
Entering SUNY Cortland

Undergraduate Admissions

Admissions Office
Miller Building, First Floor
(607) 753-4711
e-mail: admissions@cortland.edu
www.cortland.edu/adm.html

Evaluation Policy

At the State University of New York College at Cortland we seek a diverse and academically strong student body. While competitive in admission standards, you are welcome to apply with confidence that our admission policy and practice will not discriminate on the basis of age, race, religion, sex, sexual orientation, disability, national origin or marital status.

Freshman Application and Criteria

All applications are individually reviewed. Admission decisions are based on a variety of factors, however, primary consideration is given to course selection and performance. Results from the American College Test (ACT) or the Scholastic Achievement Test (SAT I), class rank, extracurricular activities, essays and recommendations also enter into the admission decision. Completion of the application includes the following:

1. Mail the completed State University of New York undergraduate application (available in secondary school guidance offices in New York State, or directly from the SUNY Cortland Admissions Office) to: SUNY Application Processing Center, Albany, N.Y. 12246. The application will be forwarded to the SUNY Cortland Admissions Office.
2. Provide official secondary school transcript or official results from the General Equivalency Diploma (GED). If you have prior military service, you must also provide a copy of your discharge papers (DD214).
3. Forward official results from the ACT or SAT I examinations. (It is recommended that you have scores sent directly from the testing agency.)
4. Return the completed SUNY Cortland supplemental application (sent directly to you once the SUNY admission application has been received) along with one letter of recommendation and a personal statement or essay.
If additional information is needed, the Admissions Office will contact you. While there is no deadline for filing the application, it is recommended that you complete the application before March for the fall semester and before December for the spring semester.

Candidates for admission must graduate from a secondary school program or present a General Equivalency Diploma. As a freshmen candidate your preparation should include the following:

English	4 units
Social Studies	4 units
Mathematics	3-4 units*
Science	3-4 units*
Foreign Language	3-4 units (preferred)

* If less than three units are taken in one subject, a preference of four units will be considered in the other.

All applicants are expected to be enrolled in a college preparatory track according to their state requirements (Regents level or higher in New York State).

At SUNY Cortland we are committed to a strong liberal arts foundation in all of our academic programs. Therefore, admission to the college will be granted to those applicants who present the strongest academic programs in English, social studies, mathematics, science and foreign language regardless of the intended major. A challenging college preparatory program with significant achievements both in and out of the classroom will help ensure that your application is competitive.

Decisions

Notification of fall semester admission decisions begins in early January and continues on a rolling basis (approximately 10 days following a completed application decision). Notification of spring admission decisions occurs on a rolling basis.

Deposits

A deposit is requested when you are accepted. Deposit fees are waived for Educational Opportunity Program (EOP) candidates. The deposits secure a place in the entering class and residence hall room for a specific semester. For fall semester applicants, the \$50 tuition and \$150 room deposits are due on May 1. Fall applicants accepted after April 1 will have 30 days from the date of the acceptance letter to submit the deposits. Spring semester applicants must submit deposits within 30 days of the date of the acceptance letter.

Deposits are **not refundable** beyond your deposit due date. No deposits will be refunded after the beginning of the semester.

Early Decision

An early decision option is available to you as a fall semester freshman applicant if you have decided that SUNY Cortland is your first choice college and you plan to enroll here if accepted. You should only select this option if Cortland is your first choice. As an early decision candidate, you will be asked to sign a letter of commitment agreeing to withdraw all other admission applications if accepted. To be considered for early decision, your completed freshmen SUNY application must be received in the Admissions Office by Nov. 15. In addition, you must return an early decision commitment agreement (sent to you upon receipt of your application) by Dec. 15.

Decision letters will be sent on a rolling basis through Dec. 15. If accepted for early decision, your tuition and room deposits are due by Jan. 15.

Early Admission

The early admission option combines the final year of secondary school with the first year of college. Courses are selected during the first year at Cortland that meet requirements for completion of a high school diploma while simultaneously making progress toward a bachelor's degree.

Highly motivated students who will complete their junior year of secondary school may apply for admission as a college freshman. In addition to the other freshman admission requirements, early admission applicants must submit a letter of recommendation from a school counselor, discussing the applicant's potential for success and outlining the courses needed to satisfy secondary school graduation requirements.

Please note: Federal financial aid programs will not be available to early admission candidates until graduation from secondary school is officially confirmed.

Special Admission Opportunities

EDUCATIONAL OPPORTUNITY PROGRAM (EOP)

This admission option is designed for motivated applicants from New York State who are ineligible for admission under the traditional admission standards due to educational and economic disadvantages, but demonstrate the potential for completing a college-level program.

EOP students are enrolled in the same degree-granting programs as the traditionally admitted student. EOP students receive individualized support including tutoring, as well as academic, career and personal counseling, in order to ensure their academic success. In addition, EOP students receive financial aid to help with the cost of room, board, tuition, books and personal expenses.

Eligibility is based on guidelines established by the State University of New York and the State Education Department. Transferring to SUNY Cortland as an EOP student requires previous matriculation in an EOP, HEOP, College SEEK, or Discovery program.

Further information is included in the SUNY Application Viewbook. Additional questions should be referred to the Educational Opportunity Program Office, Cornish Hall, Room 116, at (607) 753-4808.

SPECIAL TALENT ADMISSION

We recognize that achievements outside of traditional academic areas require exceptional commitment and may indicate further potential for success in college. Special talent admission considers applicants who demonstrate excellence in areas such as performing or visual arts, athletics, or writing. If you are interested in being considered for special talent, you should send evidence of your accomplishments to the appropriate academic department or coach at SUNY Cortland. Only applicants nominated by a Cortland faculty will be considered in light of special talents. You must be nominated as a special talent candidate **prior** to an admission decision.

Transfer Application and Criteria

SUNY Cortland welcomes applications from students who have attended post-secondary institutions. We base application decisions primarily on previous cumulative academic performance. To be considered for transfer admission, you must provide official transcripts from all previous colleges attended, whether you completed course work or withdrew. Failure to report all college level work attempted may result in withdrawal of admission or dismissal from the college. Completion of the application includes the following:

1. Mail the completed State University of New York undergraduate application (available in transfer or secondary school guidance offices in New York State, or directly from the SUNY Cortland Admissions Office) to: SUNY Application Processing Center, Albany, N.Y. 12246. The application will be forwarded to SUNY Cortland.
2. Provide official college transcripts, sent from all post-secondary institutions you attended. If you have prior military service, you must also provide a copy of your discharge papers (DD214).

3. Provide official secondary school transcript or official results from the General Equivalency Diploma (GED).
4. The SUNY Cortland Supplemental Application (mailed to you upon receipt of the SUNY application), letters of recommendation and personal statement are **optional** for transfers.

We encourage you to apply before March for the fall semester and before December for the spring semester.

A minimum cumulative grade point average of 2.5 on a 4.0 scale is required for admission. Some programs, however, are more competitive.

Advanced Standing

Only course work satisfactorily completed at regionally accredited collegiate institutions will be accepted. Usually credit is allowed only for those courses in which a grade of "C-" or better has been earned. However, credit may be granted for "D" grades earned from two-year SUNY units if the student has received an Associate of Arts (A.A.) or Associate of Science (A.S.) degree at the time of first admission to SUNY Cortland.

All credits accepted for transfer must have been earned at institutions granted regional accreditation by the Council on Post Secondary Accreditation (COPA), e.g., the Middle States Association, Southern Association, North Central Association, New England Association, Northwest Association, or Western Association of Secondary Schools and Colleges.

While credits are transferable, grades earned at other colleges are not calculated in the Cortland grade point average. Grade point averages which qualify students for honors and recognition at Commencement are based exclusively upon course work at Cortland.

Students entering SUNY Cortland with A.A. or A.S. degrees will, in most instances, be able to complete requirements for a bachelor's degree with an additional 60 to 64 semester hours of course work. Students pursuing professional degree programs, such as those leading to teacher certification, may need additional courses to fulfill requirements over and above the minimum needed to earn a Cortland bachelor's degree. Requirements for the bachelor's degree are listed in the "Degree Requirements" section of this catalog.

Transfer Credit Evaluation

SUNY Cortland grants the maximum number of transfer credits possible for courses completed at other accredited colleges. The following guidelines and policies apply to transfer credit evaluation:

Transfer students from two-year colleges who have an A.A. or A.S. degree may receive up to 64 hours of transfer credit, depending upon the chosen major at Cortland and the curriculum completed at the two-year institution. Transfer students from four-year colleges or universities may receive additional credits toward degree requirements at Cortland (up to 79 credits in arts and sciences programs, and up to 83 credits in certification programs). A minimum of 45 hours of course work must be completed in residency at Cortland to earn a Cortland baccalaureate degree.

If a student has attended a four-year college prior to completing an associate degree, the previous work is considered part of the associate degree, and the aforementioned credit limitations apply. Prior credit earned on at least the 300-level and not comprising part of the associate degree will be accepted in addition to the 64 hour maximum for lower-division work.

Advanced standing credit is evaluated by transfer credit evaluators in the Admissions Office.

Generally, transfer credit is not granted for remedial/developmental courses such as college preparatory courses. Technical or vocational courses are not accepted for transfer credit.

If a student proposes to transfer in credit from a distance learning course, the College will only consider credits offered by an institution which has recognized national accreditation. These courses will be treated as regular transfer courses. No other distance learning courses will be accepted for credit.

SUNY Cortland has a semester hour system. Credits completed at institutions with a quarter hour system are converted according to College policy. One quarter hour equals two-thirds of a semester hour.

Courses taken in parallel programs at other institutions usually satisfy baccalaureate requirements at Cortland. If a student changes degree plans, it is possible that some courses taken at other institutions will not meet degree requirements in an alternate program at Cortland. One half the credits for the major and at least three courses of each minor or concentration must be completed at Cortland.

To assure a clear articulation between programs at other institutions and specific majors at Cortland, students are encouraged to consult this catalog and to complete only those courses at other institutions which will fulfill specific Cortland major/degree requirements.

An evaluation of transfer credits is completed upon request. Students who have been offered admission and indicate their intent to attend Cortland will automatically receive an evaluation of transfer credits. Each evaluation will indicate the maximum number of transfer credits applicable to the SUNY Cortland degree as well as the number of credits needed to complete the degree.

Transfer Student General Education Requirements

Transfer students beginning their college academic work in Fall 2002 or subsequent semesters will be required to satisfy the State University of New York General Education (GE) Requirements. The SUNY GE Requirements consist of 12 subject areas: Mathematics, Natural Sciences, Social Sciences, American History, Western Civilization, Other World Civilizations, Humanities, The Arts, Foreign Languages, Basic Communication, Critical Thinking and Information Management.

In addition, all transfer students intending to graduate from SUNY Cortland will be required to complete a General Education program specific to SUNY Cortland that includes components of a Skills Base (Academic Writing, Writing Intensive Courses, Quantitative Skills, Foreign Language) and a Knowledge Base (American State and Society, Prejudice and Discrimination, Contrasting Cultures, Fine Arts, History and History of Ideas, Literature, Natural Sciences and Society, Technology and Human Affairs).

By completing SUNY Cortland's General Education Program, including the Skills Base and Knowledge Base, students may also meet the SUNY General Education requirements. Through the advisement process, special care must be taken to ensure that appropriate courses are taken to meet the SUNY requirements in Social Studies, American History and Mathematics. See General Education beginning on page 34 for more information.

Transfer students who at the time of first admission to SUNY Cortland enter with a completed A.A., A.S. or any baccalaureate degree from an accredited institution will be waived from the Knowledge Base requirements of SUNY Cortland's GE program. All students must fulfill the Skills Base requirements through transfer of equivalent course work or completion of courses while at Cortland. Students enrolling without an A.A. or A.S. degree or with an A.A.S. degree will be required to fulfill both the Skills Base and Knowledge Base requirements under the SUNY Cortland General Education Requirements.

Transfer students who do not have an A.A. or A.S. degree are permitted to waive from one to three GE category requirements, depending upon the number of hours accepted by SUNY Cortland for transfer credit.

Under this policy, students entering SUNY Cortland with 20.5 to 35 hours of transfer credit will be entitled to waive one course requirement. Students entering with 35.5 to 50 hours of transfer credit will be entitled to waive two course requirements. Students entering with more than 50 hours of transfer credit will be entitled to waive three course requirements. However, no student may waive both courses in the Natural Sciences category, or courses in both the Literature and Fine Arts categories, or courses in both the History and History of Ideas and American State and Society categories.

Transfer students entering SUNY Cortland must fulfill the all-college requirements in composition and quantitative skills, and foreign language as the major specifies.

All transfer students required by mandate to satisfy the State University of New York General Education Requirements will be required to do so whether entering with a degree or not.

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Deposits **are not refundable** beyond your deposit due date. No deposits will be refunded after the beginning of the semester.

Sources of Additional Credit or Advanced Standing

SUNY Cortland will accept a maximum of 30 credit hours earned through such sources as Advanced Placement, College Level Examination Program, or College Proficiency and/or the International Baccalaureate. This maximum applies to all of these courses combined, not individually.

Challenge Examinations

At the discretion of individual departments, students may arrange challenge examinations to demonstrate proficiency in the content areas of specific courses for academic credit. Faculty may arrange written, oral or performance exercises to establish competency, and the appropriate number of semester hours will be awarded for satisfactory performance with a grade of P. Interested students should contact the department chair responsible for the content area they wish to challenge. If the department agrees to supervise the challenge, the student is referred to the office of the associate dean to complete the appropriate form and pay a fee, if appropriate.

Credit for International Baccalaureate Courses

Students enrolling at SUNY Cortland who have completed International Baccalaureate course work will receive advanced standing toward their baccalaureate degree at Cortland as follows:

1. Students who have completed the International Baccalaureate diploma will receive 30 semester hours of credit (one year's advanced standing).
2. Students who have not completed the International Baccalaureate diploma will receive equivalent credit for up to two introductory courses for each higher level examination in which a grade of four or better has been earned.
3. Subsidiary level subjects will be evaluated on an individual basis.

Credit for Courses Taken in Military Service

Credit for and/or waiver of courses or programs taken while in the military service may be granted by the associate dean of the school in which the student majors with the consultation of the appropriate department chair if these courses or programs are parallel to courses offered at Cortland.

Credit for Equivalency Examinations

Under State University of New York policy, credit will be granted for published examinations from the following test series provided that the specified minimum Cortland performance levels are met and that the examinations are in areas that normally receive transfer credit at Cortland.

Cortland students are not eligible to receive credit by equivalency examinations when they are enrolled in or have completed a higher-level course within the same discipline.

A maximum of 30 credit hours may be earned through these published examinations:

COLLEGE-LEVEL EXAMINATION PROGRAM (SUBJECT EXAMINATIONS)

Credit granted for a mean score obtained by persons from the standardization group who had earned a grade of C in a formal course. Cortland is a test center for the College-Level Examination Program.

Inquiries should be referred to the Counseling Center in Van Hoesen Hall, Room B-44.

COLLEGE PROFICIENCY EXAMINATIONS

Credit granted for performance at a grade level of C.

ADVANCED PLACEMENT PROGRAM

Credit granted for a score of three or higher within the scale of five points used for this program.

PROGRAMS SPONSORED BY NONCOLLEGIATE ORGANIZATIONS AND THE ARMED FORCES

SUNY Cortland observes the recommendations of the American Council on Education's Office on Educational Credit and of the University of the State of New York's Program in Noncollegiate Sponsored Instruction in the evaluation of education experiences sponsored by noncollegiate organizations and the military when the content is considered appropriate as transfer credit.

Credit for and/or waiver of courses or programs taken under the auspices of a noncollegiate organization or the armed forces may be granted by the associate dean of the student's major with the consultation of the appropriate department chair.

International Student Admission

SUNY Cortland welcomes applications from foreign nationals seeking matriculation into undergraduate and graduate programs. Prospective students are sent the following materials which must be returned to the SUNY Cortland Admissions Office unless otherwise designated.

- State University of New York Application along with \$30 (U.S. dollars only) application fee in the form of a bank or money order. This must be sent to the Application Processing Center in Albany in the envelope provided with the application.
- Application for International Students (English proficiency report, essay and financial support statement)
- TOEFL (Test of English as a Foreign Language) exam report
- SAT or ACT for applicants who are attending high school in the U.S.
- Official high school transcript with professional translation of all documents into English along with the original documents

Part-Time Study

Registrar's Office
Miller Building, Room 224
(607) 753-4702
www.cortland.edu/registrar

Services for part-time undergraduate degree students are provided by academic departments. Services for non-degree community residents are provided by the Registrar's Office, Miller Building, Room 224.

The Registrar's Office hours are Monday through Friday, 8 a.m.-4:30 p.m. The telephone number is (607) 753-4702.

Part-time and Non-degree Status

Undergraduate students may enroll in courses on a part-time, non-degree basis by registering through the Registrar's Office.

Undergraduate non-degree students (UND) may not register for more than 11.5 credit hours. At this point an undergraduate student must apply through the Admissions Office for matriculated status or discontinue work at Cortland. If accepted, such students will register with other matriculated students in accord with the schedule published in the Course Schedule.

Qualified high school juniors and seniors are eligible to enroll in college-level courses at Cortland as part-time, non-degree students with a letter of recommendation from their school guidance counselor. They may be enrolled in freshman or sophomore-level courses upon the approval of their school guidance counselors.

All students who have been academically dismissed are ineligible for non-matriculated status. Students should consult the *College Catalog* to be certain that all prerequisites for courses in which they may enroll have been fulfilled. Registration for non-degree students opens after degree students have been advised and registered.

Identification Cards

All students who register for courses at the College are required to have a SUNY Cortland I.D. Card. For more information, refer to page 299 in this catalog.

Registration (Non-degree students)

All non-degree undergraduate students register for courses through the Registrar's Office. The Course Schedule including the registration form and a chart of tuition and fee charges are mailed to non-degree students who have recently attended (for the current or one of the last three terms) during the latter parts of October and March. Registration forms and correct payment must be received in the Registrar's Office by the deadline dates published in the Course Schedule. The full Course Schedule and all pertinent registration information including important dates and deadlines is also available on the Web at www.cortland.edu/registrar.

Eligible students who do not register during the official registration period may enroll and pay at the time of registration on a continuous basis until the beginning of the term, or register the day before classes begin during the general registration period beginning at 5 p.m.

Students who do not pay their tuition bill for the courses for which they have registered by the payment deadline will be de-registered.

Summer Session

A summer session schedule of courses, programs and services is published early in the spring semester. Courses are available in two consecutive five-week sessions.

Expenses

Bursar's Office (Student Accounting)
Miller Building, Room 330
(607) 753-2313
www.cortland.edu/business/bursar.html

Expenses listed in this section are current as of the time of publication. All charges are subject to change. We recommend you inquire about current rates or check the current semester course offering booklet. A confirmation/remittance portion of the billing statement must be returned each semester to confirm attendance and acceptance of charges.

Tuition

Full-time resident undergraduate (annual – fall and spring semesters)	\$3,400
Full-time nonresident undergraduate (annual – fall and spring semesters)	\$8,300
Full-time resident graduate (annual – fall and spring semesters)	\$5,100
Full-time nonresident graduate (annual – fall and spring semesters)	\$8,416
Part-time resident undergraduate (per credit hour)	\$137
Part-time nonresident undergraduate (per credit hour)	\$346
Part-time resident graduate (per credit hour)	\$213
Part-time nonresident graduate (per credit hour)	\$351

Residency Requirement

State University of New York policy requires that a student must have a domicile (permanent home to which the individual intends to return) in New York state for a period of one year prior to the first registration to qualify for resident tuition charges. Individuals do not acquire a New York State domicile by being physically present in New York for the sole purpose of attending a New York state college or university. An individual does not automatically acquire domicile by being physically present in New York for a period of 12 months. Dependent students are considered residents of the state where their parents live. Contact the Student Accounts/Bursar's Office for complete information and questions regarding residency.

College Fee

The College Fee is \$25 per year or \$12.50 per semester. The fee is required under administrative policy of State University of New York and is not refundable, unless the school cancels the class.

Program Service Charge

The College's Program Service Charge is required of all students enrolled in credit-bearing course work and is designed to incorporate various normally required fees and charges including athletic, student health service, transportation, technology, and student activity fees into one consolidated charge. It is understood that all students will not equally participate in each of the components but will receive equivalent overall benefit from the universally available services, enhancing the campus life experience. Certain special and remote site programs are exempt.

Parking and Vehicle Registration Fee

Students are required to register their vehicles with the University Police Department. The cost for parking on campus is \$56.10 per semester. This includes parking and registration fees and New York state sales tax, which is currently eight percent.

Room and Board

Room and board expenses vary depending on accommodations and the meal plan chosen by the student. Basic charges are listed in the table of estimated costs on page 19.

Tuition Deposit

The student pre-admission deposit of \$50, billed at the time of acceptance, is credited toward the payment of tuition.

Room Deposit (On-campus housing)

A room deposit of \$150 is required, and new students are billed at the same time as the pre-admission deposit. Returning students are required to pay a \$150 room deposit at the time of on-campus housing assignment. This is applied to the payment of room charges.

Other Fees and Fines

Certain courses have additional expenses associated with them that may be charged to cover costs of student materials or special equipment necessary for instruction, i.e. scuba equipment, art materials, etc. These are noted in the course offering booklet and will be included on a semester bill. Other courses may have additional costs payable directly by the student that will not show on a billing statement, such as International Study programs which require airfare or travel expenses.

Optional student health insurance is available through the Auxiliary Service Corporation. Students on International Study programs (either inbound or outbound) may be required to purchase additional insurance. Rates change annually. Please inquire at the Student Accounts/Bursar's Office for international insurance rates.

The State University authorizes charges for items such as returned checks, late registration, rebilling, and drop/add fees. Fines are authorized for parking violations, the late return or loss of library materials, and failure to return physical education or infirmary equipment. Dormitory damage fees may be assessed for damage to dormitory premises. All fees are subject to change.

NSF (non-sufficient funds) charge	\$20
applied to financial instruments (checks, credit cards)	
returned unpaid by your bank	
Late Registration Fee	\$30
Account Re-bill/Late Payment Charge	\$30
Drop/Add Fee (per transaction)	\$15
Graduate Application Fee	\$50
Lost ID card	\$10
Parking Permit (per semester)	\$56.10
Parking Fines (under 60 days due)	\$20
Parking Fines (after 60 days)	\$30
Alumni fee (optional-per semester)	\$2.50

Tuition and Fee Payment Policies

PAYMENT POLICIES

Students who register for the fall semester during the official registration period are billed in July with payment due in August. Advance registrants for the spring semester will be billed in December with payment due in January. Summer advance registrants will be billed in April with payment due in May. Due to the short nature of winter term, those students must pay upon registration.

Students who register in person after Web registration closes must be prepared to make payment arrangements or show proof of financial aid sufficient to cover their charges at that time.

Bills for semester charges are mailed to the student's permanent address on record. Students are responsible for ensuring the accuracy of their billing (permanent) address.

Billing is done on a semester basis. Statements reflect charge and financial aid information as of print date. Deferral of billed charges against financial aid is dependent upon completion of all necessary paperwork and receipt of documentation from funding sources. Students are responsible for account balances if their financial aid awards do not become actual, are reduced, or are removed for any reason.

Students must return the confirmation/remittance portion of their billing statement by the required due date. Receipt of this remittance portion confirms that you will attend classes for the semester indicated. Failure to return your confirmation/remittance portion, along with valid deferral or required payment, by the due date will result in deletion of your courses. A postmark on or prior to the payment due date does not constitute evidence of having paid on time. Payments received late are subject to assessment of a \$30 late payment fee.

It is the responsibility of the student to notify the Registrar's Office as soon as possible if he or she has registered for the upcoming term but will not be returning.

Fees and assessments are due as indicated on billing statements. Other accrued debts owed to the College, or to any agency thereof, must be paid prior to registration. If the registration occurs in error, the College reserves the right to cancel current registrations for prior unpaid obligations. The College also reserves the right to withhold all information regarding the records of students (including transcripts), prohibit future registration, or granting of degrees for students in arrears in the payment of fees or other charges.

State law requires this agency to engage in collection activity on delinquent accounts. Accounts remaining unpaid at the end of the term may be referred to outside collection agencies, the state attorney general, or the state Department of Taxation and Finance. Late fees, interest, and collection charges may be added to accounts considered more than 30 days past due pursuant to Chapter 55 of the Laws of 1992.

MONTHLY PAYMENT PLAN OPTION

To assist students and parents in meeting financial obligations while attending the State University of New York at Cortland, we are pleased to offer an installment plan. You may select this five-payment option on the semester billing statement. The cost is \$30 per semester and must be paid with your first payment. The participation fee is not refundable. Subsequent payments are due on the 10th of each month (September-December for the fall semester and February-May for the spring semester). If the 10th falls on a weekend or holiday, payment is due the next immediate business day. The College cannot offer a payment plan for winter or summer terms due to their short duration.

The College is also pleased to offer the option of charging your payment automatically each month. This choice may be indicated on the semester billing statement.

Payments not received by the due date are subject to assessment of a \$30 late fee. Payment plan enrollment is for the current semester only. Students who fail to enroll during the first month of the plan (August for fall semester or January for spring semester) must make up any payment amount missed. All payment plans end the last month of the semester and must be paid in full. The College reserves the right to deny future participation to students who fail to remain current on time-payment plans.

Refunds

Students who withdraw from SUNY Cortland before the semester begins or after a semester is under way may be entitled to receive refunds of some of the paid charges, deposits and fees. Those who are denied permission to register at the College will be entitled to a full refund of tuition, room and board charges. Students will receive a full refund of tuition and fees when a course is canceled by the College.

TUITION DEPOSIT

For students who are admitted into terms that begin between June 1 and November 30, the pre-admission deposit is refundable if requested on or before May 1. For students who are admitted into terms that begin between December 1 and May 31, the pre-admission deposit is refundable if requested on or before November 1. If a student is notified of acceptance after April 1 for the fall semester or October 1 for the spring semester, the advance deposit is refundable if both of the following conditions are met: The refund must be requested within 30 days after notification of acceptance is sent to the student, and the refund must be requested before the first day of classes in the term for which the advance deposit was paid. No deposits will be refunded after the beginning of a semester.

Students who have forwarded their deposits based on conditional acceptance by the college but who later have been found not acceptable are eligible for refund of the pre-admission deposit. Students who withdraw to enter military service are eligible for refund of the pre-admission deposit.

ROOM DEPOSIT

To receive a refund of the room deposit, students and/or applicants must provide written notification of withdrawal from the College to the Residential Services Office by May 1 prior to the fall semester and by Nov. 1 prior to the spring semester. If individuals submit their deposit after April 1 or Oct. 1, a refund will be granted if the written request is received within 30 days of the payment of the deposit and before the first day of occupancy.

TUITION AND FEES

Refunds of tuition will be made in accordance with SUNY Board of Trustees policies. Students incur liability based on the length of the term. Financial aid will be affected by applicable Title IV regulations for students receiving loans, Pell, or other federal financial aid. Students must follow the College's official withdrawal policy. Stop payment orders on checks or credit card payments do not constitute official withdrawal. To qualify for refunds of all or part of the payments made to the College, the student must complete an official Withdrawal from the College form, which may be obtained from the Registrar's Office.

Tuition

A student who is given permission to cancel his/her registration shall be liable for payment of tuition in accordance with the following schedule:

Length of term	LIABILITY DURING INDICATED WEEK				
	First	Second	Third	Fourth	Fifth
<i>Semester</i>	0	30%	50%	70%	100%
<i>12-week term</i>	0	40%	60%	100%	
<i>10-week term</i>	0	50%	70%	100%	
<i>9-week term</i>	0	55%	75%	100%	
<i>Quarter or</i>					
<i>8-week term</i>	0	60%	80%	100%	
<i>7-week term</i>	0	65%	100%		
<i>6-week term</i>	0	70%	100%		
<i>5-week term</i>	0	75%	100%		
	Second day of classes	Remainder of first week	After first week		
<i>4-week term</i>	0	50%	100%		
<i>3-week term</i>	0	65%	100%		
<i>2-week term</i>	0	80%	100%		
<i>1-week term</i>	100%				

No money shall be refunded unless application for refund is made within one year after the end of term for which the tuition requested to be refunded was paid to State University. The first day that classes are offered, as scheduled by the campus, shall be considered the first day of the semester, quarter or other term, and the first week of classes for purposes of this section, shall be deemed to have ended when seven calendar days, including the first day of scheduled classes, have elapsed.

Note: The first day of classes as scheduled by the campus shall be deemed to be the first day that any classes are offered, as scheduled by the campus' academic calendar committee.

Refunds will be made by check and mailed to the last known permanent address that the College has for the person seeking the refund. Room, tuition and board refunds require two to four weeks for processing.

College Fee

College fee is nonrefundable, unless class is canceled by the College.

ROOM

Room refunds are based upon the date personal effects are removed from the room and check-out procedures have been followed. In addition to forfeiture of the \$150 room deposit, students who occupy a room for three weeks or less will receive a pro-rata refund based on the weekly charge for the number of weeks (or partial weeks) housed. Students who occupy a room after the Saturday following the third full week of occupancy in the residence halls will be liable for the entire semester's room rent. Terminations of the housing license due to judicial sanctioning do not receive a refund of room charges.

BOARD

Dining plan options may be changed only by written request filed at the Auxiliary Services Corporation (ASC) Office prior to the close of business on the Friday of the first full week of classes.

The New York state sales code governs the term for tax-exempt dining plan refunds. The code stipulates that qualified refunds for tax exempt plans will be based on time criteria and not plan utilization. Except for reasons of dismissal or withdrawal from college, no refunds will be authorized after the close of business on the Friday of the first full week of classes.

For plans offering a fixed number of meals, refunds or credits for cancelation, based on point values, are prorated for the time remaining on the plan, from the following Friday to the end of the current dining plan schedule. Refunds for declining balance plans are based on point values prorated for the time remaining in the current dining schedule, or the full point balance on hand if such value is lower than the prorated amount.

Refunds are coordinated with the SUNY Cortland Bursar/ Student Accounting Office. The dining plan refund will be applied to any balance or debt owed to the College or ASC.

REFUND/REPAYMENT OF FINANCIAL AID FUNDS

Students who withdraw from the College before completing sixty percent of the semester for which they received financial aid may be required to return or repay part or all of the aid received, depending upon the date of withdrawal. Students should consult with the Financial Aid Office prior to withdrawal to determine the financial impact. It is imperative that students adhere to the College's official withdrawal procedure to ensure the proper refund calculation.

Estimated Costs for a Year at SUNY Cortland*

	UNDERGRADUATE	GRADUATE	OUT-OF-STATE UNDERGRADUATE	OUT-OF-STATE GRADUATE
Tuition and Fees	\$4,265	\$5,965	\$9,165	\$9,281
Room	\$3,740-\$4,370 depending on room choice			
Meal Plan	\$2,560-\$3,360 depending on plan choice			
Other Costs:	May include books, supplies, lab/activity fees, parking/registration and personal expenses			

Note: One-half of the above full-year tuition, room, board, and all fees is due and payable to the College prior to the beginning of each semester. A monthly payment plan is available. The pre-admission deposit of \$50, which is required of all new students, and the advanced room deposit of \$150, will be deducted from first-semester billings.

Separate budget is available for commuter students.

*Based on 2002-2003 full-time/resident and nonresident. Subject to revision.

New York State Residents Charges Per Semester*

CREDIT HOURS	UNDERGRADUATE TUITION	GRADUATE TUITION	COLLEGE FEE	PROGRAM SERVICE CHARGE	TOTAL UNDERGRADUATE	TOTAL GRADUATE
.5	68.50	106.50	0.85	17.50	86.85	124.85
1.0	137.00	213.00	0.85	35.00	172.85	248.85
1.5	205.50	319.50	1.27	52.50	259.27	373.27
2.0	274.00	426.00	1.70	70.00	345.70	497.70
2.5	342.50	532.50	2.12	87.50	432.12	622.12
3.0	411.00	639.00	2.55	105.00	518.55	746.55
3.5	479.50	745.50	2.97	122.50	604.97	870.97
4.0	548.00	852.00	3.40	140.00	691.40	995.40
4.5	616.50	958.50	3.82	157.50	777.82	1119.82
5.0	685.00	1065.00	4.25	175.00	864.25	1244.25
5.5	753.50	1171.50	4.67	192.50	950.67	1368.67
6.0	822.00	1278.00	5.10	210.00	1037.10	1493.10
6.5	890.50	1384.50	5.52	227.50	1123.52	1617.52
7.0	959.00	1491.00	5.95	245.00	1209.95	1741.95
7.5	1027.50	1597.50	6.37	262.50	1296.37	1866.37
8.0	1096.00	1704.00	6.80	280.00	1382.80	1990.80
8.5	1164.50	1810.50	7.22	297.50	1469.22	2115.22
9.0	1233.00	1917.00	7.65	315.00	1555.65	2239.65
9.5	1301.50	2023.50	8.07	332.50	1642.07	2364.07
10.0	1370.00	2130.00	8.50	350.00	1728.50	2488.50
10.5	1438.50	2236.50	8.92	367.50	1814.92	2612.92
11.0	1507.00	2343.00	9.35	385.00	1901.35	2737.35
11.5	1575.50	2449.50	9.77	402.50	1987.77	2861.77
12.0	1700.00	2550.00	12.50	420.00	2132.50	2982.50

*Per credit hour. (Effective Fall 2002 Semester: Subject to change)

Non New York State Residents Charges Per Semester*

CREDIT HOURS	UNDERGRADUATE TUITION	GRADUATE TUITION	COLLEGE FEE	PROGRAM SERVICE CHARGE	TOTAL UNDERGRADUATE	TOTAL GRADUATE
.5	173.00	175.50	0.85	17.50	191.35	193.85
1.0	346.00	351.00	0.85	35.00	381.85	386.85
1.5	519.00	526.50	1.27	52.50	572.77	580.27
2.0	692.00	702.00	1.70	70.00	763.70	773.70
2.5	865.00	877.50	2.12	87.50	954.62	967.12
3.0	1038.00	1053.00	2.55	105.00	1145.55	1160.55
3.5	1211.00	1228.50	2.97	122.50	1336.47	1353.97
4.0	1384.00	1404.00	3.40	140.00	1527.40	1547.40
4.5	1557.00	1579.50	3.82	157.50	1718.32	1740.82
5.0	1730.00	1755.00	4.25	175.00	1909.25	1934.25
5.5	1903.00	1930.50	4.67	192.50	2100.17	2127.67
6.0	2076.00	2106.00	5.10	210.00	2291.10	2321.10
6.5	2249.00	2281.50	5.52	227.50	2482.02	2514.52
7.0	2422.00	2457.00	5.95	245.00	2672.95	2707.95
7.5	2595.00	2632.50	6.37	262.50	2863.87	2901.37
8.0	2768.00	2808.00	6.80	280.00	3054.80	3094.80
8.5	2941.00	2983.50	7.22	297.50	3245.72	3288.22
9.0	3114.00	3159.00	7.65	315.00	3436.65	3481.65
9.5	3287.00	3334.50	8.07	332.50	3627.57	3675.07
10.0	3460.00	3510.00	8.50	350.00	3818.50	3868.50
10.5	3633.00	3685.50	8.92	367.50	4009.42	4061.92
11.0	3806.00	3861.00	9.35	385.00	4200.35	4255.35
11.5	3979.00	4036.50	9.77	402.50	4391.27	4448.77
12.0	4150.00	4208.00	12.50	420.00	4582.50	4640.50

*Per credit hour. (Effective Fall 2002 Semester: Subject to change)

Financial Aid

Miller Building, Room 205
(607) 753-4717
www.cortland.edu/finaid/

Information contained in the financial aid section of this catalog is reflective of federal/state/college information and regulations as of Spring 2002 and is subject to change.

The Financial Aid Office exists to help make a SUNY Cortland education affordable for students and their families. An individual student may receive a combination of funding from grant, scholarship, loan and work-study programs, which together are known as a "financial aid package." Each package is created with a focus on the individual student's unique situation.

Most student financial aid is awarded based upon financial need. Need is defined as the total cost of college attendance minus the amount the family is able to pay. The amount the family is able to pay is called the "Expected Family Contribution" and is determined based on a formula mandated under federal law. The cost of attendance includes tuition, fees, room, board, books and supplies plus allowances for personal expenses and transportation.

The Financial Aid Office also administers many funding programs that are not based on need, including scholarships (institutional and outside), veteran's benefits, parent loans and alternative loans. The total aid received from all programs combined can never exceed the student's cost of attendance.

The Application Procedure

The Free Application for Federal Student Aid (FAFSA) is required each year that a student requests financial assistance. SUNY Cortland's deadline for filing the application is March 31 prior to the award year. While those who apply late are still eligible for certain financial aid programs, late applicants are likely to experience significant delays in the processing and payment of awards.

If a student has submitted a FAFSA in the prior award year, a "Renewal FAFSA" application will be mailed to the student's home address by the federal processor. If a prior-year FAFSA was not submitted, if the student is a first-time college applicant, or the student's home address has changed, an original FAFSA must be filed. Early filing of the FAFSA is strongly recommended. However, this document may not be dated or mailed prior to January 1 preceding the award year.

The submission of a FAFSA results in production of a Student Aid Report (SAR) which is mailed to the student's home address. The data also are sent electronically to SUNY Cortland's Financial Aid Office and the New York State Higher Education Services Corporation (NYSHESC). The Financial Aid Office determines eligibility for federal student financial aid such as grants, loans, work-study and other need-based higher education assistance sources. NYSHESC determines eligibility for the NYS Tuition Assistance Program (TAP).

Types of Financial Assistance

There are four basic types of aid programs — grants, scholarships, loans and employment. Funds received from grants, scholarships and employment do not have to be repaid. The amount and usage may be restricted. Most aid programs are subject to legislative revision from time to time and the descriptions which follow are based on information that was accurate at the time of publication.

New York State Programs

Tuition Assistance Program (TAP)

Application Procedures: New York State Higher Education Services Corporation (NYSHESC), 99 Washington Ave., Albany, N.Y. 12255, will send a preprinted TAP application generated from information reported in the FAFSA filed by the student. Students should complete the application and mail it back to NYSHESC.

NYSHESC determines the applicant's eligibility and mails an award certificate to the applicant indicating the amount of the grant. Award data are sent to the Financial Aid Office electronically and the College automatically defers payment on approved TAP awards.

Selection of Recipients and Allocation of Awards: The TAP grant is an entitlement program. There is neither a qualifying examination nor a limited number of awards. The applicant must: 1. be a New York State resident and a U.S. citizen or permanent resident alien; 2. be enrolled full-time and matriculated at an approved New York State postsecondary institution; 3. meet family net taxable income criteria. Students attending on a part-time basis because of a disability may receive a partial TAP award. These students should self-identify to the Financial Aid Office for part-time TAP consideration.

Undergraduate students generally may receive TAP awards for four years (eight semesters) of study. Students enrolled in approved five-year programs, or in a State-sponsored opportunity program (EOP), may receive undergraduate awards for five years. Graduate students may receive awards for four years. No student (including opportunity students) may receive awards for more than a total of eight years of undergraduate and graduate study.

Award Schedule: The amount of the TAP award is scaled according to level of study, tuition charge and family New York State net taxable income. The income measure is the family's (or independent student's) net taxable income from the preceding tax year, and (for dependent students) support from divorced or separated parents. This income is further adjusted to reflect other family members enrolled full-time in postsecondary study. Under no circumstances will the total TAP award exceed tuition charges.

Note: Full-time students who repeat courses that they have passed for the purpose of improving their grades may jeopardize their eligibility for TAP. Regulations which took effect in May 1987 provide that students must take at least 12 semester hours of new course work each semester to qualify for full-time status. If any of those 12 hours are in a course being retaken for the purpose of improving a previous passing grade, the student will fail to qualify as a full-time student and will lose eligibility for TAP.

Educational Opportunity Program (EOP)

An applicant must: 1. be a New York State resident; 2. be academically disadvantaged according to definitions promulgated by the Office of Special Programs of the State University; 3. have the potential to complete a degree program at SUNY Cortland; and 4. be economically disadvantaged according to guidelines approved by the Board of Regents and the Director of the Budget. Students are admitted to the EOP Program at the time of acceptance to SUNY Cortland and may not enter the program after attending as a non-EOP student. Selection of eligible applicants is conducted by the Admissions and Financial Aid Offices in conjunction with EOP guidelines.

VESID Grants (Vocational Rehabilitation)

Information about state-provided financial assistance to students with disabilities may be obtained from the regional office of Vocational and Educational Services to Individuals with Disabilities (VESID).

Aid for Part-time Study

This program is for part-time undergraduate students enrolled in degree programs in New York State. Part-time study is defined as being enrolled for three to 11 credit hours per semester.

Application Procedure: Students should contact the SUNY Cortland Financial Aid Office annually for an application form. The form must be completed and submitted to the Financial Aid Office with any required supporting documents. Students must also complete a FAFSA form to apply for a Federal Pell Grant. APTS Applications must be received in Financial Aid by the 30th day of the semester in order to be considered for that semester. Fall applicants are automatically considered for spring semester awards. No awards are made for summer.

Selection of Recipients and Allocation of Awards: Applicants must be working toward an undergraduate degree as part-time students; be residents of New York State; be either a U.S. citizen, permanent resident alien or refugee; and apply for a federal Pell Grant (FAFSA). Funds for this program are limited and are directed to those students with the greatest need.

State Aid to Native Americans

Application Procedures: Application forms may be obtained from the Native American Education Unit, New York State Education Department, Education Building, Room 543, Albany, N.Y. 12234. The completed application form should be forwarded by the applicant to the Native American Education Unit along with the following materials: 1. official transcript of high school record or photocopy of General Equivalency Diploma; 2. letter(s) of recommendation from one or more leaders in the community attesting to personality and character; 3. personal letter, setting forth clearly and in detail educational plans and desires; 4. signatures of the parents of minor applicants, approving education plans; and 5. official tribal certification form.

Selection of Recipients and Allocation of Awards: The applicant must be 1. a member of one of the Native American tribes located on reservations within New York State; 2. have graduated from an approved high school, or have earned a General Equivalency Diploma, or be enrolled in a program in an approved postsecondary institution leading to degree-credit status and the General Equivalency Diploma, and 3. enrolled in an approved postsecondary institution in New York State. State Aid to Native Americans is an entitlement program. There is neither a qualifying examination nor a limited number of awards.

Award Schedule: The award is for a maximum of four years of full-time study, a minimum of 12 credit hours per semester. Students registered less than full time will be funded at a reduced level.

Rights and Responsibilities of Recipients: Students are responsible for notifying the Native American Education Unit in writing of any change in student status or program or institutional enrollment.

Regents Awards for Children of Deceased or Disabled Veterans

Application Procedures: A special application, obtainable from the high school principal or counselor, must be filed with the New York State Higher Education Services Corporation (NYHESC), 99 Washington Ave., Albany, N.Y. 12255. Documentary evidence to establish eligibility is required with the application. Any high school counselor can provide assistance with this.

Selection of Recipients and Allocation of Awards: The applicant must be: 1. the child of a veteran who died, or who has a current disability of 40 percent or more, or who had such disability at the time of death, resulting from U.S. military service during one of the following periods:

April 16, 1917-Nov. 11, 1918

Dec. 7, 1941-Dec. 31, 1946

June 27, 1950-Jan. 31, 1955

Oct. 1, 1961-May 7, 1975

Aug. 2, 1990-end of hostilities and;

2. a legal resident of New York State.

Legal residence in New York State on the part of the parent is also required at the time of entry into military service, or, if the parent died as the result of military service, at the time of death.

Regents awards to children of deceased or disabled veterans are independent of family income or tuition charge, and are in addition to such other grants or awards to which the applicant may be entitled.

Award Schedule: The award is available for up to five years, depending on the normal length of the program of study, or full-time study in a college or in a hospital nursing school in New York State.

Child of Correction Officer Award

These awards are available to the children of corrections officers deceased or disabled in the line of duty in New York State. The terms of the award are almost identical to the Child of Deceased or Disabled Veteran Program (above) except for the service date and location restrictions. Applicants may request application materials from NYSHESC by calling (888) NYS-HESC.

Memorial Scholarships for Children and Spouses Of Deceased Police Officers and Firefighters

These awards are available to the spouses and children of police officers and firefighters killed as the result of injuries sustained in the line of duty. Awards are for a full SUNY undergraduate tuition and certain additional non-tuition costs in conjunction with other state and federal grants. Applicants may request application materials from NYSHESC by calling (888) NYS-HESC.

Vietnam Veteran/Persian Gulf Veteran Tuition Award

These awards are available to full and part-time students who are Vietnam or Persian Gulf veterans and enrolled in undergraduate programs at degree-granting institutions in New York State. The awards may not exceed tuition. In cases where the applicants have received Tuition Assistant Program (TAP) awards, the combined awards may be no greater than tuition and the TAP awards will be reduced accordingly.

Application Procedure: Applicants may obtain Vietnam Veterans Tuition Award Supplement forms from the New York State Higher Education Services Corporation (NYSHESC), 99 Washington Ave., Albany, N.Y. 12255 or by calling (888) NYS-HESC.

Selection of Recipients and Allocation of Awards: Applicants must have been residents of New York State on April 20, 1984, or at the time of entry into service and resume residency by Sept. 1, 1987; served in the U.S. Armed Forces in Indochina between Jan. 1, 1963, and May 7, 1975; or the Persian Gulf War between Aug. 2, 1990 and the end of hostilities; be discharged from the U.S. Armed Forces under other than dishonorable conditions; be enrolled in approved undergraduate programs in degree-granting institutions in New York State; and have applied for Tuition Assistance Program (TAP) and Pell Grant awards.

Federal Programs

Title IV Student Aid

The term "Title IV Student Aid" is used to describe the Federal Pell Grant, Federal SEOG, Federal Work-Study, Federal Perkins Loan, Federal Stafford Student Loan and Federal PLUS (Parent) Loan programs. A single application procedure is used for these programs, and the application data are used to determine eligibility for many other programs.

Application Procedures: Students apply for Title IV Aid by filing a Free Application for Federal Student Aid (FAFSA). The FAFSA should be submitted for processing according to the directions in the instruction booklet. A Student Aid Report (SAR) will be sent to the applicant from the federal processor and the application data will be transmitted electronically to the Financial Aid Office. Based upon these data, the student's eligibility is determined by the Financial Aid Office. Funds are paid directly to the student's institutional account. Overages above billed charges are refunded directly to the student by the Student Accounts Office.

Federal Pell Grants

The Federal Pell Grant Program is a grant for students from lower-income households. Students are eligible for Pell Grants until they have received their first bachelor's degree dependent upon continuing need.

Award Schedule: In 2001-2002 the maximum Pell Grant is \$3,750. The amount of the award will be affected by federal allocation, cost of attendance and full- or part-time enrollment status.

Application Procedures: Students who submit the FAFSA are automatically considered for this aid source based on Expected Family Contribution (EFC) as determined by the federal formula. Responsibilities of Recipients: Students must continue to make satisfactory academic progress in the program in which they are enrolled. The students must not owe any refunds on Pell Grant or other awards paid, or be in default on repayment of any student loan.

Federal Supplemental Educational Opportunity Grants (SEOG)

The Federal SEOG program is a federal grant program designed to supplement the Pell Grant program. A limited amount of funding is available for Pell-eligible students with additional need. Early submission of the FAFSA application will ensure a student's consideration for SEOG awards.

Application Procedures: Students who submit the FAFSA are automatically considered for this aid source based on need and timeliness of FAFSA application.

Selection of Recipients and Allocation of Awards: SEOG grants are available to Pell-eligible students enrolled at least half time in an undergraduate degree program. The student must continue to make satisfactory academic progress to maintain eligibility.

Federal Perkins Loan

This loan program is available in addition to traditional student loans for students with exceptional need. Total annual funding is limited and is based upon continuing collection of existing loans.

Application Procedures: Students who submit the FAFSA are automatically considered for this aid source based on need and timeliness of FAFSA application.

Selection of Recipients and Allocation of Awards: Loans are available to students enrolled at least half time in an undergraduate degree program. The student must continue to make satisfactory academic progress to maintain eligibility.

Federal Work-Study Program (FWS)

This program provides part-time employment opportunities for students on the campus and in the local community. Students are paid as regular part-time employees except that no FICA tax is withheld.

Application Procedures: Students who submit the FAFSA are automatically considered for this aid source based on need and timeliness of FAFSA application. Eligible students will be sent an availability/preferences questionnaire over the summer.

Selection of Recipients and Allocation of Awards: Positions are generally awarded to full-time undergraduate students. The student must continue to make satisfactory academic progress to maintain eligibility. Factors considered by the Financial Aid Office in placing students to positions are: student location preferences, class schedule, activity schedule, and health status. The hourly rate of pay is generally the Federal Minimum Wage but may vary with experience and skill level required for position.

Federal Subsidized/Unsubsidized Stafford Loans

These loans are the traditional "student loans" which are provided by banks/lending institutions and guaranteed by a guarantee agency.

Application Procedures: Students who submit the FAFSA are automatically considered for this aid source based on need. SUNY Cortland's financial aid package will automatically include Federal Subsidized and/or Unsubsidized Stafford student loan eligibility. Return of the signed "Award Package Acceptance Form" is required for loan funds to be processed.

Special Note to First Time Borrowers: First-time borrowers will receive a Master Promissory Note (MPN) (generally after June 15 prior to the award year). Return of the completed, signed promissory note will complete the student portion of the process. In future years, the existing MPN will be used and a new MPN will not be necessary. Entrance interviews are required of all first-time student loan borrowers. The College has arranged for students to perform this function online. Instructions for entrance interviews will be provided as part of the MPN packet.

The Federal Parent Loan For Undergraduate Students (PLUS)

The PLUS loan is a student loan that a parent borrows to assist in funding educational expenses for a dependent child. PLUS loan eligibility is based upon the student's enrollment and Title IV eligibility and may be denied for parents with an adverse credit history. The loan amount is limited to the cost of education minus any estimated or actual financial aid eligibility.

Application Procedures: Although PLUS loans are not based on financial need, students must submit the FAFSA to prove eligibility (citizenship match, social security number verification, selective service registration, etc.) before a parent may borrow. Since many parents choose not to borrow, SUNY Cortland does not automatically add a PLUS loan to a student's financial aid package. Parents may visit the Financial Aid Office Web site to apply for online pre-approval. Promissory Notes and application instructions are mailed directly to the parent after pre-approval but no earlier than July 1.

Responsibilities of Recipients: Students must continue to make satisfactory academic progress in the program in which they are enrolled. The students must not owe any refunds on Pell Grant or other awards paid, or be in default on repayment of any student loan.

Other Federal Aid

United States Bureau of Indian Affairs Aid to Native Americans

Application Procedures: Application forms may be obtained from the U.S. Bureau of Indian Affairs, Office of Education, 849 C St. NW, Washington, D.C. 20240-0001. The name and mailing address of the applicant's tribe should be stated with the request. An application is necessary for each year of study. An official needs analysis from the college financial aid office also is required each year. Each first-time applicant must obtain tribal enrollment certification from the Bureau agency or tribe which records enrollment for the tribe. Awards typically range from \$500 to \$4,000 per year.

Selection of Recipients and Allocation of Awards: To be eligible, the applicant must 1) be at least one-fourth American Indian, Eskimo or Aleut; 2) be an enrolled member of a tribe, band or group recognized by the Bureau of Indian Affairs; 3) be enrolled in or accepted for enrollment in an approved college or university, pursuing at least a four-year degree; and 4) have financial need.

Rights and Responsibilities of Recipients: For grants to be awarded in successive years, the student must make satisfactory progress toward a degree and show financial need. Depending on availability of funds, grants also may be made to graduate students and summer session students. Eligible married students also may receive living expenses for dependents.

Department of Veterans Affairs Educational Benefits

Armed forces veterans planning to study under the Veterans' Readjustment Act of 1966 (Cold War GI Bill) should contact the College's Veterans Affairs Coordinator in the Financial Aid Office immediately after verification of admission. Policies about benefits are determined by the U.S. Department of Veterans Affairs (VA) and questions should be directed to the regional VA office in Buffalo N.Y.

Tutoring is available without cost to veterans, within established norms, but must be approved and verified by the College's Veterans Affairs Office.

While veterans are required to pay fees when due, as are all students, there are special guidelines for deferment of payments following establishment of eligibility through the Veterans Administration and the submission of a Certificate of Eligibility to the College Veterans Affairs Coordinator. To be eligible for full benefits undergraduate veterans are required to carry a course load of at least 12 credit hours.

Application Procedures: Application forms are available at all VA offices, active duty stations and American embassies. Completed forms are submitted to the nearest VA office.

Selection of Recipients and Allocation of Awards: Persons who served on active duty, were honorably discharged at the end of their tours of duty, or who qualify because of service-connected disabilities, may be eligible for benefits. Veterans may apply for benefits for full-time study at an approved postsecondary institution. Eligibility generally extends for 10 years after release from service. Veterans enrolled in full-time study may also be eligible for part-time employment under VA supervision and receive extra benefits.

Rights and Responsibilities of Recipients: Educational and vocational counseling will be provided by the VA on request. A program of education outside the United States may be pursued at an approved institution of higher learning. Institutions are required to report promptly to the VA interrupted attendance or termination of study on the part of students receiving benefits.

VA Survivor's Benefits

Children, spouses and survivors of veterans whose deaths or permanent total disabilities were service-connected, or who are listed as missing in action, may be eligible for postsecondary education benefits under the same conditions as veterans. Information is available from the Department of Veterans Affairs.

Independent/Non-Traditional Students

The Financial Aid Office is responsive to the needs of independent and nontraditional students. If there are circumstances which create additional expenses (such as child-care costs), please discuss them with a financial aid advisor.

Financial Independence for Student Financial Aid Programs

The Federal Title IV program criteria for financial independence may be found in the FAFSA application. These criteria are mandated by federal law and regulation, but in unusual cases, exceptions can be made by the financial aid advisors. Those students who feel that the federal criteria do not accurately represent their situation due to exceptional or unusual circumstances are encouraged to contact the Financial Aid Office. The financial independence criteria for the New York State TAP program are distinct from the federal criteria and hence may result in opposite dependency status determinations under the two programs. Acceptable "Special Conditions" are prescribed in state law and administered by the New York State Higher Education Services Corporation. The College has no authority to make exceptions for the TAP program.

Students with Disabilities

Institutions of higher education are required to consider any additional costs incurred by students with disabilities when awarding financial aid. Students who anticipate such additional expenses are encouraged to contact the Financial Aid Office.

Other Sources of Aid

Prospective students are encouraged to explore scholarship and loan opportunities in their home communities. The Financial Aid Office administers private scholarships awarded to Cortland students. Recipients may obtain deferment of payment of some registration charges against private scholarships awarded to them if the

Financial Aid Office has official notification from the scholarship sponsor. No deferments of payment will be made against private scholarships that will be paid directly to the student.

Emergency Student Loan Funds

Loan funds supported by the College's Auxiliary Services Corporation and the SUNY Cortland Alumni Association provide small amounts to student borrowers to cover financial emergencies. These short-term loans are available beginning one week after classes begin. They must be repaid within three months or three weeks before the end of the semester, whichever occurs first, and there is no interest charged if they are repaid on time. These loans are not designed to meet tuition, college fee, on-campus housing and board charges, or the cost of books. Application is made in person in the Financial Aid Office and approval usually is obtained in one or two days.

Part-time Employment

The Career Services Office coordinates the listing of student employment opportunities. Many students who are not eligible for a Federal Work Study position find on-campus employment

through this office. A computerized job directory is maintained by the Student Employment Office which contains on- and off-campus employment openings. Typical jobs range from child care to computer operation.

The Student Employment Office also locates and develops off-campus part-time jobs and advertises on-campus positions available. Students interested in obtaining jobs in the Cortland community or on campus should contact the Student Employment Office on the main floor in Van Hoesen Hall.

The Auxiliary Services Corporation (ASC), which operates food services and the College Store, offers jobs during the year that are not advertised in the Student Employment Office. Students who wish to work in this area should contact ASC directly at their offices in Neubig Hall.

During the second week of the fall semester, the Financial Aid Office, Career Services Office, Auxiliary Services Corporation and many local employers come together for a Student Employment Fair. This event serves as a "one-stop" source for students seeking part-time employment.

Good Academic Standing for Financial Aid Eligibility

State Financial Aid Programs

State University of New York has University-wide standards for the award of assistance under the Tuition Assistance Program (TAP). To be eligible for New York State assistance under these standards, students must enroll in at least 12 credit hours of courses for each semester in which they receive assistance and must meet the academic progress standards shown below.

In addition, TAP recipients must demonstrate "program pursuit" by completing a percentage of the minimum full-time course load each semester according to the following schedule.

<i>Year of Eligibility</i>	<i>Percent Completed</i>
1st (0-12 points)	50 percent (6 credit hours)
2nd (13-24 points)	75 percent (9 credit hours)
3rd (25-36 points)	100 percent (12 credit hours)
4th (37-48 points)	100 percent (12 credit hours)

Students who lose TAP eligibility may apply for a one-time waiver from the Financial Aid Office. Waiver decisions are made by an appeals committee. Waivers may only be granted for exceptional and unusual circumstances beyond the student's direct control.

Standards of Satisfactory Academic Progress for Purpose of Determining Eligibility for New York State Student Aid

Before being certified for payment a student must have:	SEMESTER									
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
BACCALAUREATE DEGREE										
Accrued at least this many credits	0	3	9	18	30	45	60	75	90	105
At least this grade point average	0	.50	.75	1.20	2.00	2.00	2.00	2.00	2.00	2.00
A passing/failing grade for at least these credits	0	6	6	9	9	12	12	12	12	22
GRADUATE LEVEL (except professional)										
Accrued at least this many credits	0	6	12	21	30	45	60	75		
At least this grade point average	0	2.00	2.50	2.75	3.00	3.00	3.00	3.00		

Noncredit remedial instruction can be counted toward a full-time academic load as set forth in 145-2.1 of the Commissioner's Regulations. The number of credits in this chart refers to work completed toward the degree.

Standards of Satisfactory Academic Progress for Determining Continuing Eligibility for Federal Title IV Student Aid

MINIMUM ACADEMIC PROGRESS REQUIREMENTS	MINIMUM CUMULATIVE GRADE POINT AVERAGE	CUMULATIVE CREDITS EARNED/ATTEMPTED
UNDERGRADUATE STUDENTS		
First-time freshman in program (18 or less total credits)*	1.00	50 percent
Less than two full years (18.5 to 47.5 total credits)*	1.75	50 percent
Two full years or more (48 or more total credits)*	2.00	70 percent
GRADUATE STUDENTS (all)	3.00	70 percent

*The number of "total credits" is the sum of all attempted credits at SUNY Cortland (see definition below) and all credits accepted for transfer by the Admissions Office. This figure is used exclusively for placement in the appropriate progress threshold of the chart.

Federal law and regulation require institutions of higher education to establish, publish and enforce minimum academic standards for the continued receipt of Federal Title IV Financial Aid. The Title IV Financial Aid Programs are the Federal Pell Grant, Federal Supplement Educational Opportunity Grant (SEOG), Federal Work-Study Program, Federal Perkins Loan, and the Federal Family Education Loan Program (including Subsidized and Unsubsidized Stafford Loans and Parent Loans for Undergraduate Students). The charts above and the attached text are the published standards for SUNY Cortland. Failure to maintain academic performance in compliance with these standards will result in loss of future eligibility for Federal Title IV Financial Aid, including loans.

Maximum Time-frame Standard: Eligibility for Title IV Financial Aid is also limited to students completing their programs within one and one-half times the normal program length. For regular, full-time undergraduate students, the maximum time frame is twelve semesters. For graduate students, part-time students, transfer students, students enrolled in dual majors, and students with a history of both full- and part-time enrollment; the maximum time frame is reached when the student has attempted more than one-and-one-half the number of credits required to earn the degree(s). The maximum time frame standard evaluation for transfer students will consider only those credits attempted at SUNY Cortland or accepted for transfer credit by the Admissions Office.

Timing of Evaluations and Evaluation Process: The standard measures academic progress at the end of each semester in which Title IV aid is awarded to students (not including winter mini-semester). Evaluation of progress will occur shortly after final grades have been posted by the Registrar and notices will be sent out promptly. "Attempted" credits include all course work included in the student's academic history at SUNY Cortland, except for transfer credits, advanced placement credits and CLEP credits. "Earned" credits include all attempted courses for which a passing grade has been received (quality points awarded). Grades listed as "Incomplete" or "Late Grade" at the time of evaluation will be considered attempted and unearned, but will not affect the grade point average. All other grades will be calculated in accordance with the College's grading system as described in the Academic Policies section of this catalog.

Data Corrections: If a student's academic record is changed subsequent to the evaluation date, a student may submit a written request to the director of financial aid for re-evaluation of the ineligibility determination. The most common situation leading to such a request is the successful resolution of "Incomplete" or "Late" grades.

Appeal of Ineligibility Decision: A determination of ineligibility may be appealed based on mitigating circumstances. A mitigating circumstance is defined as an exceptional or unusual event(s) beyond the student's direct control, which contributed to or caused the academic difficulty. Appeal letters should be addressed to the director of financial aid and should include a complete description of the circumstances that led to the academic difficulty and a plan for future academic success. Copies of supporting documentation should also be included. All appeals are reviewed by a committee of academic and financial professional staff whose determination is final. The committee will report all appeal decisions directly to the student and to the director of financial aid.

A mitigating circumstance appeal may not be used to justify a pattern of poor performance or to override the maximum time frame standard.

Regaining Eligibility: A student who loses eligibility may regain it by successfully completing courses at SUNY Cortland with grades sufficient to meet the stated requirements. Such courses must be funded without benefit of Title IV aid and under no circumstances will aid be paid retroactively for those courses once eligibility has been re-established. Upon completion of these courses, a student should submit a written request to the director of financial aid for re-evaluation of eligibility. Students who have been absent from SUNY Cortland for a period of not less than eighteen months may submit a request for re-evaluation of eligibility upon re-admission to the College. Such re-evaluation shall be based upon demonstrated correction of the previous academic difficulty and likelihood of future academic success. The re-evaluation request must be in writing and addressed to the director of financial aid. The request will be reviewed by a committee of academic and financial professional staff whose determination is final. The committee will report all appeal decisions directly to the student and to the director of financial aid.

Scholarships

Financial Aid Office
Miller Building, Room 301
(607) 753-4717
www.cortland.edu/finaid/scholarships.html

SUNY Cortland offers a wide range of scholarships that are funded by the Cortland College Foundation or the SUNY Cortland Alumni Association. These awards are made possible by the generous donations of alumni, philanthropic groups, corporations, faculty, staff, emeriti and other friends of the College and are administered through the Financial Aid Office.

Scholarships are awarded based upon academic merit or financial need, or a combination of both. Each program has its own criteria. Some are available only to new freshmen, others to continuing or transfer students.

Unless stated otherwise, scholarship recipients must comply with the standards of Satisfactory Academic Progress (SAP) guidelines on page 25 of this catalog in order to maintain their scholarships. SAP is reviewed after each semester. If a student loses Federal aid eligibility they will lose their scholarship as well. Students who lose eligibility should follow the same appeal procedures as outlined for Federal Student Aid on page 26 of this catalog.

The following list is complete as of publication of this catalog, but new awards are added frequently. The College's scholarship coordinator, located in the Financial Aid Office, maintains a database of Cortland scholarships and other outside scholarships. In addition, the scholarship coordinator routinely posts new internal and outside scholarship opportunities to the student e-mail bulletin board and publishes a complete listing of all scholarships annually.

For information, call the Financial Aid Office at (607) 753-4717.

Louise Margaret Abernethy Scholarship in Education

Award: One-time award of up to \$1,000

Eligibility Criteria: Presented to education majors with a grade point average of at least 2.7, who are residents of Cortland County and have demonstrated superior performance in student teaching situations.

Adult Learner Trust Awards

Award: One-time need-based award of up to \$2,000.

Eligibility Criteria: Need is determined by financial aid office after student completes FAFSA and entire packaging process. Preference given to neediest independent sophomore, junior and senior adult students who are seeking education in order to re-enter the work force. Also taken into consideration is a student's commitment to attending SUNY Cortland the following semester by ensuring a student has completed the class registration process.

African American Gospel Music Award

Award: One-time merit-based award of up to \$500.

Eligibility Criteria: Awarded to students demonstrating strength in piano/keyboard, percussion, bass guitar/lead guitar, vocal and student directorship.

Alpha Delta Junior Award

Award: One-time merit-based award of up to \$1,000.

Eligibility Criteria: Presented to outstanding students who are in the top 10 percent of the junior class. Other considerations include leadership, professional promise, and contributions to the community.

Alpha Kappa Phi/Agonian Scholarship

Award: One-time merit/need-based award of up to \$4,000.

Eligibility Criteria: Created by former Alpha Kappa Phi Sorority sisters, this scholarship is available to seniors with a minimum 3.0 grade point average who are involved in campus life and demonstrate financial need.

Alpha Sigma Alpha Scholarship

Award: One-time need-based award of up to \$1,000.

Eligibility Criteria: Presented to students with a grade point average of at least 2.5 and demonstrated financial need. Must be a sophomore or junior when applying. Participation in campus activities is taken into consideration.

Alumni Association Scholarships

Award: Annual merit-based award of up to \$1,000 is available to freshmen for four years and transfer students for two years.

Eligibility Criteria: Admitted freshmen and transfer students who are children or parents of alumni. Transfer students must have four completed semesters at time of transfer (three semesters at time of application). Awards offered to candidates with strongest academic credentials.

Arethusa Scholarship

Award: One-time merit/need-based award of up to \$1,000.

Eligibility Criteria: Awarded to a full-time sophomore, junior, senior, or graduate student having a 2.5 grade point average or better and demonstrated financial need. Leadership and involvement in campus life are taken into consideration.

Marian Natoli Atkinson '54 Alumni Scholarship

Award: One-time merit-based award of up to \$500.

Eligibility Criteria: Admitted freshman student who has the highest academic credentials of all applicants who receives a letter of recommendation for admission by a SUNY Cortland graduate. Recipients of other SUNY Cortland scholarships are not eligible.

Harriet Bentley Memorial Award

Award: One-time merit-based award of up to \$600.

Eligibility Criteria: Must be a junior student who is either a member of Nu Sigma Chi sorority, a relative of a former member of the sorority, or related to an alumnus of SUNY Cortland.

Ruth Hart Blanchard '23 Scholarship

Award: One merit/need-based award of up to \$1,000 is available to a freshman for four years.

Eligibility Criteria: Admitted freshmen majoring in early childhood education who has demonstrated high academic achievement and financial need.

Ralph Adams Brown and Marian R. Brown Scholarship

Award: One-time merit-based award of \$1,000 unless otherwise specified in award letter.

Eligibility Criteria: Awarded to an admitted freshman or transfer student who has presented outstanding academic credentials.

Van Burd Prize

Award: One merit/need-based award of up to \$500 unless otherwise specified in award letter.

Eligibility Criteria: Awarded to an outstanding sophomore or junior English major.

Marjorie Dey Carter '50 Scholarship in Urban Education

Award: Merit-based award of up to \$2,000 once endowed fund is fully funded.

Eligibility Criteria: This scholarship is awarded to a participant in the Urban Education Program who meets the academic and extracurricular requirements.

James M. Casey '50 Scholarship

Award: One-time merit/need-based award of up to \$800.

Eligibility Criteria: Available to a sophomore, junior, or senior with 3.0 grade point average or better and demonstrated financial need.

Thomas and Marion Cashady '28 Scholarship

Award: Merit-based award of up to \$700, renewable.

Eligibility Criteria: Awarded to the most academically qualified freshmen applicant from Seneca County.

Francis J. Cheney Scholarship

Award: Annual merit/need-based award of up to \$1,000 is available to a freshman for four years.

Eligibility Criteria: Admitted freshman majoring in an area of education who demonstrates the highest academic achievement and most financial need.

Yuki Chin Memorial Scholarship

Award: Amount of this merit-based award is determined by the International Programs Office.

Eligibility Criteria: The main purpose of this scholarship is to provide financial assistance for graduate students from the Capital Normal University to attend SUNY Cortland. The scholarship may also be used to benefit the following student types listed in priority order: 1. Chinese graduate students attending SUNY Cortland from other Mainland China universities; 2. Graduate students attending SUNY Cortland from universities in other Asian countries; 3. American undergraduates (juniors and seniors) or graduate students enrolled at SUNY Cortland who choose to study in the following order of priority at: a. Capital Normal University in Beijing; b. Other Mainland China universities; c. Other Asian universities.

Class of '85 Award

Award: One-time merit/need-based award of up to \$750.

Eligibility Criteria: Available to a senior with a 2.7 grade point average or better and demonstrated financial need. Contributions made to the campus community are taken into consideration as well.

Cortland County Home Bureau Award

Award: One-time merit-based award of up to \$500.

Eligibility Criteria: Available to a sophomore or junior majoring in speech pathology and audiology with a 2.5 grade point average or better and demonstrated financial need.

Cortland's Urban Recruitment of Educators (CURE) Scholarships

Award: Varies. Annual merit-based award helps to defray college costs above and beyond state and federal aid the student receives. Recipients are required to file a FAFSA. PELL and TAP awards are figured into the equation of the award amount which may fund recipients costs for in-state tuition, books, room and board.

Eligibility Criteria: Admitted freshmen majoring in areas of

education who demonstrate high academic achievement and have identified themselves as African American, Hispanic, Native American or Asian American and are citizens or permanent residents of the United States. Preference given to those with a 90+ high school average in a strong college preparation program and 1100+ SAT or 24+ ACT scores.

Kenneth and Beatrice Cramer Scholarship

Award: One-time merit-based award of up to \$1,500.

Eligibility Criteria: Awarded to top female freshman applicant from Gloversville High School (N.Y.).

Nellie Davidson '08 Scholarship

Award: One-time need-based award of up to \$2,500.

Eligibility Criteria: Presented to students with at least a 2.0 grade point average and demonstrated financial need. Must be a sophomore or junior when applying. Participation in campus activities is taken into consideration.

DeGroat Scholarship

Award: One-time merit-based award of up to \$1,500.

Eligibility Criteria: Awarded to an admitted transfer student presenting a superior academic record over a minimum of four full-time semesters completed at the time of transfer (three semesters at the time of application).

Gerald N. DiGuisto Scholarship

Award: One-time merit-based award of up to \$1,000 is available.

Eligibility Criteria: Admitted freshman art major or an outstanding SUNY Cortland junior majoring in art. Freshmen applicants must be New York State residents and live within a 100-mile radius of Cortland.

P. F. Eisenhardt '67 Science Scholarship

Award: Merit/need-based award of up to \$1,000 is available to freshmen for four years and transfer students for two years.

Eligibility Criteria: Admitted freshmen and transfer students who are interested in pursuing a secondary education/chemistry major and have demonstrated financial need.

Faculty Senate Memorial Scholarship

Award: One-time merit-based award of up to \$1,000.

Eligibility Criteria: Awarded to a full-time student in good academic standing demonstrating interest or ability in student governance and/or other types of leadership responsibilities on campus.

John Fantauzzi '58 Scholarships

Award: Annual merit-based award of \$3,400 is available to freshmen for four years.

Eligibility Criteria: Admitted freshmen who are the children of immigrants to the United States (first-generation American students). Awards based on academic achievement, leadership and contributions to student life.

FDNY Alumni Scholarship

Award: Full tuition per qualified recipient.

Eligibility Criteria: Children of living SUNY Cortland Alumni who are employed as fire department personnel. This scholarship acknowledges all the heroes who served our country on Sept. 11, 2001.

Foundation Graduate Assistantships

Award: Merit-based award comprised of partial tuition waiver and stipend. Amount is determined annually.

Eligibility Criteria: Presented to master degree candidates who work as graduate assistants in academic/administrative departments.

Joyce A. Gaus '60 Scholarship

Award: Annual merit/need-based award of up to \$1,000 is available to a freshman for four years.

Eligibility Criteria: Admitted freshman majoring in the area of recreation, outdoor education, or a closely related field who demonstrates high academic achievement, leadership ability and financial need.

General Alumni Scholarships

Award: One time need-based award of up to \$700.

Eligibility Criteria: Presented to sophomore or junior students with at least a 2.5 grade point average and demonstrated financial need. Participation in campus activities is taken into consideration.

Thomas L. Goodale '61 Community Service Scholarship

Award: Renewable merit/need-based award of up to \$1,000 is available to a freshman for four years or a transfer student for two years.

Eligibility Criteria: Awarded to an admitted freshman or transfer student majoring in the area of recreation who has demonstrated a strong record of community or school service activities and high academic achievement. Financial need may also be considered.

Graduate Opportunity Program Tuition Scholarship

Award: One-time need-based award of up to \$500 per semester.

Eligibility Criteria: Available to matriculated graduate students who were former EOP, HEOP or SEEK program graduates.

Graduate Teaching Assistantships

Award: Merit-based partial tuition waiver. Some departments may award a stipend. Assistantships are renewable for a second year.

Eligibility Criteria: Awarded to matriculated graduate students who either teach or perform other functions for academic or administrative departments.

Graduate Teaching Fellowships

Award: Teaching Fellows receive \$8,500 per year although students are responsible for their own tuition. Teaching Fellowships are merit-based and renewable for a second year.

Eligibility Criteria: Matriculated into a graduate degree program, Teaching Fellows teach the equivalent of six credits per semester. Prior teaching experience is desired.

Charles T. Griffes Music Scholarship

Award: One-time merit-based award of at least \$500.

Eligibility Criteria: Awarded to a sophomore or junior student pursuing a music minor or concentration.

Myrl Rose Crocker Howe Scholarship

Award: Annual merit/need-based award of up to \$500 is available to a female upperclassman.

Eligibility Criteria: Available to a female upperclassman majoring in elementary education; preference given to a single parent. Candidate must demonstrate excellence in academic achievement and have demonstrated financial need.

Myrl Rose Crocker Howe/McGraw Scholarship

Award: Annual merit/need-based award of up to \$500 is available to freshmen for four years and transfer students for two years.

Eligibility Criteria: Available to an entering female freshman or transfer student; preference given to a McGraw High School graduate majoring in elementary education. Candidate must demonstrate excellence in academic achievement and have demonstrated financial need. If there is no freshman candidate, scholarship will go to an upperclassman.

Janey Hutchinson Music Scholarship

Award: One-time award of up to \$2,000.

Eligibility Criteria: Awarded to junior elementary education majors in good standing, who have music concentrations or music minors. Scholarship applied to recipients' financial package during senior year.

Manley S. Hutchinson Scholarship Fund

Award: Annual award of up to \$1,000 is available to a freshman for a total of three years.

Eligibility Criteria: Available to an incoming freshmen majoring in SUNY Cortland's 3+2 physics/pre-engineering program. Applicants should have superior high school grades.

Judith Smith Keleman Memorial Scholarship

Award: Renewable merit/need-based award of up to \$500 is available to freshmen for four years.

Eligibility Criteria: Awarded to an admitted freshman majoring in speech pathology and audiology. Eligible candidates must have a minimum high school average of B+ (87) and demonstrated financial need.

Lorraine M. Khouri Scholarship

Award: One-time merit-based award of up to \$1,000.

Eligibility Criteria: Available to a female physical education major planning to matriculate into the teacher certification program. Applicant must have completed 24 credit hours at Cortland at the time of application, have an overall grade point average of 3.0 or better, have completed EDU 300 with a B+ average or better, and demonstrate an interest in campus activities and/or youth programs.

John B. Knox Memorial Scholarship

Award: Award of up to \$1,000 is available to a freshman for four years or a transfer students for two years. Merit/need-based.

Eligibility Criteria: Admitted freshman or transfer student who resides permanently in Hamilton County (N.Y.) with an interest in recreation studies and outdoor education who demonstrates high academic achievement, leadership qualities outside the classroom, and has financial need. Secondary consideration will be given to permanent residents of the Adirondack Park.

James Kradya Summer Field Camp Scholarship

Award: One-time award of up to \$500.

Eligibility Criteria: Awarded to geology major (or equivalent) enrolled in SUNY Cortland's five-week summer geology course offered at Brauer Field Station. Selection is based on academic achievement.

Walter and Anne Kreig Memorial Scholarship

Award: Renewable merit-based award of up to \$1,500 is available to non-freshmen and transfer students.

Eligibility Criteria: Admitted sophomore, junior, senior or transfer student majoring in education. Preference given to a candidate who plans to earn a concentration in psychology, has been involved in community service and has demonstrated financial need.

John A. MacPhee Scholarship

Award: One-time merit-based award of up to \$1,200 is available to support off-campus field work or attendance at a national professional conference devoted to the leisure services profession.

Eligibility Criteria: Sophomores, juniors and seniors with high academic achievement and professional promise may qualify.

Helen Y. Nelson Memorial Scholarship in Music

Award: One \$1,000 scholarship available in 2003

Eligibility Criteria: Presented to a student studying music in the Performing Arts Department. Selection based on merit and financial need.

New York State Home Bureau Award

Award: One-time merit-based award of up to \$400.

Eligibility Criteria: Presented to a student majoring in therapeutic recreation.

Non-Traditional Student Scholarship

Award: One-time merit/need-based award of up to \$500.

Eligibility Criteria: Awarded to nontraditional, full-time or part-time students taking at least six credit hours in the semester the scholarship is received. The nontraditional student may be under 25 but must have interrupted his or her college education. Recipient must have completed at least 12 credit hours of study at SUNY Cortland. Both males and females are eligible. Preference given to deserving candidates who demonstrate: financial need and have earned a minimum 2.5 grade point average.

Fr. Edward O'Heron Scholarship

Award: One-time merit-based award of up to \$1,000.

Eligibility Criteria: Awarded to juniors, seniors, and graduate students majoring in English or adolescence education/English. Minimum grade point average of 3.0 and 500-word essay required. Qualities of caring, community service and helping others as demonstrated by the life of Fr. O'Heron. Intellectual promise as an English teacher or writer also taken into consideration.

Overseas Academic Program Award

Award: One-time merit-based award of up to \$1,000.

Eligibility Criteria: Available to students accepted to a study abroad program, who are citizens of the United States or permanent residents having a 2.7 grade point average or better. Academic achievement and extracurricular activities are also taken into consideration.

Angela Pace Scholarship in Education

Award: Annual merit/need-based award up to \$1,000 is available to juniors for two years and senior students for one year.

Eligibility Criteria: Junior or senior majoring in elementary education who are residents of Cortland County. Candidates must have academic promise and financial need.

Fred E. and Mildred Becker Page '00 Scholarship

Award: One-time need-based award of up to \$2,500.

Eligibility Criteria: Presented to students with a grade point average of at least a 2.0 grade point average and demonstrated financial need. Must be a junior or senior when applying. Participation in campus activities is taken into consideration.

Maxwell and Myrtle Park Education Award

Award: One-time merit-based award of up to \$500.

Eligibility Criteria: Presented to a junior education major with a 2.7+ grade point average who spent his or her freshman and sophomore years at SUNY Cortland.

Past President's Scholarships

Award: Amount of these merit/need-based awards determined annually.

Eligibility Criteria: Presented to full-time, second-semester sophomores or full-time juniors who have attended SUNY Cortland for at least two full semesters, have a 3.2 grade point average or better and have contributed to the College community. Candidates are considered on leadership ability and character. Award amounts are based on financial need.

John E. and Carole Wilsey Phillips '48 Scholarship in Elementary Education

Award: Merit/need-based award of up to \$500 is available to a freshman for four years.

Eligibility Criteria: Admitted freshman majoring in elementary education, who demonstrates high academic achievement, leadership ability and has financial need.

Residential Service Scholarships

Award: Annual merit/need-based award of a \$1,000 bed waiver is available to freshmen for four years and transfer students for two years.

Eligibility Criteria: Awarded to students who commit to living on campus, have a high school grade point average of 86 or higher and have demonstrated financial need. An annually determined percentage will be awarded based on academics and the remainder of funds will be awarded based on need. This percentage breakdown is determined annually.

H. Kendall Reynolds Memorial Scholarship in Physics

Award: One-time award of up to \$800.

Eligibility Criteria: Awarded to a junior physics major with high academic standing who has demonstrated leadership within the Physics Department or College. Scholarship applied to recipients' financial package during senior year.

Kevin A. Rowell '83 Study Abroad Scholarship

Award: One-time merit-based award, amount to be determined annually.

Eligibility Criteria: Available to students accepted to a study abroad program, who are citizens of the United States or permanent residents having a 2.7 grade point average or better. Academic achievement and extracurricular activities are taken into consideration.

Jo Schaffer Scholarship in Art History

Award: One-time merit-based award of up to \$500.

Eligibility Criteria: Awarded to an outstanding undergraduate student in their senior year who has earned distinction in art history courses, or who displays great promise as an art history major. An overall grade point average of 3.0 and a 3.2 grade point average in art history course work is required.

John L. Sciera '52 Scholarship

Award: One-time merit-based award of up to \$1,700.

Eligibility Criteria: Available to a student enrolled in athletic training who has a high academic standing and is pursuing a career in the field.

Sigma Delta Phi Scholarship

Award: One-time merit-based award of at least \$500.

Eligibility Criteria: This scholarship, created by the former sisters of the Sigma Delta Phi Sorority, requires that candidates must have completed at least two full semesters at SUNY Cortland at the time of application, have at least one full year of study remaining before graduation and have a 2.5 grade point average or better. Applicants must also demonstrate active participation in campus life, social involvement with other students, fulfillment of personal goals, improvement of campus life and educational opportunities.

Frederick N. Sinclair Memorial Scholarship

Award: One-time merit-based award of \$1,000 to \$1,500.

Eligibility Criteria: Admitted freshman or transfer student who is a graduate of Sherburne-Earlville High School (N.Y.).

Student Government Association Leadership Scholarship

Award: One-time merit-based award of up to \$1,250.

Eligibility Criteria: Sophomores, juniors and seniors with a minimum 2.5 grade point average demonstrating leadership skills through SGA or other campus service projects as first priority, with community service in the Cortland area as a second priority.

Ben A. Sultz Scholarship in Secondary Math Education

Award: Annual merit-based award of up to \$1,000 available to freshmen for four years.

Eligibility Criteria: Admitted freshmen enrolled in the secondary math education program. High school average of at least 90 with an SAT math score of at least 600 (or equivalent ACT math score) and 3.5 units of high school math and completed scholarship application.

SUNY Cortland Leadership Scholarships

Award: Annual merit-based award of \$2,500 available to freshmen for four years and transfer students for two years.

Eligibility Criteria: Admitted freshmen and transfer students with high academic credentials and recognized leadership in student activities. Transfer students must have four completed semesters at time of transfer (three semesters at time of application). Strong leadership involvement in student activities will be favored. Work related or volunteer positions are also considered valuable. Preference given to entering freshmen in a strong college preparatory program with a 90+ grade point average, 1100+ SAT score or 24+ ACT score, as well as first-time transfer students with 3.5+ grade point averages.

SUNY Cortland Presidential Scholarships

Award: Annual merit-based award of \$3,400 is available to freshmen for four years and transfer students for two years.

Eligibility Criteria: Admitted freshmen and transfer students with exceptional academic credentials. Transfer students must have four completed semesters at time of transfer (three semesters at time of application). Preference given to entering freshmen in a strong college preparatory program with a 90+ grade point average, 1100+ SAT score or 24+ ACT score, as well as first-time transfer students with 3.5+ grade point averages.

SUNY Empire State Minority Honors Scholarships

Award: Renewable merit-based award. Freshmen receive \$1,000 during their first year. Funding in subsequent years determined annually.

Eligibility Criteria: Awarded to top freshmen candidates who have high academic achievement and have identified themselves as African, Latino, or Native American.

Theta Phi, Alpha Chapter Marjorie Dey Carter '50 Scholarship

Award: Renewable merit-based award of up to \$1,000.

Eligibility Criteria: Available to a female junior or senior majoring in Education or Recreation with a minor in Outdoor Recreation Management & Education. Candidates must have maintained a 3.0 grade point average and demonstrate outstanding leadership abilities. One recipient per year. Scholarship funding will expire in 2009. Application deadline is March 15.

Marion C. Thompson Memorial Scholarship

Award: One-time merit/need-based award of up to \$1,500.

Eligibility Criteria: Available to junior, senior or graduate students who are English majors having demonstrated academic success and financial need.

Donald '59 and Donna '59 Bell Traver Scholarship

Award: Annual merit/need-based award of up to \$1,000 is available as a multi-year commitment.

Eligibility Criteria: Awarded to a SUNY Cortland undergraduate (freshmen and new transfers included) who is majoring in physical education. Preference given to those who work hard to achieve success and have demonstrated financial need.

Underrepresented Graduate Fellowships

Award: Merit-based award comprised of partial tuition waiver and stipend. Amount is determined annually. Annual award covers above and beyond the state and federal aid the student receives.

Eligibility Criteria: Presented to master degree candidates who come from historically underrepresented groups (African American, Hispanic/Latino American, and Native American). Candidates must file a FAFSA.

Uschald Study Abroad Scholarship

Award: One-time merit/need-based award of up to \$1,500.

Eligibility Criteria: Available to students accepted to a study abroad program, who are citizens of the United States or permanent residents having a 2.7 grade point average or better and financial need. Academic achievement and extracurricular activities are also taken into consideration.

Spiegle Willcox Scholarship

Award: Annual merit/need-based minimum \$500 award for freshmen for four years. May be renewable if grade point average is maintained.

Eligibility Criteria: Awarded to an admitted freshmen who demonstrates outstanding musical performance skills and financial need.

Suzanne Wingate Memorial Scholarship

Award: One-time merit-based tuition award of up to \$1,000, applied toward the Sport Management Internship (SPM 470).

Eligibility Criteria: Awarded to a student who has a 2.5 grade point average or better, having completed 56.5 credit hours at time of application (12 of those credit hours to have been completed at SUNY Cortland), has demonstrated commitment of time and effort to the Sport Management Program, and is planning to enroll in a sport management internship within the next year.

Women's Scholarship in Physical Education

Award: Annual merit/need-based award of up to \$500 is available to a freshman for four years.

Eligibility Criteria: Awarded to an entering female freshman student majoring in physical education. A combination of academic achievements, leadership experience, involvement in extracurricular activities as well as demonstrated financial need serve as criteria for selection.

Marilou B. Wright '68 Scholarship for Non-Traditional Women

Award: One-time merit-based award of up to \$1,000.

Eligibility Criteria: Awarded to a female undergraduate, 25 years of age or older, who has completed 24 credit hours at SUNY Cortland, has a 3.0 grade point average or better and is enrolled for full-time study.