financial Aid website (<https://www.sunyempire.edu/financial-aid/>). You are advised to apply for all assistance programs for which you may be eligible at least six weeks before your expected date of enrollment. All financial aid programs must be applied for annually and the FAFSA becomes available the preceding year on Oct. 1.

There are three types of aid available at Empire State College:

1. Grants/scholarships – Money that does not need to be repaid;
2. Loans – Money that students borrow which must be repaid with interest; and
3. Work study – Student employment.

Priority Deadlines

The priority deadline date for applying for financial aid is:

- April 1 for continuing students
- April 1 for new students beginning in the fall
- Dec. 9 for new students beginning in the spring

Note: These students will not be eligible for some scholarship and aid programs unless they apply by April 1.

Financial aid files completed after the financial aid priority deadline date will be reviewed. However, the Office of Financial Aid cannot guarantee that financial aid will be processed in time for the student to register with a financial aid deferral. A federal financial aid file is complete when the college has received valid FAFSA data from the federal processor and all

other documentation requested by the Office of Financial Aid. Completed files are reviewed on a first-come, first-served basis.

FEDERAL AND STATE FINANCIAL AID

General financial aid programs available through the college include both federally and state-funded programs.

For graduate students, federal financial aid programs include the Federal College Work Study program; Federal Direct Unsubsidized Loans, Graduate PLUS Loans, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant.

Please note: Students must be enrolled for at least 5 credits per term for the Federal Work Study program and Federal Direct Unsubsidized Loans. At the institutional level, a student may qualify for the SUNY Graduate Diversity Fellowship Program. New York financial aid programs for New York state residents include the Segal AmeriCorps Education Award or the Veterans Tuition Awards. More information about the New York state programs' application process may be found online at www.hesc.ny.gov.

Note: Good academic standing is a requirement for payment and continuation of financial aid. If you fall below the minimum achievement level, payment and continuation of financial aid will be in jeopardy. Students are not eligible for financial aid if they are in default on any student loan or owe a repayment of any federal student aid.

The deadline for applying for the limited funds of Federal Work Study and Federal Perkins Loans for matriculated students is April 1. If funds are still available after those applications are processed, others will be considered.

Summer Aid

Financial aid is available for the summer term. Students who already have a financial aid package will automatically see their package adjusted to include summer financial aid approximately 3 to 4 business days after registering. If students receive aid, the summer term financial aid counts as part of the upcoming academic year (fall and spring terms), and not as part of the preceding academic year (prior spring and fall terms).

Thus, any financial aid awarded for the summer term counts as part of the total aid for which the student is eligible for the entire year.

ELIGIBILITY FOR NEW YORK STATE FINANCIAL AID

Good Academic Standing

Students who receive any NYS financial awards are required to maintain good academic standing as defined by the regulations of the NYS Commissioner of Education in order to remain eligible for state financial aid. The regulations define a student in good academic standing as one who:

- Pursues the program of study in which he or she is enrolled (pursuit of program),
- Makes satisfactory academic progress toward the completion of his or her program's requirements.

In addition, New York State Education Law requires that students maintain a grade point average (GPA) of 2.0 or better after having received four full-time New York state financial aid payments or the equivalent in part-time funds. However, it is important to note that the graduate programs require a minimum grade point average of 3.0.

There are three criteria for maintaining good academic standing: Pursuit of program, satisfactory academic progress, and grade point average.

Students who do not meet the requirements for pursuit of program, satisfactory academic progress, and grade point average lose their eligibility for NYS financial aid. To remain eligible for NYS financial aid, a student must satisfy **all** criteria on the first day of the term.

Pursuit of Program

The first criterion for maintaining good academic standing for eligibility for NYS financial aid is pursuit of program.

To be in pursuit of program, a student must receive either a passing or a failing outcome in a certain percentage of studies each term, depending on the number of state aid payments the student has received (which may be different from the number of enrollment terms at the college). The required percentage is illustrated in the Pursuit of Program Table for full-time students who have received funds under the Tuition Assistance Program (TAP).

An outcome that indicates that the student substantively engaged in a study or course through the enrollment term is necessary to satisfy the pursuit of program requirement. Both passing and failing outcomes are acceptable. However, a withdrawal (WD or ZW) or drop (DR) outcome does not meet the requirement for pursuit of program, because it indicates no substantial engagement in a study or course over the full enrollment term. The progression is based on only the terms a student receives state aid.

Empire State University Pursuit of Program Table¹

Number of full-time terms in which NYS financial aid has been received (e.g., through TAP) ²	Must receive a passing or failing letter grade, P, NP or IN ³ for:
1, 2	50 percent of minimum full-time requirement (6 credit hours)
3, 4	75 percent of minimum full-time requirement (9 credit hours)
5 or more	100 percent of minimum full-time requirement (12 credit hours)

¹ The table illustrates expectations for full-time (12 or more credits) enrollment. A student who enrolls on a less than full-time basis must make progress proportionate to what is illustrated in the table. For example, two payments for part-time enrollments equal one payment for a full-time enrollment. Program or staff can advise individual students regarding these calculations.

² The number of terms refers to the number of state aid payments the student has received, which may be different from the number of enrollments at Empire State University.

³ An incomplete (IN) outcome must become a passing or failing outcome by the end of the next term to satisfy the pursuit of program requirement.

A student must earn a passing or failing letter grade, P, NP or IN outcome for the percentage of study designated in the table for each term of enrollment, to be eligible for NYS aid in the next term. For example, a student who has received two N.Y. state aid payments must have outcomes that meet the pursuit of program standard for at least 6 credits in the second enrollment (i.e., 50 percent of the 12 credit minimum for full-time enrollment status), to be eligible for any N.Y. state aid in the next enrollment.

Satisfactory Academic Progress

To achieve and maintain satisfactory academic progress status, a student must accumulate a minimum number of credits over time. See the Satisfactory Academic Progress Policy for complete information.

Students who do not meet the minimum academic progress requirements (on academic warning for unsatisfactory academic progress) are not eligible for NYS financial aid.

Grade Point Average

Students must maintain a 2.0 or better after receiving four full-time New York state financial aid payments. All NYS aid payments are counted regardless of when they were made or what institution the student attended. A student who is new to Empire State University is assumed to meet the minimum GPA requirement. The university uses only Empire State University studies to compute the GPA thereafter.

It is important to note that the graduate programs require a minimum GPA of 3.0.

The Effect of Withdrawal

If a student withdraws from a course, his or her enrollment status, SAP rate, and/or state aid eligibility may be affected, depending on the effective date of the withdrawal and the number of state aid payments the student has already received (see pursuit of program table). A withdrawal is not included in the calculation of the GPA, therefore, it does not affect a student's GPA.

If a full-time student withdraws after day 28 and incurs full tuition liability, he or she may lose aid for the next term if he or she does not meet the pursuit of program standard for the current term.

If the student withdraws before day 28 and tuition falls below the full-time rate, the student's aid award for the current term is cancelled. Further information may be obtained from the Financial Aid office.

The Effect of Administrative Withdrawals

New York state regulations for financial aid establish course completion expectations. If a student receives an outcome of administrative withdrawal (ZW) for a course, his or her SAP rate is impacted and state aid eligibility may be affected for the student's next enrollment depending on the number of state aid payments the student has already received (see pursuit of program table). An administrative withdrawal outcome is not included in the calculation of the GPA, therefore, it does not affect a student's GPA.

A ZW outcome may mean the amount of the student's financial aid award is reduced or the student is required to pay back some or all of the NYS financial aid awarded. The amount depends on the last date of contact or "attendance." Further information may be obtained from the Financial Aid office.

Financial Aid Eligibility Assessment

The university assesses student eligibility for New York state financial aid at two points in each enrollment:

1. On the date the enrollment officially starts, the student must meet citizenship, residency, high school graduation, and good academic standing requirements. If the student fails to meet any of these requirements on the first day of the enrollment, he or she is not eligible for New York state financial aid for the enrollment term.
2. By the 28th day of the enrollment term, the student must meet the full-time study requirements and must be fully matriculated (admitted as a degree-seeking student) at the university. A student who fails to meet enrollment requirements by day 28 is not eligible for NYS

financial aid. A student who is not matriculated by day 28 is not eligible for NYS financial aid.

Regaining Eligibility for New York State Financial Aid

A student may regain eligibility for NYS financial aid through one of the following four methods:

1. Meeting the standard the student failed to meet previously, during an enrollment term in which no state award is paid.
 - A student who failed to meet the pursuit of program standard may regain eligibility by meeting the pursuit of program standard in a subsequent term in which the student receives no state aid.
 - A student who failed to meet the satisfactory academic progress standard may regain eligibility by accumulating the number of credits required to make satisfactory academic progress, through additional enrollment(s) for which the student receives no state aid.
 - A student who failed to meet the grade point average standard may regain eligibility by earning the minimum required grade point average through additional enrollments for which the student receives no state aid.
2. Being readmitted and/or reinstated at Empire State University after an absence of at least one calendar year and after the student provides evidence in writing to the School for Graduate Studies of his or her ability to successfully complete a degree program. A student who is readmitted and/or reinstated after failure to make satisfactory progress must meet the credit accrual requirement the student failed to meet prior to losing eligibility within the next 9 credits of enrollment.
3. Transferring to another institution.
4. Applying for and receiving a one-time waiver.

Students receiving grades must have a cumulative GPA of 2.0 if they have received four or more full-time payments. A student re-positioned on the SAP chart must still meet the minimum GPA requirements for the number of NYS aid payments he or she has received. However, it is important to note that the graduate programs require a minimum grade point average of 3.0.

Eligibility Waivers

One-time Waiver of Eligibility Standards for New York State Awards

A student who fails to meet the state standards for pursuit of program and/or satisfactory academic progress may request a one-time waiver of these standards. A waiver is possible only in extraordinary or unusual situations. A waiver enables the student to receive NYS aid for one additional enrollment term.

New York state permits only one waiver at the graduate level. This applies across all institutions attended. The Mitigating Circumstance Committee may grant a waiver when the student fails to meet the pursuit of program standard, fails to meet the satisfactory academic progress standard, or fails to meet both standards in the same term. However, failure to meet the pursuit of program and satisfactory academic progress may not result in two separate waivers.

The one-time waiver is not automatic. The student may request a waiver for his or her most recent enrollment. Approval of a request for a one-time waiver occurs in two parts:

1. The dean of the School for Graduate Studies verifies the student's academic eligibility.
2. The Mitigating Circumstance Committee determines that the request meets New York state requirements for a waiver of financial aid regulations.

Students must complete the Appeal to Regain Eligibility for Federal and/or New York State Aid form, and submit it with appropriate documentation to the Financial Aid office. If approved academically by the dean, the request is then reviewed by the Mitigating Circumstance Committee to determine eligibility for state aid. In certain instances, a student may regain academic eligibility but continue to be ineligible for state aid.

In the event that the dean reports that a student does not meet academic eligibility requirements, the Mitigating Circumstance Committee cannot approve the waiver.

When a one-time waiver is granted for failure to make satisfactory academic progress, the last term of enrollment does not count negatively in determining satisfactory academic progress for New York state financial aid purposes. The student must meet the credit accrual requirement he or she failed to meet before losing eligibility during the next term.

Repeat of Courses With Credit Awarded

A repeat of any course for which credit has been awarded and that the university does not require the student to repeat may not be considered part of that student's course load for New York state financial aid purposes unless required by the academic program. If a student is repeating a course in which he or she earned a passing grade initially, the student will not earn credit twice. When a student successfully completes a repeated course, the university uses the most recent grade of the two courses in calculating the student's GPA. However, both courses count as credit attempted in calculating SAP, but only one course counts in the calculation of credits earned.

Notification of Ineligibility for State Financial Aid Awards

The Office of Financial Aid notifies students regarding their ineligibility for further NYS financial aid. Students may obtain information on their financial aid status by contacting the Office of Financial Aid.

Please visit the state's financial aid website (<http://www.hesc.ny.gov>) for more information.

ELIGIBILITY FOR FEDERAL FINANCIAL AID

Award programs affected by the federal standards include:

- Federal Work Study
- Federal Direct Loans (unsubsidized)
- Federal Graduate PLUS Loans
- TEACH Grant

Good Academic Standing

Good academic standing standards for satisfactory academic progress and grade point average must be met in order to be eligible to receive federal financial aid.

Satisfactory Academic Progress

Students must make satisfactory academic progress to maintain eligibility for federal financial aid. See the Satisfactory Academic Progress Policy for complete information.

Students who do not accumulate the number of credits specified on the graduate SAP table may still receive federal aid. However, if a student does not accumulate the minimum number of credits within the next 9 credits of enrollment, the student loses federal aid eligibility.

A student who is permitted to re-enroll because of an exception to the Satisfactory Academic Progress Policy is not eligible for federal financial aid. However, if there are mitigating circumstances, the student may appeal as described in the mitigating circumstance section.

Grade Point Average

Students who receive grades must maintain a minimum GPA of 2.0 after having completed 8 graded credits at Empire State University. If after earning 8 graded credits, the GPA falls below 2.0 and the student can restore the GPA with 16 graded additional credits, the student is eligible to receive federal financial aid. If the student cannot, or does not, restore the GPA to 2.0 after earning 16 additional graded credits, he or she is ineligible for federal financial aid. Students who receive narrative-only evaluations are not required to meet the GPA expectations.

A student who is permitted to re-enroll because of an exception to the GPA expectations is not eligible for federal financial aid. However, if there are mitigating circumstances, the student may appeal as described later.

It is important to note that the graduate programs require a minimum grade point average of 3.0.

Regaining Federal Financial Aid Eligibility

A student who is academically dismissed and is subsequently reinstated by the university must accumulate the number of credits required to meet the graduate satisfactory academic standards and earn at least a 2.0 cumulative grade point average in order to regain federal aid eligibility. However, it is important to note that the graduate programs require a minimum grade point average of 3.0.

The Effect of Withdrawal and/or Disengaging From Part of the Courses for the Term

If a student withdraws and/or disengages from any or all of their courses, his or her enrollment status (full or part time) and/or SAP rate may be affected, depending on the effective date of the withdrawal and/or disengage.

Withdrawal at any point in the term may result in a reduction of financial aid. If this occurs, students will be required to pay back any funds for which they no longer qualify. Financial Aid calculates such award adjustments individually using federal formulas. Further information may be obtained from the Financial Aid office at FinancialAid@sunyempire.edu.

The Effect of Withdrawal and/or Disengaging From All Courses

Withdrawal and/or disengaging from the college prior to the end of an enrollment term will cause you to use a full financial aid award period's eligibility. You will be ineligible for additional financial aid of the same type if re-enrolling within the same financial aid award period. All financial aid will be adjusted using federal and state guidelines for the cycle in which you withdraw.

In accordance with rules established by the U.S. Department of Education, schools must adhere to provisions regarding the treatment of Federal Title IV Financial Aid for students that withdraw from school completely for any term. These rules govern all federal loan and grant programs, including Federal Direct Loans, Federal Graduate PLUS Loans, and TEACH grants.

In general, the law assumes that a student must earn federal financial aid awards directly in proportion to the number of days of the term attended. In other words, a student earns financial assistance as they complete their studies throughout a term. If a student completely withdraws and/or disengages from all studies during a term, the university must calculate the portion of the total scheduled financial assistance earned. Earned aid will be applied toward any outstanding charges on your account. **If the student received (or the college received on behalf of the student) more assistance than was earned, the unearned excess funds must be returned to the federal programs.**

The portion of federal loans and grants the student earned is calculated on a percentage basis comparing the total number of calendar days in the term to the number of days completed before withdrawal. (Scheduled breaks of five consecutive days or longer are excluded from the calculation.) The calculation for unearned aid is required for students attending classes less than 60 percent of that term.

For example: A student enrolls with an enrollment period of Sept. 8 to Dec. 8, 2022. The enrollment period is 103 days. The student withdraws from all coursework on Oct. 21, 2022 – which is the 44th day of the enrollment period. The student has earned 43 percent of the Title IV aid awarded (days attended/enrollment period, or 44/103, which equals 43 percent). Whatever percentage of the term the student attends is the percentage of Title IV that is earned. Once the student exceeds the 60 percent point of the enrollment period, the student has earned 100 percent of the Title IV aid. In the above example, if the student withdrew as of Nov. 11, 2022, 100 percent of the aid would be earned and no return calculation is required (Nov. 11, 2022, would be day 65 of the term, so 65/103 equals 63 percent – which is beyond the 60 percent point of the term).

Unearned federal financial assistance must be returned to program funds up to the amount of assistance that the student has received from the program in the priority order established by regulation: Federal Unsubsidized Direct Loan, Federal Graduate PLUS Loan, and TEACH Grant. The school takes the responsibility on behalf of the student to return unearned federal financial aid assistance funds that were applied directly to institutional charges. Institutional charges at the university that are no longer covered by financial assistance immediately become the responsibility of the student. The student also is responsible for return of unearned federal financial funds that were disbursed directly to him or her. To prevent undue hardship, allowances have been made if the unearned assistance repayment owed by the student is due to a loan program. Funds due for repayment to a loan program permit the student to repay according to the terms of the promissory note. In addition, if the student is directly responsible for repayment of unearned assistance to a federal grant program, only one-half (50 percent) of the calculated repayment is required.

The Effect of Administrative Withdrawals

Federal guidelines establish attendance expectations. An administrative withdrawal (ZW) outcome may reduce the student's award or require the student to pay back some of the federal financial aid already received. The amount depends on the last date of contact or attendance and the federal programs involved. Further information may be obtained from the Office of Financial Aid at FinancialAid@sunyempire.edu.

Mitigating Circumstances

Occasionally, students do not meet the good academic standards for reasons beyond their control or because of mitigating circumstances such as serious family problems or extended illness. Under such

circumstances, a student may appeal for continued eligibility for federal financial aid.

Approval of a federal financial aid appeal is not automatic. Usually, students may only appeal for his or her most recent enrollment.

Approval of an appeal occurs in two parts:

1. Students must complete the Appeal to Regain Eligibility for Federal and/or New York State Financial Aid form, and submit it with appropriate documentation to the Office of Financial Aid. If approved academically by the dean, then the request is reviewed by the Mitigating Circumstance Committee to determine eligibility for financial aid. In certain instances, a student may regain academic eligibility but not financial aid eligibility.
2. The Mitigating Circumstance Committee determines if the request meets federal requirements for continued eligibility for federal financial aid.

The Mitigating Circumstance Committee has the authority to approve a financial aid appeal request. However, that approval is dependent on the verification of the student's academic eligibility. The dean is responsible for determining the student's academic eligibility. If the dean determines that a student does not meet academic eligibility requirements, the Mitigating Circumstance Committee cannot approve the appeal.

Students are rarely granted more than one appeal for mitigating circumstances.

Note: The financial aid appeal has no direct effect on enrollment eligibility, which is an academic determination.

Federal 150 Percent Rule

Federal regulations limit aid eligibility to 150 percent of the published length of the educational program. For example, an M.A. degree at Empire State University requires 36 credits; an Empire State University student pursuing an M.A. degree cannot be awarded federal aid for more than 54 credits attempted.

Federal guidelines do not allow waivers for mitigating circumstances that would extend a student's aid past the 150 percent limit.

Coursework for the Degree

Students may only receive financial aid for credits included in the current degree program. A student who repeats a study previously successfully completed may only be eligible to receive federal financial aid for one repetition. It is the student's responsibility to notify the financial aid office in this circumstance, as otherwise they may be left with a balance owed upon graduation clearance.

Notification of Ineligibility for Federal Financial Aid

The Office of Financial Aid notifies students regarding their ineligibility for further federal financial aid. Students may obtain information on their financial aid status by contacting FinancialAid@sunyempire.edu.

OTHER SOURCES OF FINANCIAL AID

In addition to federal and state financial aid programs, there are several options available for students who qualify.

Adult Career and Continuing Education Services – Vocational Rehabilitation

Disabled persons with substantial employment handicaps may qualify for assistance through the Adult Career and Continuing Education Services – Vocational Rehabilitation (ACCES-VR, formerly VESID). Eligible students should first explore other tuition assistance programs, but should feel

free to contact the nearest ACCES-VR office. Please visit NYSED's Vocational Rehabilitation website (<http://www.acces.nysed.gov/vr/>) for more information about this service and a complete list of regional locations.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If you are interested in learning more about the TEACH Grant Program, please review program requirements online at Empire State University's Financial Aid website (<https://www.sunyempire.edu/financial-aid/>) or contact the Financial Aid office at FinancialAid@sunyempire.edu. Please note that if you receive a TEACH Grant but do not complete the required teaching services you will be required to repay the grant as a Federal Direct Unsubsidized Loan, with interest charged from the date of each TEACH Grant disbursement.

Veterans Administration Benefits

Veterans who attend Empire State University may be eligible for educational benefits provided they have entitlement remaining with the Veterans Administration. A non-matriculated student may receive benefits for a maximum of two terms.

Veterans applying to the university should file their VA paperwork directly with the Office of the Registrar. The appropriate form may be printed from the Veterans Administration website (<http://www.gibill.va.gov>). Once the form is completed, it should be returned to Office of the Registrar, Empire State University, 2 Union Ave., Saratoga Springs, NY 12866-4390.

Empire State University Foundation Funds

The Empire State University Foundation was established in 1974. Its mission is to enhance the quality of the college by augmenting its financial resources. As a separate, not-for-profit, charitable organization, it enables the university to initiate and support programs that would not otherwise be funded. As part of its function, the foundation supports students at the university by providing interest-free loans, grants, fellowships, scholarships and other financial aid programs.

Empire State University Foundation scholarships are available to students as a result of the generosity of alumni, employees, and friends who have chosen to recognize the value of education by establishing and contributing to scholarship funds.

Empire State University Foundation Scholarships and Grants

Scholarships may be awarded to students who have financial need, have earned at least 8 credits at Empire State University and who are in good academic standing. To be considered, students must first submit the Free Application for Federal Student Aid (FAFSA) (<http://www.fafsa.ed.gov>) for the upcoming year. The FAFSA must be submitted by the April 1 deadline preceding the year for which the funds are to be utilized. Scholarships will be awarded in August for the fall and spring terms.

Although students may contact the Empire State University Foundation or the Office of Financial Aid to seek additional information or express interest in specific scholarships, be assured that all financial aid applicants will be considered for any scholarship for which they are eligible. In order to apply for an Empire State University Foundation scholarship, students must log in to the application portal (<http://www.sunyempire.edu/ESCFast/>) and submit an application. The application portal contains information on more than 100 scholarship

opportunities, along with the instructions on how to apply for scholarship funding for the 2023-2024 year. Contact Scholarships@sunyempire.edu with any questions on the application process.

TO FIND OUT MORE

Our 1Stop Student Services and Financial Aid staff members are available to give more detailed information and advice by phone, by mail, or in person.

For further financial aid information contact 1Stop Student Services at 800-847-3000, ext. 2285 or email the Office of Financial Aid at FinancialAid@sunyempire.edu, or visit the Financial Aid website (<http://www.sunyempire.edu/FinancialAid/>). Our address is Empire State University, 111 West Ave., Saratoga Springs, NY 12866-6069.

For assistance in completing the federal application, call 800-4FED-AID.

There are many private scholarships and grants available to students who meet specific criteria. Check the reference section of your local public library or use a web-based search site linked from SUNY Empire's Financial Aid website (<http://www.sunyempire.edu/FinancialAid/>) for this information.