

Financial Information

All costs listed are estimates and subject to change without notice.

ESTIMATED BASIC COSTS

Per-semester costs for New York state residents:*

	Undergraduate	Graduate
Tuition and fees	\$2,208	\$2,907
University housing	1,715	2,290
Meals (standard dining plan)	1,043	1,043
TOTAL	\$4,966	\$6,240

The cost for books varies from program to program. The average cost per semester for books and supplies is \$350.

Personal laundry, linen, local and long-distance phone service, recreation, travel home, and other variable and discretionary expenses must be considered at approximately \$570.

For students living off campus, actual room and meal costs may vary considerably due to the various types of accommodations available, as well as personal preferences.

**Out-of-state undergraduate tuition and fees: \$4,658. Out-of-state graduate student tuition and fees: \$4,565.*

Tuition

MATRICULATED STUDENTS, FULL-TIME

Matriculated students are charged a full semester's tuition for a schedule of 12 credit hours or more.

Per semester:

	Undergraduate	Graduate
New York residents	\$1,700	\$2,550
Out-of-state residents	\$4,150	\$4,208

MATRICULATED STUDENTS, PART-TIME

Students taking fewer than 12 credit hours are considered part-time students and are charged by the credit hour.

Per credit hour, each semester:

	Undergraduate	Graduate
New York residents	\$137	\$213
Out-of-state residents	\$346	\$351

NONMATRICULATED STUDENTS

Nonmatriculated students enrolled for 11 credit hours or fewer are charged tuition by the credit

hour in accordance with the level of the individual course or courses.

Per credit hour:

	Undergraduate	Graduate
New York residents	\$137	\$213
Out-of-state residents	\$346	\$351

Nonmatriculated students enrolled for 12 or more credit hours are charged minimum and maximum rates as follows.

Per semester:

	Undergraduate	Graduate
New York residents, minimum	\$1,700	\$1,700
New York residents, maximum	\$1,700	\$2,550
Out-of-state residents, minimum	\$4,150	\$4,150
Out-of-state residents, maximum	\$4,208	\$4,208

RESIDENCE REQUIREMENTS

For tuition billing purposes, mere presence in New York state does not in itself constitute legal residence in the state. Students who are defined as New York state residents are those who, prior to the beginning of the semester, have established a permanent domicile in New York state. Students in college cannot gain residential status unless they can establish that their previous domicile has been abandoned and a new one established in New York for purposes other than attending the University. Proof of domicile is based on intention to remain in New York state. Factors relevant in determining domicile are: residence of parents (in case of unemancipated students), situs of driver's license and motor vehicle registration, place of voter registration, financial independence, residence for personal income tax purposes, etc.

An unemancipated student's domicile is that of the parent or legal guardian. Any student claiming emancipation to establish a domicile in New York must submit evidence of emancipation and of the establishment of domicile. Evidence of emancipation must include the establishment of financial independence. Factors relevant to financial independence include but are not limited to: employment on a full- or part-time basis, sources and extent of other income, place

of residence during summer and school vacations, parental claim of the student as a dependent exemption on federal and state income tax return, independent filing by student of federal or state income tax return, etc.

Students on nonimmigrant alien visa types A3, B1, B2, C1, C2, C3, D1, F1, F2, H1, H2, H3, H4, J1, J2, K1, K2, M1, M2, O1, O2, O3, P1, P2, P3, P4, Q or R are probably not eligible to be considered New York state residents regardless of their length of stay. Students who are holders of A1, A2, E1, E2 or all G, I and L visas are probably eligible to be considered as New York state residents if domiciled in New York state; however, the residency application must be filed by the student and reviewed by the Student Accounts office.

TUITION REFUNDS

Refunds are determined on the basis of the date courses are removed from a student's record. Nonattendance in a course does not constitute removal of a course. To drop courses, students must complete the necessary forms in the Registrar's office. After completing these forms, students must complete the Request for Refund forms available in the Student Accounts office. Tuition refunds are made only in accordance with the rate schedule set forth below.

Students who cancel registration in whole or in part are entitled to refund of tuition in accordance with the following schedule.

Refund during:

1st week	100%	4th week	30%
2nd week	70%	5th week	0%
3rd week	50%		

Mandatory fees are nonrefundable after the first week of classes for semester-length courses. The first day that classes are offered, as scheduled by Binghamton University, shall be considered the first day of the semester; the first week of classes, for purposes of refunds, shall be deemed to have ended when seven calendar days, including the first day of scheduled classes, have elapsed.

Students required to withdraw for disciplinary reasons are not entitled to any refund of tuition.

Students who withdraw to enter military service (active duty) are granted full tuition and University fee refunds for a semester in which academic credit is not received.

Students who withdraw for medical reasons may request a full tuition refund. Decisions are made on a case-by-case basis.

Undergraduate Fees

State University of New York application	\$30.00
*Comprehensive Fee	433.00

Activity Fee, full-time student, per semester	74.75
<i>*Fees are prorated for part-time students based upon number of credits enrolled.</i>	

Graduate Fees

State University of New York application, per program	\$50.00
Full-Time Activity Fee, 9 or more credits	37.00
*ID Card Fee	5.00
*Transportation Fee, full-time 9 or more credits	23.00
*Transportation Fee, part-time 1-8 credits	15.00
*Academic Record Management Fee	5.00
*Comprehensive Fee	320.00

Other Fees

Late Payment Charge	\$30.00
Reinstatement Fee (to reinstate courses after cancellation)	50.00
Returned Check Fee	20.00
Late Add/Drop Fee, per transaction	15.00
Microfilming Dissertation	50.00
Binding Fee for thesis/dissertation:	
Original and two copies	20.00
Personal copies (per copy)	10.00
Copyright Fee	35.00
Parking Fee, per semester	65.00
Two semesters	100.00
Orientation Fee, undergraduate	125.00
Replacement ID Card Fee	5.00

Optional Fees

Accident and sickness insurance, per year	\$341.00
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Deposits

Advance Deposit (credited to tuition; see Freshman Admission listed elsewhere in this <i>Bulletin</i>), all new undergraduates	\$50.00
Room Deposit (credited to housing payment)	125.00
Damage Deposit, all students living in University housing	75.00

The damage deposit is held in a separate account in the student's name as long as the student lives in a residence hall. Students are billed for the amount necessary to bring the deposit up to \$75 when charges for damages have reduced the balance to \$25 or less.

Meals/Dining Plan

Undergraduates who live in one of the residence halls (other than Hillside or Susquehanna Communities) are required to participate in the University dining plan. Graduates and undergraduates living in Susquehanna or Hillside

Communities may *elect* one of the resident dining plans. Plan levels vary according to the number of meals covered per week.

Ultra plan	\$1,118 per semester
Standard plan	\$1,043 per semester
Basic plan	\$ 808 per semester

The dining plan has two components: operating costs and spending money. The operating cost component provides funding for the full range of services offered to students and for the administrative costs (including, but not limited to, labor, paper and cleaning supplies, fees and benefits) associated with the Credi-Dine program. The spending money is used only for actual food purchases at the time of purchase. Contract sign-ups may be at either the basic, standard or ultra dining-plan levels. Following sign-up, no reductions from the standard or ultra to the basic plan, or from the ultra to the standard plan, are permitted.

MEALS/DINING PLAN REFUNDS

Refunds of dining plan payments are permitted only under one of the following circumstances:

1. A student withdraws from the University.
2. A student obtains a medical exemption from the dining plan from the University physician.

Students who register but do not attend the University will receive a full refund of their entire dining plan payment.

The dining plan refund is computed on a prorated basis of the dining charge for the semester (see below). Students will receive the appropriate refund, providing that the amount of funding in their account is equal to or greater than the anticipated refund.

For the purpose of prorating refunds, weekly increments are used and students eating for part of the week are charged for the full week.

Refunds are prorated according to the following schedule:

Week 1	85%	Week 6	35%
Week 2	75%	Week 7	25%
Week 3	65%	Week 8	15%
Week 4	55%	Week 9	5%
Week 5	45%		

There will be no refunds after the ninth week of the semester.

Additional deposits of spending money made prior to or during the ninth week will be prorated in the same manner as the initial payments to the dining plan. For this reason, students are advised not to make discretionary deposits until after the ninth week of the semester.

Outstanding Obligations

Students who owe money to the University, payments on a University loan or a Title IV financial aid repayment are denied registration privileges. Transcripts and diplomas are withheld until all debts are satisfied.

In addition, any debts owed to the University not paid on a timely basis will be forwarded to a collection agency and/or the New York State Attorney General's office for collection. Accounts forwarded to collection agencies or the Attorney General's office will be assessed additional collection costs and interest charges.

Housing

The University offers housing in six residential communities. College-in-the-Woods, Dickinson Community, Hinman College and Newing College, designed for undergraduate students, have two-person rooms, triples, quads and suites. All residents in College-in-the-Woods, Dickinson, Hinman and Newing must purchase one of the on-campus meal programs offered by dining services. Hillside Community is an on-campus apartment complex with apartments for four or eight undergraduates. Susquehanna Community, designed for graduate students, families, transfers and undergraduate students, has three-person and four-person apartments.

The rates listed below include on-campus telephone and cable television service. If students desire off-campus telephone service, they must subscribe with the University's Telecommunications office.

The rates listed are semester rates for 1998-99.

<i>College-in-the-Woods, Dickinson, Hinman and Newing</i>	
Double	\$1,715
Designed Triple	\$1,530
Designed Quad	\$1,370

<i>Hillside and Susquehanna</i>	
Single	\$2,290-2,465
Double	\$1,990

For additional information on University housing, see the Student Life section in this *Bulletin*.

HOUSING REFUNDS

Once students have registered and occupied a room, if they then move out of University housing, no refund is available for the balance of the academic year. Occupancy is defined as acceptance of the room key and/or moving personal possessions into the room, suite or apartment. The \$125 room deposit, which is credited to the room charge, is not refundable if the student fails to occupy a room.

DAMAGE DEPOSIT REFUND

The balance in students' damage deposit accounts is refunded when they graduate, withdraw from the University or move off campus.

Accident and Sickness Insurance for Students

Because the health fee does not pay for medical expenses incurred off campus, all students are encouraged to have adequate accident and sickness insurance. The University has made arrangements with an independent carrier to provide an optional student insurance plan. Only registered students and their spouses and dependents are eligible to participate in the insurance plan. Such insurance provides a much-needed supplement to the service provided by the University Health Service.

A brochure detailing the cost and the provisions of this accident and sickness insurance is available through the Student Accounts office or the University Health Service.

Costs and benefits are subject to change from year to year. Please call 607-777-2221 for current information.

International students in nonimmigrant status (F-1, J-1, etc.) and students participating in overseas study programs are required by the State University of New York to purchase a special SUNY health and accident insurance policy designed specifically for them. Dependents of J-1 students and scholars are required by the United States Information Agency (USIA) to purchase insurance as well. Payment is made on a semester basis, with fall coverage in effect August 15-January 15 and spring coverage in effect January 15-August 15. Since fall-semester coverage is for a five-month period and spring coverage is for seven months, the insurance fee is higher in the spring. Overseas study participants may select shorter coverage periods matched to the length of their program. Insurance rates are reviewed each year and are subject to change. The annual fee for 1998-99 was \$478. The policy is quite comprehensive and provides benefits not found in standard insurance policies, including medical evacuation and repatriation. Optional coverage for dependents is also available. The policy is administered by the office of International Student and Scholar Services (N. A. Rockefeller Center G-1, 777-2510), and detailed information on the policy, as well as claims assistance, may be obtained there.

Payment Procedures

All students must return their bills and make payment by registration day. Payment of all outstanding charges, tuition and fees is a part of

the registration process, and a student's registration is not complete until full payment is made. Payment or arrangement for payment must be made with the Student Accounts office prior to the first day of classes or, in the case of late enrollment, at the time of enrollment. Failure to conclude appropriate financial arrangements by the end of the second week of classes will result in the cancellation of the student's enrollment in classes. Graduate students who are the recipients of tuition scholarships must make payment of the mandatory fees by registration day. Tuition scholarships cover the cost of tuition *only*.

In cases of extreme financial hardship, the director of student accounts, if consulted prior to registration, may be able to permit deferral of payment. In addition, should a student feel that a particular situation warrants special consideration, an appeal can be made to the assistant vice president for finance and management-controller, and ultimately to the vice president for administration, both in the Couper Administration Building.

TIME PAYMENT PLAN

For the convenience of students and parents, Binghamton University offers an optional time-payment plan tailored to the semester billing process. The plan is offered at a cost of \$32.25 per semester of enrollment. Participants pay 50 percent of their semester payment (after financial aid deductions) by the semester payment deadline and the remaining 50 percent in two later installments. Below is a timetable of due dates for this payment option.

	Fall 1999	Spring 2000
Semester bills mailed to students	Mid-July	Mid-December
Down payment (50% of semester bill due)	8/13/99	01/07/2000
Installment 1 (25% of semester bill due)	10/4/99	3/3/2000
Installment 2 (25% of semester bill due)	11/4/99	4/3/2000

Information on the time payment plan is mailed each semester in the billing information packet.

FINANCIAL AID

The University's financial aid program helps students who might not otherwise be able to afford college. Financial aid consists of grants, loans and part-time employment, generally offered to students in some combination. Basic responsibility for financing higher education rests with students and their families; assistance through the University is offered to

supplement the family's maximum financial effort. With few exceptions, financial aid is offered only to students who demonstrate need; the amount of need-based aid in no instance exceeds the amount of need.

How to Apply for Financial Aid

Students applying for financial assistance must submit a Free Application for Federal Student Aid (FAFSA). The FAFSA is the standard application for federal and institutional aid. New York state residents who want to apply for state-funded assistance must also file the Express TAP Application (ETA). New students can obtain the FAFSA from their high school guidance office or request the FAFSA be sent to them from the office of Student Financial Aid and Employment. Returning students may pick up the necessary forms in Binghamton's office of Student Financial Aid and Employment. Express TAP Applications are individually printed and mailed to students after they complete the FAFSA. Students apply for most forms of financial assistance listed in this *Bulletin* by filing these forms and any other documentation that is required.

AID APPLICATION DEADLINES

Applicants for admission, both freshman and transfer, and current students who wish to be considered for financial aid administered by the University must complete and submit the appropriate application(s), postmarked by March 1 for the fall semester and by November 15 for the spring semester. Most financial aid is available on a first-come, first-served basis. Applications filed after the deadlines will be reviewed for funds that remain available and these applicants may experience delays in receiving any remaining funds. If income information is not available until after the deadline, students are instructed to use estimated figures.

INFORMATION REQUIRED TO DETERMINE ELIGIBILITY FOR FINANCIAL AID

In some cases, a financial aid eligibility determination cannot be made without receipt of documentation requested from the student. In most cases, an offer of assistance will be made without all of the required documentation being received. Once all of the documentation has been received, a financial aid counselor may review the student's application to verify the accuracy of the information provided. Students will be notified if a change is made in eligibility based on the documents submitted or if further information is needed.

A delay should be expected in the processing of a financial aid application if: 1) the requested documents are not received in a timely manner; 2) the requested documents are incomplete; 3) the requested documents are received during the summer months; and/or 4) an original application was not filed by our deadline.

If a student fails to submit the required documentation, any financial aid offered will be rescinded.

ELIGIBILITY CRITERIA

To receive federally funded financial aid, students must meet general eligibility criteria established by the federal government and coordinated through the Financial Aid office. Applicants must be matriculated students and U.S. citizens or eligible noncitizens; demonstrate need; not be in default on any student loans or owe a refund to Federal Pell or Federal Supplemental Educational Opportunity Grants; be registered with Selective Service or not be required to be registered; and be making satisfactory academic progress. In some cases, as noted, part-time students may receive federal or state-funded financial aid, and non-matriculated students may be eligible for some types of federally funded loans. Some aid programs, as noted, are restricted to undergraduate students.

RESPONSIBILITIES OF FINANCIAL AID RECIPIENTS

All financial aid recipients are expected to complete the application process annually by the prescribed deadlines and submit required documentation in a timely manner. Students must meet requirements for good academic standing and maintain normal academic progress toward a degree. Students are obligated to report to the Financial Aid office any changes in enrollment status if reducing course load below full time; changes of name and address; and receipt of any additional scholarships, grants or loans. The University reserves the right to make adjustments in financial aid awards because of changes in enrollment or residency, income discrepancy, lack of required documentation from the student or changed financial circumstances. The University further reserves the right to make proportionate adjustments in campus-administered financial aid if federal or state funding to the University changes and/or if more students than anticipated accept their aid packages. Students who do not meet the requirements determined by the University will be required to repay any financial aid funds they have received. Students who withdraw from the University before the end of an academic term may be required to repay a portion of their financial aid.

ADDITIONAL TERMS AND CONDITIONS

A. Federal, state or institutionally funded financial aid is an offer based on the enrollment specified on the Free Application for Federal Student Aid (FAFSA) and analysis of the information provided on the FAFSA and/or reports of financial assistance received on behalf of the student from another agency or group. Since the aid is an offer, it may be adjusted at a later date due to the following:

1. change in funding
2. corrections made to information on a financial aid application
3. financial aid received from outside sources exceeds level of need
4. substantial change in family's financial situation
5. change in enrollment status (e.g., full time to part time)
6. withdrawal during the refund period (refund schedule and "Title IV Refund" policies are available in the Student Accounts office)
7. results from verification differ from original application
8. addition of graduate tuition scholarships not previously considered
9. enrollment in courses that exceed or do not fulfill graduation requirements
10. change in student's grade level
11. change in residency (state residency or commuter status)
12. subsequent knowledge of loan default status
13. failure to make satisfactory academic progress
14. incomplete application
15. failure to meet eligibility requirements
16. applicable NCAA guidelines

If the student was given a deferment based on aid that is reduced, the student will be billed for the amount owed.

B. An offer is withdrawn if the student does not complete, sign and return the financial aid offer letter to the office of Student Financial Aid and Employment within 15 days. Once an offer is canceled, it may not be reinstated at full value.

C. Most components of a financial aid offer, except earnings from Federal Work Study employment, are credited by semester to a student's account. (For undergraduates, however, the Federal Perkins Loan component is withdrawn and the offer canceled if the student does not sign a promissory note in the office of Student Accounts as each semester begins.) If financial aid, excluding Federal Work Study earnings, exceeds the University's charges, a refund check will be issued.

D. An offer of estimated TAP Grant is an approximation of eligibility for a New York State Tuition Assistance Program (TAP) Grant. Students must file a separate Express TAP Application with the New York State Higher Education Services Corporation in Albany before the actual eligibility for TAP is determined. An actual TAP grant may differ, depending upon documented information provided by an applicant and upon available governmental funds.

E. A student who accepts the Federal Work Study (FWS) component of an offer must report to the office of Student Financial Aid and Employment at the beginning of the semester for placement. However, application for the FWS Assistantship must be made directly to the Graduate School. This offer can be withdrawn after the first two weeks of the term depending upon availability of positions. An offer of FWS does not guarantee a job. A graduate student who is offered a Graduate Federal Work Study (GFWS) Assistantship will receive his or her assignment from the Graduate School. Any student whose financial aid application is incomplete will not be placed. Once employed, a student will receive a biweekly paycheck based on the number of hours worked in a given pay period, or, for graduate assistants, based on the contract agreement with the Graduate School. (A tuition waiver may not be part of the GFWS Assistantship.) Students new to the University are provided detailed information concerning the FWS Program prior to the beginning of the first semester.

F. All financial aid resources must be used for educational expenses only.

G. If there is an extraordinary circumstance that is not outlined on the original application, the student may request a review of eligibility for assistance. Details of situations that warrant a redetermination of eligibility are available in the office of Student Financial Aid and Employment.

H. A financial aid offer reflects the amount of funds available for this academic year. To be considered for financial aid, students must file a new application for each academic year. Aid offers may differ each year, dependent upon available funds and grade level of the eligible student.

I. Graduate students may apply for graduate assistantships or fellowships through their respective academic departments. In most cases, the assistantship also includes a tuition scholarship. If the student should receive a tuition scholarship, it means that the tuition is paid by the department for a specific number of credit hours.

Since the tuition scholarship is a financial resource, it is included in the financial aid package and may affect the amount of the Federal Direct Loan for which the student is eligible.

The Financial Aid office is notified of students receiving tuition scholarships by the Graduate School and/or academic departments. If the Financial Aid office is notified after a financial aid package is completed, the package must be adjusted so that the student is not overawarded.

J. Students are required to notify the Financial Aid office of any scholarship received for 1999-2000 (even if the scholarship is given directly to the student).

FEDERAL REGULATIONS FOR STUDENTS WHO WITHDRAW

The University is required to perform a Title IV refund and repayment calculation for any student who withdraws from the University and is a recipient of federal financial aid for the semester of withdrawal. The calculation determines how much financial aid must be returned to the federal government. The federal formula takes into consideration, when a student withdraws, what type and how much aid has been applied to the account or refunded to the student. Sample calculations are available in the Student Accounts office.

When aid must be returned, the order of return is as follows: Federal Unsubsidized Loans, Federal Subsidized Loans, Federal Perkins Loans, Federal Direct Parent Loans, Pell Grant, SEOG and Other.

Grants

FEDERAL PELL GRANTS

These federal grants are available to help full-time or part-time matriculated undergraduate students pay for their educational expenses. Usually only students with the highest levels of need are eligible for these grants. In 1999-2000, Pell Grants are expected to range from \$400 to \$3,125.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (SEOG)

These federal grants provide assistance to matriculated undergraduates with "exceptional need." The University's Financial Aid office is responsible for selecting eligible full-time students and determining the amount of the award based on need and funds available. In 1999-2000, the maximum SEOG award is expected to be \$500.

EDUCATIONAL OPPORTUNITY PROGRAM (EOP) GRANTS

These state grants are awarded to students enrolled in the Educational Opportunity Program (EOP) and are based on financial need. These grants are expected to range from \$800 to \$1,500 in 1999-2000. For details about EOP, see the section under Undergraduate Admissions.

U.S. BUREAU OF INDIAN AFFAIRS AID TO NATIVE AMERICANS

Application forms may be obtained from the U.S. Department of the Interior, Bureau of Indian Affairs office, Federal Building, 100 S. Salina St., Syracuse, NY 13202. An application is necessary for each year of study. Students must file the Free Application for Federal Student Aid to determine need. First-time applicants must obtain tribal enrollment certification from the Bureau or representative tribe.

VETERANS ADMINISTRATION EDUCATION BENEFITS

Application forms are available at all VA offices, active duty stations and American embassies. Completed forms are submitted to the TRIO/Veterans office on campus. Educational and vocational counseling is provided by the VA on request. Applications can be submitted up to one academic year after the year for which the student requests aid. Questions may be directed to the TRIO/Veterans office on campus.

TUITION ASSISTANCE PROGRAM (TAP)

TAP provides grants to full-time, matriculated undergraduates, ranging from \$250 to \$3,085 in 1998-99. Maximum awards for graduate students are \$250. Limits for minimum and maximum awards for 1999-2000 are determined by pending action of the New York State Legislature. Applicants must be New York state residents and U.S. citizens or permanent residents, aliens or refugees; be matriculated and enrolled full time in a degree program; meet income criteria; and be making satisfactory academic progress. Students may receive aid for up to eight semesters of study as an undergraduate and another eight semesters as a graduate student.

REGENTS AWARD FOR CHILDREN OF DECEASED POLICE AND FIREFIGHTERS

A special application must be filed with the New York State Higher Education Services Corporation in Albany. Documentary evidence to establish eligibility is required with the application. The amount of the award is \$450 per year for up to

five years, depending on the normal length of the program of study.

STATE AWARDS TO NATIVE AMERICANS

There is neither a qualifying examination nor a limited number of awards. Application forms may be obtained from the Native American Education Unit, New York State Education Department, Albany, NY 12234. Provisions of the awards are explained in the application.

VOCATIONAL AND EDUCATIONAL SERVICES FOR INDIVIDUALS WITH DISABILITIES (VESID)

This program is designed to develop, improve and restore a person's ability to work. The New York state office serves the emotionally, mentally and physically challenged. Assistance toward tuition ranges from actual tuition to a maximum award of \$2,000, which includes costs for books and supplies. Recipients are reviewed annually on an individual basis by their VESID counselor. Individuals should contact their local VESID office regarding application procedures and amounts available.

AID FOR PART-TIME STUDY (AP-TS)

AP-TS is an undergraduate grant program financed by New York State in conjunction with the University. The program provides aid up to full tuition to help part-time students meet their educational expenses. To be considered for an award, students must be working toward an undergraduate degree as part-time matriculated students enrolled for at least three credit hours per semester; retain good academic standing; be residents of New York state; be either U.S. citizens, permanent residents or refugees; meet the income limits; not have used up Tuition Assistance Program (TAP) or other New York state student financial aid eligibility for full-time study; apply for a Federal Pell Grant; and have a tuition charge of at least \$100 per year. Applications are available at the Financial Aid office after the New York state budget is passed for 1999-2000.

VIETNAM VETERANS TUITION AWARDS

This program assists Vietnam veterans enrolled in degree programs on either a full- or part-time basis. Application information is available by writing to Vietnam Veterans Tuition Awards, HESC, 1 Commerce Plaza, Albany, NY 12255.

EMPIRE STATE SCHOLARSHIP AWARD FOR EXCELLENCE

Full-time matriculated undergraduates are competitively awarded \$500 or \$1,500 annually for up to five years. The awards are made to high

school seniors. These awards may be held concurrently with other New York state awards.

STATE UNIVERSITY OF NEW YORK EMPIRE STATE MINORITY HONORS SCHOLARSHIP PROGRAM

The University participates in the SUNY Minority Honors Scholarship Program, which provides assistance to undergraduates who are residents of New York state and have demonstrated high academic achievement and who are members of underrepresented minority groups. Awards for 1999-2000 are expected to be \$1,500.

Loans

Loans are financial aid awards that must be repaid. These monies are usually funded through federal or state sources.

FEDERAL PERKINS LOANS

This low-interest (5 percent) loan is made to undergraduate students with "exceptional need." Binghamton students may borrow up to \$1,500 (based on grade level) for the 1999-2000 academic year. Repayment begins nine months after graduation, withdrawal or change in enrollment status to less than half time. The length of repayment varies up to 10 years, depending on the amount borrowed.

FEDERAL NURSING LOANS

To be considered for a Nursing Loan, undergraduate or graduate students must be accepted for admission or enrolled at least half time in the Decker School of Nursing. The amount of this loan is based on financial need and is limited to \$2,500 per academic year. No interest is charged while the student is enrolled at least half time in an approved postsecondary institution. Repayment of the principal plus 5 percent interest begins nine months after the student leaves school, with a maximum of 10 years to repay.

FEDERAL DIRECT SUBSIDIZED LOAN

At Binghamton University the William D. Ford Federal Direct Student Loan program now replaces the Federal Stafford Loan program. The Federal Direct Subsidized Loan is a need-based program that allows eligible freshmen to borrow federal funds up to \$2,625 per academic year through the University. Sophomores may borrow up to \$3,500, juniors and seniors up to \$5,500 and graduate students up to \$8,500. **The federal government pays the interest while the student is in school.** Loans are generally repaid over a five- to 10-year period, but other repayment options are available. The interest rate is variable annually and is capped at 8.25 percent. Origination fees of 4 percent are automatically deducted from the loan before it is disbursed.

FEDERAL DIRECT UNSUBSIDIZED LOAN

The William D. Ford Federal Direct Student Loan program also replaces the unsubsidized portion of the Federal Stafford Loan program. The Federal Direct Unsubsidized Loan has the same repayment terms as the Federal Direct Subsidized Loan, except that **the borrower is responsible for the interest that accrued while in school and during the six-month grace period.** The Federal Direct Unsubsidized Loan is available to students who may not qualify for a Federal Direct Subsidized Loan, or who may qualify for only a partial Direct Subsidized Loan. The combined loan total (both subsidized and unsubsidized) cannot exceed the federally set annual limits: freshmen, \$2,625; sophomores, \$3,500; juniors and seniors, \$5,500; and graduate students, \$8,500. Interest rates are the same as for the Federal Direct Subsidized Loan. Additional funding is available through this program for independent students, graduate students and dependent students whose parents' PLUS Loan has been denied.

FEDERAL DIRECT PLUS LOANS

Parents may borrow up to the cost of attendance, minus other aid, per academic year for each matriculated dependent enrolled in college at least half time. These loans are now part of the new Direct Loan process in which federal funds are borrowed from the federal government through the University. The interest rate is variable annually and is capped at 9 percent. Federal PLUS borrowers begin repayment 60 days after disbursement.

EMERGENCY LOANS

Emergency short-term loans are available to students enrolled at the University. Supported by the Binghamton University Foundation and the University Women through the Wanda Bartle Student Loan Fund, emergency loan funds are administered by the Foundation for students in good financial standing with the University. Students may obtain interest-free loans of up to \$100 with a four-week payback period. Students may also be eligible for collateralized interest-free loans of up to \$300 through the Student Accounts office, with the collateral based on refunds due from designated federal financial aid programs. Processing fees and late payment fees are applicable.

Part-Time Employment FEDERAL WORK-STUDY (FWS)

This need-based program provides employment on campus to eligible part-time and full-time students as an opportunity to earn money to help defray college expenses. FWS is offered to those

students new to the University who are eligible and request FWS on their FAFSA. FWS is offered only to those current students who are eligible and held a FWS job in the previous academic year. An offer of FWS does not guarantee placement in an FWS job. The office of Student Financial Aid and Employment is responsible for selecting eligible students and determining the amount of the FWS award. Most graduate FWS awards are in the form of assistantships and must be applied for through the University's Graduate School. Students employed through FWS work an average of eight to 10 hours per week.

OTHER ON-CAMPUS EMPLOYMENT

Students who may not receive FWS-funded jobs but need and/or want part-time employment should check the Job Board located in the Student Wing of the Lecture Hall, or the Student Employment Web site at the following address: <http://bingfa.binghamton.edu/employment.htm>. Many students find jobs in the offices and departments on campus.

OFF-CAMPUS EMPLOYMENT

Regardless of financial need, students may find information on part-time off-campus employment in the Student Financial Aid and Employment office. Summer job placement in business or professional areas is also offered. Jobs are posted on the Job Board in the Student Wing of the Lecture Hall, as well as on the Student Employment Web site listed above.

DETERMINING SATISFACTORY ACADEMIC PROGRESS

Note: Where any question of eligibility exists, students or prospective students should contact the office of Student Financial Aid and Employment.

FEDERAL FINANCIAL AID

Federal regulations require that students meet specific standards of satisfactory progress for purposes of the receipt of Title IV student financial assistance (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Perkins Loan, Federal Nursing Loan, Federal Direct Loan [subsidized and unsubsidized], Federal Direct Parent Loan for Undergraduate Students). Students must meet these standards whether or not they were receiving Title IV funding during the period of prior enrollment. Students who fall below the minimum standards stated in the Undergraduate Academic Progress Chart for Federal Financial Aid displayed in this section of the *Bulletin* will be ineligible for Title IV financial

Undergraduate Academic Progress Chart for Federal Financial Aid

CALENDAR: Semester

MAXIMUM TIME FRAME: 12 Semesters

Semester of

full-time enrollment:* 1 2 3 4 5 6 7 8 9 10 11 12 +12.00

As of the end of this
semester, students must
have accrued at
least this many credits:**

3 9 18 30 42 54 66 78 90 102 115 Degree No Aid

Grade-point average: To maintain satisfactory academic progress, students are required to earn a minimum grade-point average of 2.0 in all courses taken for credit. Students who fail to achieve the minimum GPA of 2.0 in all courses are placed on academic probation and are expected to raise their average to a 2.0 level or better within a reasonable amount of time. Failure to achieve an overall 2.0 in a reasonable time will result in suspension. Academic probation does not preclude students from receiving financial aid.

**Transfer and exam credits are equated to semesters of full-time enrollment by dividing the total number of transfer and exam credits by 15. Students enrolled 3/4 time (nine credits per semester) must accrue 75 percent of the credits required of full-time students. Half-time students (six credits) must accrue 50 percent of the credits required of full-time students. Students who enroll for a semester(s) on a less than full-time basis have the maximum time frame equate to a less than whole number, e.g., "10.86 semesters of full-time enrollment."*

***Only courses that count toward a student's degree are included in a student's total accrued credits. Courses previously passed and repeated for a better grade, courses taken an audit basis, physical education course credits in excess of the maximum number allowed, and courses for which a grade of I has been assigned are not included in a student's total accrued credits.*

Graduate Academic Progress Chart for Federal Financial Aid

CALENDAR: Semester

MAXIMUM TIMEFRAME: See note below for different degree objectives.

Semester of full-time

enrollment:* 1 2 3 4 5 6 7 8 9 10 11 12 +12.00

As of the end of this
semester, students must
have accrued at
least this many credits:**

4 12 21 32 44 54 63 72 81 90 100 Degree No Aid

Grade-point average: To maintain satisfactory academic progress, students are required to earn a minimum grade-point average of 3.0 in all courses counting toward a degree. Graduate students may be dropped from the Graduate School by action of the vice provost for graduate studies and teaching, on recommendation of the departmental or school graduate committee, if it appears that the student is not making satisfactory progress toward the degree, and it is unlikely that requirements for the degree will be satisfactorily completed.

**Transfer credits are equated to semesters of full-time enrollment by dividing the total number of transfer credits by 15. Students enrolled 3/4 time (nine credits per semester) must accrue 75 percent of the credits required for full-time students. Half-time students (six credits) must accrue 50 percent of the credits required of full-time students. Students approved by the Graduate School to be considered as full-time status taking one credit hour must successfully complete the one credit to be considered to be making satisfactory academic progress. Students who enroll for a semester(s) on a less than full-time basis have the maximum time frame equate to a less than whole number, e.g., "10.86 semesters of full-time enrollment."*

***Only courses that count toward a degree are included in a student's total accrued credits.*

Maximum Timeframes:

Master's programs with degree requirements of 30-49 credits	7 semesters
Master's programs with degree requirements of 49-75 credits	9 semesters
Master's/PhD degree	12 semesters
PhD degree	10 semesters

aid in the following term or terms or until the minimum standards are reached.

Continuing students' academic records are reviewed according to the Academic Progress Chart at the end of each spring semester to determine eligibility for the following academic year. In addition, eligibility based solely on maximum time frame (see Undergraduate Academic Progress Chart for Federal Financial Aid) is checked at the end of each semester. The academic progress of students readmitted to the University is reviewed at the time of readmission. Students who have lost federal aid eligibility and believe that a correction of an error, a grade change or the recording of summer courses and grades will re-establish eligibility for federal aid must have the necessary changes reflected on their academic record (transcript) by the end of the fourth week of classes in each semester in order to be considered eligible for aid for that semester. Any changes processed subsequent to the end of the fourth week of classes will not entitle the students to retroactive reinstatement of federal aid for that semester unless exceptional circumstances have been approved by the appropriate school official.

Appeals: Students who fail to meet the minimum standards stated in the chart in this section of the *Bulletin* can appeal the loss of aid if there are extraordinary or unusual circumstances beyond their control that resulted in their failure to meet the standards. Documentation of these circumstances is required as part of the appeal review process. An assessment of the student's academic situation, ability to regain satisfactory academic progress by the end of the appeal period and special needs, if any, are part of this process. Students who go beyond the maximum time frame will not be granted an appeal. Federal Student Financial Assistance Appeal forms are available in the University's office of Student Financial Aid and Employment.

Individually Approved Schedule: In special circumstances, individually approved schedules for academic progress will be established by faculty advisers and placed on file with the vice provost for graduate studies and research and the director of student financial aid and employment. The faculty adviser will notify the vice provost for graduate studies and research if the student is not maintaining progress according to schedule.

STATE FINANCIAL AID

For all state aid programs (except Aid for Part-Time Study, Empire State Challenger part-time award and Vietnam Veterans Tuition award), students must be matriculated and registered for full-time study as of the certification status date, which is the end of the fourth week of classes. Courses that do not count toward the degree also do not count for the purposes of determining full-time enrollment. Students who have accrued 57

or more credits are required to declare a major prior to certification for state aid.

New York State Education Department regulations have been established to control eligibility for state awards (e.g., Tuition Assistance Program, Vietnam Veterans Aid, Aid for Part-Time Study, War Service Scholarships, Children of Veterans Scholarships, Empire State Scholarships of Excellence, etc.) at the University as of fall 1981.

All undergraduate and graduate students must meet the conditions of Academic Progress and Program Pursuit in this section of the *Bulletin* to continue receiving state financial assistance.

Academic Progress: The Academic Progress Chart in this section of the *Bulletin* states the number of graduation credits and the minimum grade-point average students must meet to remain eligible for future state payments. Academic performance expectations are quite low at the beginning, allowing for a time of adjustment to college work, but after several semesters, the expectations more closely approximate the overall minimum of 2.0 GPA necessary to qualify for a degree.

For example, note on the chart for the bachelor's degree that students must complete 18 credits with a 1.2 grade-point average to be eligible for the fourth payment of a New York state award. Thus, a student who has accrued 17 or fewer credits would not be eligible for the fourth payment of a New York state award. Likewise, a student with less than a 1.2 GPA would not be eligible for a fourth payment of a New York state award. The student would need to reach the stated minimums to be eligible for the next award. (See "Appeals.") Although the academic progress standards allow 10 semesters for completion of a bachelor's degree, the maximum award period at the undergraduate level is four years, except for approved five-year degree programs or in the case of EOP students.

Transfer students may be granted beneficial placement. Beneficial placement is determination of placement on the chart in accordance with either the number of payments a student has received or the number of credits earned, whichever is more beneficial to the student. A student who has lost eligibility for state aid can regain eligibility if readmitted after an absence of one calendar year.

Undergraduate Program Pursuit: In addition to meeting the criteria outlined on the Academic Progress Chart, the State Education Department regulations require students who receive New York state awards to complete a minimum number of credits toward the degree each semester as follows: 1. In each semester of the first year of New York state awards, students must complete a minimum of six credits of coursework with grades of A, B, C, D, F, P or I. 2. In each semester of the second year of New York state

Undergraduate Academic Progress Chart for State Financial Aid

Standard of Satisfactory Academic Progress for Purpose of Determining Eligibility for Student Aid, All Campuses, State University of New York.

CALENDAR: Semester

Semester of full-time enrollment:	1	2	3	4	5	6	7	8	9	10
Before being certified for this payment, students must have accrued at least this many credits:*	0	3	9	18	30	45	60	75	90	105
With at least this grade-point average:	0.00	0.50	0.75	1.20	2.0	2.0	2.0	2.0	2.0	2.0

Part-time students are subject to the provisions of this chart on a pro-rated basis.

**Only courses that count toward a student's degree are included in a student's total accrued credits. Courses previously passed and repeated for a better grade, courses taken on an audit basis, physical education course credits in excess of the maximum number allowed, and courses for which a grade of I has been assigned are not included in a student's total accrued credits.*

Graduate Academic Progress Chart for State Financial Aid

CALENDAR: Semester

Before being certified for this payment:	1	2	3	4	5	6	7	8
Students must have accrued at least this many credits:*	0	6	12	21	30	45	60	75
With at least this grade-point average:	0	2.0	2.5	2.75	3.0	3.0	3.0	3.0

**This includes successful completion of credit-equivalent work as set forth in 145-2.1 of the Commissioner's Regulations.*

awards, students must complete a minimum of 9 credits of coursework with grades of A, B, C, D, F, P or I. 3. In each semester of the third and fourth years of New York state awards, students must complete a minimum of 12 credits of coursework with grades of A, B, C, D, F, P or I.

Grades of I must be made up within one semester to have the credits counted.

Students who do not complete the minimum number of credits in a given semester are ineligible for New York state financial aid in the following term or until additional credits are completed to reach the minimum level.

Only courses that count toward a student's degree can be used for meeting the program-pursuit requirement.

Graduate Program Pursuit: In addition to meeting the criteria outlined on the Academic Progress Chart, students who receive New York state awards are required by State Education Department regulations to complete a minimum number of credits toward the degree each semester as follows: 1. In each semester of the first year of New York state awards, graduate students must complete 50 percent of coursework

with grades of A, B, C, D, F or P. 2. In each semester of the second year of New York state awards, graduate students must complete 75 percent of course work with grades of A, B, C, D, F or P. 3. In each semester of the third and fourth years of New York state awards, graduate students must complete 100 percent of coursework with grades of A, B, C, D, F or P.

Appeals: Students who fall below the minimum criteria under Academic Progress or Program Pursuit may be eligible to receive *one* appeal during their undergraduate career and *one* appeal during their graduate career. The appeal is intended to accommodate only extraordinary or unusual circumstances, that is, circumstances beyond the student's control and not merely the result of poor judgment or academic irresponsibility. Documentation of these circumstances by a third party will be required as part of the appeal review process. Appeals are first routed through the appropriate academic adviser and then forwarded to the director of financial aid for approval. Procedures for recommending the grant appeals, by academic officers, will follow University policies relating to appeals procedures

for academic suspension from the University. If granted, the appeal becomes part of the student's financial aid record and the student is expected to make minimum progress thereafter.

The maximum number of Tuition Assistance Program semester payments is eight for an undergraduate student and an additional eight for a graduate student. Students who participated in a fifth-year undergraduate program are granted exceptions to the above semester payment schedule. The satisfactory program-pursuit levels depend on the total number of payments students have received (including any payments as undergraduates). Students who fail to meet the prescribed standards for academic progress are ineligible for state financial assistance until the minimum standards have been met through additional coursework.

Assistantships and Fellowships

Applicants to the Graduate School who wish to be considered for fellowships or assistantships may apply by completing the appropriate section of the regular application to the Graduate School. No separate application form is required. To ensure consideration for fall semester assistantship and fellowship awards, all admissions credentials should be received by February 15 (February 1 for applicants to the clinical psychology program).

Decisions on the awarding of stipends are made by the department or school to which the applicant is seeking admission. Applicants for fellowship and assistantship support are notified

STANDARD REPAYMENT SCHEDULE									
VARIABLE RATE FEDERAL DIRECT LOANS 6.94% * (During Repayment Period)					VARIABLE RATE FEDERAL PLUS LOANS 7.36% *				
AMOUNT BORROWED	NUMBER OF PAYMENTS	PAYMENT AT TIME OF REPAYMENT	TOTAL INTEREST	TOTAL FINANCED	AMOUNT BORROWED	NUMBER OF PAYMENTS	PAYMENT AT TIME OF REPAYMENT	TOTAL INTEREST	TOTAL FINANCED
1,000	21	51	65	1,085	1,000	21	51	69	1,089
2,000	45	51	277	2,277	2,000	45	51	295	2,295
2,625	60	52	489	3,114	2,625	60	52	521	3,146
5,000	120	58	1,948	6,948	5,000	120	59	2,078	7,078
10,000	120	116	3,896	13,896	10,000	120	118	4,157	14,157
15,000	120	174	5,844	20,844	15,000	120	177	6,235	21,235
20,000	120	232	7,792	27,792	20,000	120	238	8,313	28,313
25,000	120	289	9,740	34,740	25,000	120	295	10,392	35,392
30,000	120	347	11,888	41,688	30,000	120	354	12,470	42,470
35,000	120	405	13,636	48,636	35,000	120	413	14,548	49,548
40,000	120	463	15,584	55,584	40,000	120	472	16,627	56,627
50,000	120	579	19,480	69,480	50,000	120	590	20,783	70,783
60,000	120	695	23,376	83,376	60,000	120	708	24,940	84,940
70,000	120	811	27,272	97,272	70,000	120	826	29,097	99,097
80,000	120	926	31,168	111,168	80,000	120	944	33,253	113,253
90,000	120	1,042	35,063	125,083	90,000	120	1,062	37,410	127,410
100,000	120	1,158	38,959	138,959	100,000	120	1,180	41,587	141,587

The Federal Direct Loan Program offers a variety of repayment options not noted here. Information about these repayment options is available in the office of Student Financial Aid and Employment or the Federal Direct Loan Service at 800-848-0979.

by the department or school as soon as possible after decisions have been made. Assistantship and fellowship awards to new and continuing students are made on a competitive basis, normally for a period of one academic year. The graduate committee of the program determines the procedures and criteria for renewal of the award in subsequent academic years.

Recipients of assistantships and fellowships must pursue a full-time program of study. The recipient's obligation to provide service in exchange for the stipend will be clearly described in the letter of appointment, as will the stipend amount and other important terms and conditions of the appointment.

TUITION SCHOLARSHIPS FOR ASSISTANTS AND FELLOWS

Scholarships covering part or all of the cost of tuition may be awarded to enrolled graduate students who qualify on the basis of merit, pursuant to guidelines established by the chancellor of the State University of New York.

Tuition scholarship recipients who are eligible must apply for New York state residency status before classes begin. The "Application for New York State Residency Status for Tuition Billing Purposes" is available from the Graduate School and must be filed with the Student Accounts office. International students and students who remain financially dependent on their parents are not eligible, and therefore need not apply for residency.

Tuition scholarship awardees must apply for New York State TAP benefits. After the Express TAP Application has been filed, students must inform the New York State Higher Education Services Corporation of all changes that may affect the amount of the TAP award.

Tuition scholarship support is used to establish financial aid loan eligibility. Students who apply for financial aid will find their eligibility reduced by tuition scholarship, and should consult with their financial aid counselor.

Tuition scholarship funds may not be used to cover any courses that do not qualify for TAP funding: 100-, 200- or 300-level courses, courses taken on an audit basis, 400-level courses not individually approved for graduate credit or physical education courses.

Students who withdraw or reduce enrollment from full time to part time prior to the last day of the semester will forfeit the tuition scholarship award. Such students become liable for repayment of any tuition covered by tuition scholarship funds.

Tuition scholarship awards provide for remission of tuition only; fees cannot be waived. Students receiving a tuition scholarship are expected to agree to and sign a "Terms and Conditions Statement" as described below.

TERMS AND CONDITIONS

1. Tuition scholarship support covers tuition costs at resident rates only, except in approved exceptional cases. If you are not a New York state resident, you must establish residency within the first three weeks of classes. To establish residency, you normally need to obtain a New York voter registration card, a New York driver's license and New York registration for your car (if you own one).

Exceptions to this requirement are made for students who are not eligible to become residents of New York. These include international students on temporary (F and J) visas. If you are being claimed as a dependent for tax purposes by someone who is not a resident of New York, or for other compelling reasons cannot establish residency, you may request approval from the Graduate School for a maximum of one semester of tuition scholarship support at nonresident rates.

2. Graduate students with tuition scholarship support are required to maintain full-time registration as defined for their level. Registration and fee payments must be completed before the first day of classes each semester. Continuing students must advance register each semester.

3. Tuition scholarship awards do not cover fees, and they do not cover all courses. Undergraduate courses, audited courses, physical education courses and some graduate courses will not be covered, nor will they count toward full-time status. At the beginning of each semester, you should make yourself aware of these limitations on tuition scholarships.

4. Students who resign assistantships or fellowships may become liable for repayment of tuition scholarship awards. Please consult the Graduate School in such circumstances.

5. You must complete the TAP Application Form for the entire academic year and return it to the Graduate School no later than the first day of classes. The Graduate School will forward the form to Albany. If you are not eligible for TAP you must complete a TAP Status Form, available at the Graduate School, each semester.

6. All assistantships and fellowships are renewed on a competitive basis and are granted for a maximum of two semesters at a time. Eligibility for University funding is limited by department policy, within these general guidelines:

A. Master's candidates may be supported by University funds for a maximum of four semesters.

B. Doctoral candidates who enter with a master's in the same field may receive a maximum of eight semesters of support.

C. Other doctoral candidates may receive a maximum of 12 semesters of support.

Students may be supported by external funds, such as research grants, beyond these limits.

7. The Immigration Reform and Control Act requires that all graduate students who receive funding from Binghamton University or the Research Foundation provide proof of their identity and employment eligibility (I-9) **before employment begins.**

8. Recipients of assistantships are assigned duties in support of teaching or research. These responsibilities normally require between 15 and 20 hours per week. Specific information regarding your assignment will be provided by your department or school.

9. Assistantship and fellowship recipients may not simultaneously hold other appointments in the University, regardless of the source or amount of funding. Holders of assistantships or fellowships are committed on a full-time basis. In exceptional circumstances, a student may request to take on a minimal additional responsibility that will require no more than five hours of service weekly. Such requests should be made on the Extra Service Request form.

10. Once-a-semester evaluations will be submitted by faculty supervisors for each assistant's performance during the award period. Renewal of assistantships for subsequent semesters will be contingent on satisfactory performance of assistantship responsibilities and satisfactory academic progress. Students must maintain a grade point average of at least 3.0 to retain good standing in the Graduate School. A lower GPA will result in probation. Students on probation are not eligible to receive offers of new or renewed funding.

The Graduate School is required to ensure that students meet the above terms and conditions. By signing the form, you agree to meet them; your failure to meet them will result in a temporary hold on your paycheck.

ENROLLMENT REQUIREMENTS AND EMPLOYMENT LIMITATIONS

A student holding a fellowship, assistantship or traineeship appointment must maintain full-time enrollment throughout the period of the award. Since the award of an assistantship or fellowship carries the expectation that the recipient is a full-time student, students receiving these stipends may not concurrently be otherwise employed without special permission from the Graduate School. A student's total obligation may not exceed 20 hours per week. Students holding full-time jobs are not eligible for fellowships or assistantships.

TEACHING AND RESEARCH REQUIREMENTS FOR GRADUATE STUDENTS, ASSISTANTS AND TRAINEES

A significant number of master's and doctoral students hold assistantships or traineeships awarded by the University to enable them to pursue study toward their degrees. As in the case of fellowships or scholarships, these assistantships and traineeships are awarded on a competitive basis, with academic merit being the primary determining criterion, but with financial need also taken into account in some cases.

Several categories of assistantships are awarded by the Graduate School. Research assistants help faculty members in their research work. Graduate assistants and trainees usually assist faculty in research efforts and may also assist in the teaching of undergraduate courses. Teaching assistants focus on helping faculty in the teaching of courses. Research Foundation appointments for full-time graduate students performing duties related to their educational requirements may carry the title of research project assistant. The assistants in all of these categories normally serve approximately 15-20 hours per week in research or teaching, while pursuing regular full-time study toward their degrees.

These research and teaching assignments are in accordance with the requirement stipulated in guidelines issued by the chancellor of the State University of New York on November 30, 1972, to the effect that all graduate degree candidates are required to demonstrate mastery both of research capability and of teaching competence. In every instance, the research or teaching service performed by assistants is conducted under the supervision and evaluation of a faculty mentor. This service is apprenticeship training in partial fulfillment of the requirements of their master's or doctoral degree programs, as stipulated by the chancellor of the State University of New York; these requirements must be fulfilled in an equivalent manner by all degree candidates. Assignments as assistants or trainees, therefore, are intrinsic to the teaching and research apprenticeships required for the completion of degree requirements. At the same time, the stipends support the most academically meritorious students in completing their degree requirements in the shortest possible time.

Binghamton University Foundation Fellowships

In addition to those fellowships made available through the Graduate School, the University also offers fellowships sponsored through the Foundation. Unlike scholarships, fellowships usually award full- or partial-tuition waivers as well as stipends, and allow graduate students to do research within the department. Fellowship stipends are paid regularly throughout the academic year. Application, selection and notification of fellowships are made through sponsoring departments.

Budin Assistantship: Established by Professor Emeritus Morris and Clara '72 Budin to provide a teaching assistantship and a tuition waiver for a student studying urban geography and urban planning in the master's program. The assistantship is based on academic merit.

Edgar W. Couper Fellowships: Established in 1988 by family and friends in memory of Edgar W. Couper, a successful businessman and community leader who was committed to public education. The fellowships are based on high academic standing and are awarded to full-time doctoral students in the EdD in Educational Theory and Practice Program.

Doctoral Research Grant in History: Established in 1991 by alumnus Barry Kramer '67, '72. The grant is awarded annually to a graduate student in history at the doctoral level to support his or her research or writing activity. The recipient must have demonstrated potential for excellence as a scholar and teacher. The historical significance of the research is also taken into consideration.

Joan S. Dubofsky Doctoral Research Grant: Established in 1998 by Professor Melvyn Dubofsky in memory of his wife. The grant is awarded annually in the spring semester to a graduate student at the doctoral level of history, to support his/her research or writing activity. The recipient must have demonstrated potential for excellence as a scholar and teacher.

George L. Hinman Doctoral Fellowship in Public Policy: Established in honor of a former member of the State Board of Regents who was instrumental in the founding of Harpur College. Awarded to a student in the political science doctoral program.

Stewart W. and Willma C. Hoyt Fellowship: Established through the Hoyt Foundation. The

fellowship is awarded to a graduate student accepted into or enrolled in the MSW/MASS Program in the School of Education and Human Development. The fellowship is awarded based on academic merit and financial need, with first preference given to a Broome County resident.

K. Keith Innes Summer Research Grant: Provides full funding for summer research using spectroscopy in physical chemistry, chemical physics or other fields of chemistry, in this order of preference. Awarded to a graduate student who has demonstrated exceptional ability, is not fully funded for summer research and who has received the grant not more than once previously. Selection will be made by the chemistry chair in conjunction with the physics chair.

Ruthanne Koffman Master of Arts in Social Sciences Fellowship: Awarded to a full-time matriculated student in the Master of Arts in Social Sciences (MASS) program with demonstrated financial need. First preference is given to African American students, with second preference for other minority students.

Marion Clayton Link Fellowship in Creative Writing: Established in 1993 by family and friends in honor of Marion Clayton Link's lifetime interest in journalism to provide support for an exemplary graduate student in the creative writing program.

Lyceum Graduate Assistantship: Established in 1997 by the Lyceum board of directors. This assistantship is awarded to a full-time master's student in SEHD to assist the Lyceum older adult learner program and the Lyceum coordinator. Preference is given to a student with experience in working or volunteering in programs with older adults.

The Marilyn Gaddis Rose Assistantship/ Fellowship in Translation Studies: Established by Marilyn Gaddis Rose. The assistantship/ fellowship is awarded to a graduate student pursuing an advanced degree in translation studies.

The Stephen David Ross Assistantship/ Fellowship in Philosophy: Established by Stephen D. Ross. The assistantship/fellowship is to be awarded to a graduate student pursuing an advanced degree in the doctoral program in Philosophy, Interpretation, and Culture.

The Craig Squier Memorial Fellowship: Established in 1993 in honor of a former outstanding faculty member of the Mathematical Sciences Department, awarded to a master's- or doctoral-level student in mathematical sciences.