

Financial Aid

Cazenovia College's Financial Aid Office is part of the Enrollment Services Division which is located on the first floor of Williams Hall. The Financial Aid office is prepared to assist parents, prospective and enrolled students with information concerning sources of financial assistance and application procedures. Those interested are encouraged to write or call the Financial Aid Office at 1.800.654.3210 or 315.655.7887, or e-mail finaid@cazenovia.edu.

Financing a college education is both a family and student obligation and financial aid sources exist that can bridge the gap between the amount the family can pay and the cost of attending college.

Financial aid is available from state, federal and institutional sources, and includes grants and scholarships, work study programs and low-interest student loans (see how to apply for aid on page 23). Eligibility for aid varies with the source and the individual circumstances of the student and/or family. In order to receive federal, state or institutional aid the student must be a United States citizen or permanent resident alien. Financial aid is granted on the basis of demonstrated financial need. The forms required are the Free Application for Federal Student Aid (FAFSA) (this determines the expected family contribution) and the Express Tuition Assistance Program (TAP) Application (ETA). The College offers institutional financial aid as determined by the FAFSA. A competitive financial aid package will be offered and may include a combination of federal and state programs (for example, Federal Work Study, Federal Pell Grant, NYS TAP, loans, etc.), institutional aid, and other sources of assistance. Any college aid in combination with other aid cannot exceed the total cost of attendance for the academic year at Cazenovia. Students must file the FAFSA to be considered for institutional grants.

All student grants and scholarships (federal, state and institutional) are credited to the student's account each billing period that the student is enrolled as a matriculated student. All Federal Direct Loan Program amounts are deposited to the student account when the necessary paperwork has been processed by the Financial Aid Office and the Department of Education, and in accordance with federal guidelines. Federal College Work Study Program funds are disbursed to the student via the College's regular payroll cycle.

Financial aid award packages are based upon full-time enrollment at Cazenovia College for the academic year. Should students be less than full-time at the beginning of any academic term, they may lose a portion of their funding.

If outside sources of aid (those not controlled by the College) should be higher than those estimated in the student's original aid package, institutional aid may be reduced by that amount, to prevent overfunding per federal regulations. If any outside

awards are reduced, the College is not required to make up the difference, as, generally, all College merit and grant monies have been disbursed.

Support for the Cazenovia College financial aid programs is provided from both governmental and private sources. Scholarships are provided by foundations, individuals or organizations, as well as business and industry. The College continually seeks new sources of assistance for worthy and deserving students. For those interested in contributing to Cazenovia College's student financial aid program, contact the Office of the President or the Office of Institutional Advancement.

Cazenovia College Award Programs

Academic Achievement Awards

Cazenovia College offers a comprehensive Academic Achievement Award Program for new freshmen and transfer students who have attained an associate's degree. This program supports the College's belief that freshmen and transfers should be rewarded for the academic accomplishments achieved prior to enrolling at Cazenovia. All freshmen and qualified transfer students are automatically considered for this program once they have applied for admission. For more information regarding the Academic Achievement Award Program, contact the Financial Aid Office or visit www.cazenovia.edu.

Emerson Scholarships

Emerson Scholarships are available to returning students through the individual academic programs. To be considered for an Emerson Scholarship, each student must complete and submit an Emerson Scholarship Application and provide the requested documentation by the appropriate deadline. The application is then forwarded to the academic program director for review and consideration. Only one Emerson Scholarship will be awarded per student. The amounts of the Emerson Scholarships range from \$500 to \$1,000 per year. These awards are for one year only and subsequent years require a new application and review.

Cazenovia College Grant

The Cazenovia College Grant program is need-based funding available to those students who file a FAFSA form. These funds are awarded to students who show promise to succeed and demonstrated financial need.

Student Work Program

The College provides on-campus employment for students who need to work but who do not qualify for the Federal College Work Study Program. Placement is based on early application and availability of jobs. The pay rate is the same as that for the Federal Work Study Program. Interested students should contact the College's Human Resource Office or the Career Services Office.

Tuition Exchange Program and Cazenovia College Tuition Remission Program

Cazenovia College provides scholarships that cover the full cost of tuition minus any NYS TAP or any other College scholarships, if eligible, for the academic year for dependents of Cazenovia College employees and employees of several other postsecondary institutions. Contact the Director of Financial Aid for further information.

Students qualifying for this funding must file the FAFSA and New York State residents the Express TAP application (ETA). Cazenovia College employees must also complete a Tuition Remission/Exchange Form with the College's Human Resources Office.

Endowed Scholarships

These scholarships were established through Cazenovia College's Named Scholarship Program. The generosity of the College's friends allowed the establishment of an endowment to annually support each of the scholarships. (Amounts of awards may fluctuate.) All students are considered for the Endowed Scholarship Program. Award recipients are determined by the Director of Financial Aid. All Endowed Scholarships awarded to Cazenovia College are listed at the end of the financial aid section of this catalog.

Applying for Financial Aid

New Students

The student must obtain a FAFSA form from a high school guidance office or the College Admissions Office or apply online at www.fafsa.ed.gov. When completed, the FAFSA form must be submitted in one of the following ways: on-line at www.fafsa.ed.gov; mailing the paper FAFSA to the Federal processor; or sending the original paper FAFSA to the Financial Aid Office for electronic processing. An ETA will be generated by New York State once the FAFSA has been processed. In order to be considered for TAP, the student must complete the ETA and submit it to New York State for processing.

Approximately two weeks later the College will receive an Institutional Student Information Record (ISIR) report from the Federal processor. This report provides the Financial Aid Office with the information necessary to determine a student's eligibility for financial aid. Once the student has been accepted to the College, the Financial Aid Office will prepare and mail a Financial Aid Award Letter with a proposal for financing the student's education at the College. Cazenovia College will make every effort to arrange a financial program both reasonable and fair, one that will enable qualified students to attend Cazenovia. Exceptional circumstances should be brought to the attention of the Director of Financial Aid. Every consideration will be taken to enable a student who may have an exceptional situation to find assistance within the federal, state and institutional aid policies.

Returning Students

A student who receives aid during the freshman year is normally eligible for aid through subsequent years, provided satisfactory academic progress is maintained and there is evidence of comparable financial need.

Any returning student who wishes to apply for aid for the next year will be sent information on the renewal process in early December. Renewal information must be completed and submitted by March 15 of each year.

Financial Aid Deadlines

The Free Application for Federal Student Aid (FAFSA) or the electronic Renewal Application for Federal Student Aid should be received by the federal processor or the Financial Aid Office no later than March 15 of the student's current academic year. (The name and address of the processing agency are printed on the corresponding booklet/envelope or at www.fafsa.ed.gov.) Students are encouraged to apply as soon after January 1 as possible. Those students who file prior to March 15 will receive priority funding from the College.

Verification

Verification is the process where the results of the FAFSA or Renewal Application is reviewed by the College. All students who apply for financial aid must submit additional financial documentation to the College's Financial Aid Office. This documentation will

then be compared to the information the student submitted on the FAFSA before any financial aid (including Federal Direct Loans) will be finalized. The student will be asked to verify information such as:

- Income
- Federal Income Tax Paid
- Dependency Status
- Non-taxable Income and/or Benefits

As part of the verification process the student will have to provide to the Financial Aid Office signed copies of student and parent federal and state income tax returns, a completed and signed Verification Worksheet and documentation of untaxed income (e.g., child support, social security benefits, if applicable). The Financial Aid Office will notify the student of any information needed to complete the verification process.

Any type of financial aid administered by the College may be reduced or revoked in the event that a discrepancy between the student's FAFSA and his or her reported financial status is discovered.

Satisfactory Academic Progress

The financial aid policy of Cazenovia College supports each student in his/her academic endeavor and allows some flexibility in achieving an educational goal. All federal, state and institutional resources are made available to a student who is in pursuit of a degree and making normal, satisfactory academic progress. Any student who fails to meet satisfactory academic progress (SAP) or fails to successfully pursue an approved program of study will not be eligible for federal, state or institutional aid at Cazenovia College until he/she is again making the appropriate progress. Any student who loses his/her financial aid has a onetime opportunity to request a one-semester financial aid probation. If the probation is approved, the student will continue to receive federal aid for the balance of the semester. Progress will be evaluated at the end of each academic term* to determine if SAP has been met and probation has been satisfied. Any student who does not satisfactorily complete the semester will be ineligible for all aid.

The Federal requirements for student loans require completion of a certain number of hours before the next level of loan funding can occur. Specific hour and grade point minimums after each term* are required for all Federal and State grant programs. All programs have a maximum number of terms for funding - Federal guidelines allow 50% over normal length of program and the State allows a maximum of eight (8) semesters.

The financial aid satisfactory academic progress for Federal and State student aid are defined as:

	Minimum Cumulative Credit	Minimum Cumulative GPA
First Year		
End of First Term	6	1.5
End of Second Term	15	1.7
Second Year		
End of First Term	24	1.8
End of Second Term	36	2.0
Third Year		
End of First Term	46	2.0
End of Second Term	60	2.0
Fourth Year		
End of First Term	73	2.0
End of Second Term	87	2.0
Fifth Year		
End of First Term	105	2.0*
End of Second Term	120	2.0*

In addition, for State financial aid, each semester a student must complete - with a grade of A through F - a minimum number of credit hours as follows:

(1) During the first year the student must complete 6 hours each semester. (2) During the second year the student must complete 9 hours each semester. (3) During the third and fourth years the student must complete 12 hours each semester.

If a student does not complete the minimum number of hours in a semester, the student will not be eligible for financial aid. Remember, any courses which are dropped do not count when determining program pursuit.

In order to be in good academic standing, both satisfactory academic progress and program pursuit must be maintained. If a student fails to meet the minimum requirements, a one-time waiver can be granted provided the student can demonstrate that extraordinary circumstances warrant its use.

**Classes taken outside of the fall and spring terms may be included towards the previous term's SAP calculation.*

New York State Programs*

Tuition Assistance Program (TAP)

TAP provides funds in the form of grants for students who have been legal residents of New York State for at least one year immediately preceding the term for which payment is requested. To be eligible for a TAP award, a student must be a United States citizen or resident alien, a New York State resident, and a full-time, matriculated student in an approved program in New York State.

Awards range from \$500 to \$5,000, depending on financial need, level of study and the college attended. The Express TAP Application (ETA) must be completed in order to be considered for TAP. Note the specific questions regarding New York State taxable income on the preprinted form.

The Higher Education Services Corporation determines eligibility and will mail an award certificate directly to the student, indicating the grant amount. If the student's TAP award is reduced by the state following New York State income verification process (IVP) or because of legislative action, the College is not required to make up the difference. If the initial award calculation was based on incorrect income information, the student is liable to pay the difference.

Scholarship for Academic Excellence

Scholarships for academic excellence provide up to \$1,500 per year for up to five years of undergraduate studies in New York State. Awards are based on student grades in certain Regents exams for high school students.

Aid for Part-time Study (APTS)

APTS is a grant program financed by New York State in conjunction with participating educational institutions throughout the state. The program provides up to \$2,000 per year to help part-time undergraduate students meet their educational expenses.

Applications are available from the Financial Aid Office. Applicants of APTS must also file the Free Application for Federal Student Aid (FAFSA).

Higher Education Opportunity Program

The Higher Education Opportunity Program (HEOP) supports the educational needs of New York State residents who are economically and educationally disadvantaged.

**Additional information on all New York State Grant programs is available @ www.besc.com.*

Services include screening, testing, special course work, counseling and supplemental assistance.

Students interested in HEOP should contact the Admissions Office.

Awards for Children of Deceased or Disabled Veterans

A special application, obtainable from high school counselors, must be filed with the New York Higher Education Services Corporation, Tower Building, Empire State Plaza, Albany, NY 12255. Documentary evidence to establish eligibility is required with the application.

Awards for Children of Deceased Police Officers or Fire Fighters

An award of \$450 per year for up to five years, depending on the program of study, is available for children of police officers or fire fighters who served in New York State and who died as a result of injuries sustained in the line of duty.

Application is made by filing a special Award Supplement. The Award Supplement can be obtained from the New York State Higher Education Services Corporation, Tower Building, Empire State Plaza, Albany, NY 12255.

State Aid to Native Americans

Application forms may be obtained from the Native American Education Unit, New York State Education Department, Albany, NY 12234.

The completed application should be forwarded to the Native American Education Unit along with the following materials: (1) an official high school transcript; (2) letters of recommendation from leaders in the community; (3) personal letter setting forth detailed educational plans; (4) signature(s) of the parent(s) of minor applicants; and (5) an official tribal certification form.

The applicant must be (1) a member of one of the Native American tribes located on reservations within New York State; (2) graduated from an approved high school, or have earned a General Equivalency Diploma (GED), or be enrolled in a program in an approved post-secondary institution leading to a degree-credit status and the General Equivalency Diploma; and (3) enrolled in an approved post-secondary institution in New York State.

Vocational Rehabilitation

The New York State Division of Vocational Rehabilitation provides program counseling and financial assistance for students who have certain physical, mental or emotional disabilities. Contact the nearest Vocational Rehabilitation Office for information.

Eligibility for State Financial Aid Programs

The Board of Regents approved and the State Education Department issued regulations controlling academic eligibility for student financial assistance. The regulations, which became effective in the fall term 1981, require full-time students receiving financial assistance to complete a minimum number of semester hours or credits to graduate with an associate degree within a maximum of six semesters of aid, or graduate with a bachelor's degree within a maximum of eight semesters of aid. These regulations apply only to full-time students receiving financial assistance; part-time students who are receiving aid may study at their own rate and complete their degrees according to the institution's regular academic standards.

Federal Programs

Federal Pell Grant

The Federal Pell Grant is a need-based program provided by the federal government. Not all students are eligible for this program. In order to be considered for a Federal Pell Grant, the student must be a United States citizen or permanent resident alien, and demonstrate financial need.

To apply, the student must complete and submit the Free Application for Federal Student Aid (FAFSA) or Renewal application. A calculated Institutional Student Information Record (ISIR) report will be sent electronically to the College. This report is necessary for determining the student's eligibility for any federal aid program.

The Federal Pell Grant is an entitlement program. The applicant must be enrolled as a matriculated undergraduate student taking a minimum of 3 credits at an approved postsecondary institution. Financial need is determined by a national formula applied to all applications.

Furthermore, the student (1) must continue to make satisfactory academic progress in the program in which he or she is enrolled; (2) cannot be in default on repayment of any Title IV (Federal) student loan or owe a refund on any Title IV grants; (3) show compliance with applicable Selective Service requirements.

Currently, maximum awards are \$4,050 per academic year. The amount of the award will be affected by enrollment status, cost of attendance, and financial need.

Federal Supplemental Educational Opportunity Grant (SEOG)

Students who are eligible for a Federal Pell Grant and show the highest need are first considered for Federal SEOG. Applicants must be (1) a United States citizen or permanent resident alien; (2) enrolled at least half-time as an undergraduate student; and (3) receiving additional financial assistance at least equal to the amount of the Federal SEOG award. The average award at Cazenovia College is currently \$500 per academic year. A Federal SEOG recipient must continue to make satisfactory academic progress. The student must complete and submit the Free Application for Federal Student Aid (FAFSA) or Renewal Application to be considered.

Federal College Work Study Program

Federal College Work Study awards average \$1,000 per academic year and are awarded based on demonstrated financial need and time of application. Students work an average of five hours per week and are placed at approved work places throughout campus. Student performance will be monitored by the Human Resources Office for a determination of continued employment. Students are paid bi-weekly only for actual hours worked. Students may use these funds to help pay personal expenses or apply the earnings to their student billing account.

Arrangements are made in the Student Accounts Office to credit these earnings. The student must complete and submit the Free Application for Federal Student Aid (FAFSA) or Renewal Application to be considered.

William D. Ford Direct Loan Program – For Students

A Free Application for Federal Student Aid (FAFSA) or Renewal Application must be filed in order for a student to receive loan funds from the Federal Direct Loan Program. Eligible students will receive a Financial Aid Award letter indicating loan amounts and instructions on how to apply.

To be eligible for a Federal Direct Loan, a student must (1) be a United States citizen or permanent resident alien; (2) be enrolled at least as a half-time student; (3) show compliance with applicable Selective Service requirements; (4) not be in default on a Title IV (federal) loan or owe a refund on any Title IV grants; and (5) make satisfactory academic progress.

An undergraduate student may borrow up to \$2,625 as a freshman, \$3,500 as a sophomore, and \$5,500 as a junior and senior. The Department of Education will deduct a 3 percent origination fee from the total amount received by the student.

There are two types of Federal Direct Loans for undergraduate students. If the student has a need-based Federal Direct Subsidized Loan, the federal government pays the loan interest while the student is in college or in deferment. If the student has a non-need based Federal Direct Unsubsidized Loan, the student is responsible for paying the interest while in college.

A student may borrow at a relatively low interest rate of 6.8 percent with no repayment while enrolled at least half-time, and for six months after program completion or departure. Payment of principal may further be deferred (1) during study under a graduate fellowship program approved by the United States Secretary of Education; (2) training in an approved rehabilitation program for individuals with disabilities; (3) a period of up to three years when the student is conscientiously seeking full-time employment; (4) a period up to three years when the student is experiencing economic hardship. After ceasing to be at least a half-time student, the borrower must make formal arrangements with the Direct Loan Servicing Center to begin repayment.

The following regulations apply:

1. Depending on the amount of the loan, the minimum monthly payment will be \$50 plus interest. Under unusual and extenuating circumstances, the Direct Loan Servicing Center may be able to offer an alternative plan.

2. Depending on the repayment plan selected, repayment period ranges from 10 to 30 years.

3. Repayment in whole or part may be made any time without penalty.

The amount of each payment depends upon the size of the student's debt.

The student should ask the Financial Aid Office what the approximate monthly payments will be prior to processing the Federal Direct Loan promissory note.

If the student fails to repay a loan, it will go into default. If a student defaults, the federal government can sue the student to collect the loan, and the student may be required to repay the entire amount immediately.

Credit bureaus will be notified of the student's default and this will affect his/her future credit rating. Also, the Internal Revenue Service may withhold the student's federal income tax refund and apply it toward the loan. The Federal Government may also garnish the student's wages.

Typical Repayment Plan

Total Loan Amount	Monthly Payment	Total Repaid
2,625	50	3,268
5,500	67	8,095
7,500	92	11,039
10,500	123	15,455
15,000	184	22,078

Borrower Responsibilities and Rights

It is the borrower's responsibility:

1. To complete an entrance interview with the College before receiving his/her first loan disbursement;

2. To repay all loan amounts according to the terms of the loan agreement(s);

3. To notify the College and the Federal Direct Loan Servicing Center if the student:
 a. graduates, withdraws or reduces course load to less than halftime status; and/or

b. changes name, address or Social Security Number; and/or

c. transfers to another school;

4. To attend an exit interview with the College before the student leaves the College.

It is the borrower's right:

1. At the entrance interview with the College to be informed of:

- a. the effect that borrowing will have on the student's eligibility for other types of financial aid;
- b. all charges and/or fees associated with receiving the loan, and how they are collected;
- c. yearly and total loan amounts available, maximum and minimum repayment periods, and repayment and refinancing options; and
- d. an explanation of default and its consequences.

2. To know the loan repayment schedule, including the due dates, frequency, number and amounts of all payments.

3. To know the condition/circumstances under which loan repayment may be deferred or canceled.

4. To attend an exit interview with the College before the student leaves the College.

Information provided to the student must include:

- a. the total debt amount (principal plus interest), interest rate, total interest charges on the loan, the date repayment begins, and an estimate of the student's monthly payment;
- b. the name of the Federal Direct Loan Servicing Center, how and where to make loan payments, and where to write if the student has questions about the loan;
- c. any fees and/or charges that may be incurred during the repayment period; and
- d. information on prepayment and refinancing options.

William D. Ford Direct Parent Loan for Undergraduate Students (PLUS)

The Direct PLUS Loan Program is for parents of dependent undergraduate students who wish to borrow funds to meet the student's postsecondary educational costs. Parents can borrow up to the full cost, less any financial aid, per year. The interest rate is 7.9 percent. Repayment begins 60 days after the last disbursement of the loan proceeds for that year. All Federal Direct PLUS Loan applications are subject to a credit check by the Federal Direct Loan Servicing Center for approval.

The application is available at the College's Financial Aid Office and will be mailed to the parent upon request. The appropriate sections are completed by the parent borrower and the student, and the form is returned to the Financial Aid Office for processing. The Federal Direct Loan Servicing Center will notify the parent if the loan has been approved. Loan funds, less a 4 percent origination fee, will be disbursed to the College electronically and applied to the student's account.

Other Aid Programs

Army ROTC

The Army ROTC program offers a scholarship that can pay up to \$16,000 per academic year toward tuition, \$225 per semester for books and a maximum of \$400 per academic year for mandatory fees. Scholarship students are also entitled to \$150 per month stipend. Non-scholarship junior and senior cadets are also entitled to the \$150 stipend. Specific information on scholarships may be obtained by writing the Professor of Military Science (Army), Room 308, Archbold Gym, Syracuse University,

Syracuse, NY 13244-1140. The telephone number for the Professor of Military Science is (315) 443-2462.

Veterans Administration (VA) Educational Benefits

Students applying for Veterans Administration Educational Benefits should contact their nearest VA office for the appropriate application forms. Completed forms are submitted to the nearest VA office.

Students receiving VA benefits should contact the Registrar's Office immediately upon arrival on campus.

United States Bureau of Indian Affairs (BIA) Aid to Native Americans

Application forms may be obtained from the BIA office. Write or call the U.S. Department of the Interior, Bureau of Indian Affairs, New York Liaison Office, Syracuse, NY 13260; (315) 423-5476.

An application is necessary for each year of study. Each first-time applicant must obtain tribal enrollment certification. 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 BIA; (3) be enrolled in or accepted for enrollment in an approved college; and (4) have financial need.

For grants to be awarded in successive years, the student must make satisfactory academic progress toward a degree and show financial need. Eligible married students may also receive living expenses for dependents.

Withdrawal of Financial Aid Recipients

Should a student withdraw from the College during either billing period, financial assistance offered by the College will be recalculated according to Federal guidelines.

Student Responsibilities and Rights

It is the student's responsibility:

1. To be familiar with the financial aid application procedures, application forms and deadlines. The information is available in this catalog or from the Financial Aid Office;
2. To return all forms properly completed within the prescribed time limits. Failure to do so may result in the cancellation of any aid offered;
3. To notify the Financial Aid Office of any changes in the parents' or student's financial situation. The student's financial aid package will be adjusted to reflect any changes;
4. To notify the Financial Aid Office of any private scholarships or awards that the student receives during the academic year;
5. To notify the Financial Aid Office of any change that reduces a student course load to less than full time (12 credit hours);
6. To honor all agreements, including repayment provisions on any loans, made with the College and/or any other lending institutions;
7. To provide all forms requested by the Financial Aid Office for the purpose of verification of family income, family size and similar matters;
8. To reapply for financial aid each academic year. The College will make every effort to continue aid to those students who demonstrate financial need; and
9. To maintain eligibility for federal financial aid programs. The student must be matriculated and enrolled at least half-time (six credit hours) in an approved program (New York State financial aid programs require full-time enrollment: 12 credit hours) and be in good academic standing. To be in good academic standing a student must be making satisfactory academic progress toward a degree and must be pursuing an approved program of study.

It is the student's right:

- 1.To know how financial need was determined;
- 2.To know how decisions regarding financial aid were made;
- 3.To appeal any decision made by the Financial Aid Office;
- 4.To know that financial aid will be paid to the student in two equal installments, the first during the fall term, and the second during the spring term. The student will be billed each term for tuition, room and board. One half of the total award will be deducted from each term's bill;
- 5.To know what portions of the financial aid must be repaid and the annual interest rate;
- 6.To know the College's refund policy; and
- 7.To appeal academic dismissal.

Endowed Scholarships

Valerie E. Anders Scholarship: Established by Diana Anders, this scholarship is awarded to a single mother.

Arkell Hall Foundation Scholarship: Established by the Arkell Hall Foundation, this scholarship is awarded to a student from western Montgomery County first, or to a student from eastern Montgomery County.

Brae Loch Inn Scholarship: Established by Grey and Doris Barr, this scholarship is awarded to a student from the Cazenovia School District.

Mac E. Cadaret Scholarship: Established in memory of Mac, by his wife Christine, this scholarship is awarded to a student majoring in Equine Studies.

Cazenovia Business and Professional Scholarship: Established by the Cazenovia business and professional community, this scholarship is awarded to an adult Cazenovia resident attending classes on a full or part-time basis.

Cazenovia College Auxiliary Scholarship: Established by the College Auxiliary, this scholarship is awarded to a student demonstrating special concern for the welfare of the College.

Cazenovia College Faculty Scholarship for the Most Improved Student: Established by the faculty of the College, this scholarship is awarded to the sophomore student who has shown the most improvement in academic performance and personal growth during his or her freshman year.

Cazenovia College Faculty Scholarship for Students: Established by faculty of the College, this scholarship is awarded to a student exemplifying outstanding academic performance and participation in the life of the College.

Cazenovia Community Scholarship: Established by Cazenovia residents, this scholarship is awarded to a student from the Cazenovia area, who has demonstrated concern for and support of Cazenovia and its environs.

Central New York Alumni Chapter Scholarship: Established by the Central New York Alumni Chapter, this scholarship is awarded to a student based on academic achievement and financial need.

Bess Chapman Scholarship: Established in memory of Bess, by her husband Howard, this scholarship is awarded to a returning, non-traditional student with qualities that exemplify the exceptional character and spirit of the College's dear friend and supporter, Bess Chapman.

The Richard and Margaret Clark Scholarship: Established by Margaret and Richard Clark, this scholarship is awarded to a student with imagination and vision.

- 175th Anniversary Scholarship:** Established by Linda A. and Liston A. Witherill as well as support generated by the 175th Anniversary Gala, this scholarship is awarded to a student with financial need.
- Class of 1946 Scholarship:** Established by alumni of the Class of 1946, this scholarship is awarded to a student with financial need.
- Class of 1947 Scholarship:** Established by alumni of the Class of 1947, this scholarship is awarded to a student with financial need.
- Class of 1948 Scholarship:** Established by alumni of the Class of 1948, this scholarship is awarded to a student with financial need.
- Class of 1949 Scholarship:** Established by alumni of the Class of 1949, this scholarship is awarded to a student with financial need.
- Class of 1953 Scholarship:** Established by alumni of the Class of 1953, this scholarship is awarded to a student with financial need.
- Class of 1958 Scholarship:** Established by alumni of the Class of 1958, this scholarship is awarded to a student with financial need.
- Class of 1959 Scholarship:** Established by alumni of the Class of 1959, this scholarship is awarded to a student with financial need.
- Class of 1962 Scholarship:** Established by alumni of the Class of 1962, in memory of Jane Allen, this scholarship is awarded to a student with financial need.
- Class of 1964 Scholarship:** Established by alumni of the Class of 1964, this scholarship is awarded to a student with financial need.
- Class of 1967 Scholarship:** Established by alumni of the Class of 1967, this scholarship is awarded to a student with financial need.
- Class of 1968 Scholarship:** Established by alumni of the Class of 1968, this scholarship is awarded to a student with financial need.
- Class of 1969 Scholarship:** Established by alumni of the Class of 1969, this scholarship is awarded to a student with financial need.
- Class of 1970 Scholarship:** Established by alumni of the Class of 1970, this scholarship is awarded to a student with financial need.
- Class of 1972 Scholarship:** Established by alumni of the Class of 1972, this scholarship is awarded to a student with financial need.
- Class of 1973 Scholarship:** Established by alumni of the Class of 1973, this scholarship is awarded to a student with financial need.
- Class of 1976 Scholarship:** Established by alumni of the Class of 1976, this scholarship is awarded to a student with financial need.
- Winifred E. Coleman Scholarship:** Established by alumni and friends of the College, this scholarship, in honor of former dean of students and trustee Winifred E. Coleman, is awarded to a student with financial need.
- Robert S. and Barbara Constable Scholarship:** Established by Robert S. and Barbara Constable, this scholarship is awarded to a student who has satisfactorily completed one year at the College but is unable to continue due to financial reasons.
- Russell E. Corser Award:** Established in memory of Russell, by his wife Belle, this scholarship is awarded for academic excellence.

Dolly Lewis Craig Scholarship: Established in memory of Dolly, by Norman Ridley and Dorothy Craig Ridley, alumna 1949, this scholarship is awarded to a student enrolled in the Early Childhood Education Program who recognizes the importance of teaching and working with young children.

Joan Watjen Dorflinger Memorial Scholarship: Established in memory of Joan, alumna 1960, by friends, this scholarship is awarded to recognize that friendship and peer support adds an important dimension to the Cazenovia College experience.

Leo T. Eagan, Former Trustee, Scholarship: Established in memory of Leo, by his daughter Mary Martha Eagan, and his granddaughter Margot Cheney Papworth, alumna 1970, this scholarship is awarded to a student devoted to community improvement.

Emerson Scholarship: Established by the Fred L. Emerson Foundation, this scholarship recognizes academic program success for currently enrolled students. Students must have a minimum cumulative grade point average of 2.5, and must demonstrate leadership or service consistent with the goals of their major.

Nancy LeValley Farley Scholarship: Established by Nancy LeValley Farley, alumna 1969, this scholarship is awarded to an outstanding student who plans to pursue a career in the field of business.

Former Trustees Scholarship: Established by the former trustees of the College, this scholarship is awarded to a student with financial need.

Liza Morton Gossett Scholarship: Established by Liza, alumna 1969, this award honors courage, scholarship and adventure.

Mary Rose Greene Scholarship: Established by Mary Rose Greene's family, this scholarship is awarded to an outstanding junior or senior student pursuing a degree in the Social Sciences.

Cynthia Jane Beal, Class of 1955 Scholarship: Established by Cynthia Beal Guiles and Jeremy S. Guiles, this scholarship is awarded to a student enrolled in a course of study in the field of Education, who demonstrates successful academic performance and has financial need.

Neil F. and Beverly Orton Harden Scholarship: Established by Neil and Beverly Orton Harden, alumna 1949, this scholarship is awarded with priority given to students from Camden Central School District and Oneida County.

Gertrude Spross Hart Scholarship: Established in memory of Gertrude Spross Hart, by her daughter, Harriet Hart Christakos, this scholarship is awarded to a student with financial need.

Richard H. Hawks Scholarship: Established in memory of Richard, by the Hawks family, this scholarship is awarded to a student who exemplifies the caring, strength of spirit and devotion of Richard Hawks.

Haylor, Freyer & Coon, Inc., Scholarship: Established by the Haylor, Freyer & Coon Agency, this scholarship is awarded to a student enrolled in a business program.

Jephson Educational Trusts Scholarship: Established in memory of Lucretia Davis Jephson, this scholarship is awarded to a student with financial need.

The John H. and Polly B. Koerner Scholarship: Established by John and Polly, this scholarship is awarded to a student who exemplifies enthusiasm and dedication to studies as well as involvement in community life.

- LetterGraphics Scholarship in Advertising Design:** Established by LetterGraphics Company in Syracuse, this scholarship is awarded to a returning sophomore who exemplifies performance and promise in the field of advertising design.
- The Robert and Marjorie Brown McKiernan Scholarship:** Established by Stephen R. McKiernan, in memory of his parents who were alumni of Cazenovia College, this scholarship will be awarded to an incoming student with a 90 average or higher who demonstrates financial need, and upper class students who maintain a 3.0 GPA or higher. Students will be selected from the Division of Business and Management and the Division of Social and Behavioral Sciences, alternating year to year.
- The Lewis-Merrill Scholarship:** Established by Richard S. and Marion Lewis Merrill, alumna 1948, this scholarship is awarded to a North Country resident who is a graduate of Jefferson Community College.
- Marion Fontana Metalios Scholarship:** Established in memory of Marion, Class of 1953, by her husband James and their daughters Marina and Eva, this scholarship is awarded to prospective or currently enrolled students (priority given to females) with a GPA of 80/B or higher and whose parents have not graduated from college.
- Karina K. Mitchell Scholarship:** Established by Mr. and Mrs. William Mitchell, this scholarship is awarded to a student whose academic and co-curricular activities reflect favorably on the College and the community.
- Elsbeth W. and Charles B. Morgan Scholarship in Interior Design:** Established by Elsbeth and Charles, this scholarship is awarded to a returning sophomore who demonstrates excellence in interior design studies and who requires financial assistance.
- Dr. John S. and Enid Morris Scholarship:** Four scholarships (Art and Design, Humanities and Education, Management Studies and Natural and Social Sciences), established by Paul J. Schupf, are awarded to juniors who demonstrate superior citizenship and academic excellence by being listed on the Dean's list. Students must demonstrate positive involvement in the College community, through recognized activities.
- Hartwell P. and Nancy G. Morse Scholarship:** Established by Hartwell and Nancy, this scholarship is awarded to a student with financial need.
- Michael M. Muchisky, Ph.D. Scholarship:** Established by the family and friends of Michael Muchisky, this scholarship is awarded to current Cazenovia College students or those admitted to study at Cazenovia College who demonstrate successful academic performance in high school; are majoring in psychology; have ranked in the top 25% of their prior-year academic program; and are of Ukrainian or Polish decent.
- New Jersey Alumni Scholarship:** Established by the New Jersey Alumni Chapter, this scholarship is awarded to a student with financial need.
- The Oliker Scholarship:** Established by L. Richard Oliker, this scholarship is awarded to a junior who excels academically and has financial need.
- The Oneida Savings Bank Scholarship:** Established by the bank, this scholarship is awarded to a student with financial need.
- Janice Schmidt Panasci Scholarship:** Established by David and Janice Schmidt Panasci, alumna 1976, this scholarship is awarded to a non-traditional student with financial need.

- Faye and Henry Panasci Award:** Established by Faye and Henry, this scholarship is awarded to a student who exemplifies academic achievement, leadership and service.
- Nancy N. Paton Scholarship:** Established by Nancy, alumna 1970, this scholarship is awarded to a student of limited resources.
- Marjorie and Paul Petreikis Scholarship:** Established by Marjorie and Paul, alumnus 1928, this scholarship is awarded to a student with financial need.
- Picciano Family Scholarship:** Established by the family, this scholarship honors Louis Picciano, Jr., former trustee, and his daughters, who are alumnae of the College. It is awarded to a student with financial need.
- Rochester Alumni Scholarship:** Established by the Rochester Alumni Chapter, this scholarship is awarded to a student from the greater Rochester area, who exemplifies academic achievement and has financial need. Preference is given to descendants of Cazenovia College alumni.
- Donald Roy Scholarship:** Established by his family and faculty/staff of the College, in memory of Donald, Professor of Biology at Cazenovia College (1965-1991), this scholarship is awarded to a student in science or equine studies.
- Tonia M. and Robert B. Salisbury Scholarship:** Established by Tonia and Robert, this scholarship is awarded to a returning student who shows academic and personal growth through his/her College experience. Preference is given to minority students.
- David, Marc, and Jonathan Schneeweiss Scholarship:** Established by Stephen Schneeweiss, this scholarship is awarded to a child of a College faculty/staff member.
- Barbara Sayford Sedam Scholarship:** Established by Barbara, alumna 1964, this scholarship is awarded to a student who demonstrates an interest in the well being of others through their community service and volunteer efforts.
- Katharine and Charles Sigety Award:** Established by Katharine and Charles, this scholarship is awarded to a student who exemplifies academic excellence, leadership qualities and service.
- Margaret Stafford Scholarship:** Established in memory of Margaret, Professor Emerita of Sociology at Cazenovia College (1975-1993), lover of women's issues and the history of U.S. First Ladies. This scholarship is awarded to a female student whose leadership abilities and promise for the future have been enhanced by her Cazenovia College experiences.
- Jay and Martha Wason Scholarship:** Established by Jay and Martha, this scholarship is awarded to a student with financial need.
- Lisa A. Watson Scholarship:** Established in memory of Cazenovia College student Lisa A. Watson (1973-1994), this scholarship is awarded to the junior or senior commuting student who best exemplifies a commitment to the College and an enthusiasm for learning.
- Robert Webster Memorial Scholarship:** Established by the former trustees of the College, this scholarship is awarded to a student with financial need.
- Caryl Levinson Weiss Scholarship:** Established by Caryl, this scholarship is awarded to a learning disabled student first, or to an under prepared student assigned to the Learning Center.

- Dolly Weiss Scholarship:** Established by Dolly, this scholarship is awarded to a returning student at Cazenovia College who excels in the Psychology program, and has completed at least three psychology courses.
- Mark W. and Beulah M. Welch:** Established by the late Mark and Beulah, this scholarship is awarded to a student from Western New York, who graduated from a modest-size secondary school.
- Barbara C. Wheler Scholarship:** Established by Bradford G. Wheler, in honor of his mother Barbara, this scholarship is awarded to a female student, in her junior year, who shows a commitment to community and public service.
- Dorothy A. and Jerome M. Wilson Scholarship:** Established by the late Dorothy and Jerome, this scholarship is awarded to a student with financial need.
- Les and Jane Yury Scholarship:** Established by the late Les, alumnus '36 and Jane, this scholarship is awarded a deserving student who has financial need.

Additional Named Scholarships

- Key Bank Scholarship:** Sponsored by Key Bank of Central New York to assist a student who is a New York resident, and preferably from the Central New York region.
- Noonan Dean's List Scholarship:** Established by the Noonan Family, administered by the Vedder Foundation at Bucknell University, scholarships are awarded to freshmen students who achieve the Dean's List at the end of the fall semester.
- O'Connor Foundation Scholarship:** Sponsored by the A. Lindsay and Olive B. O'Connor Foundation, scholarships are awarded to assist students from Delaware County, and are also available to assist students from the surrounding counties of Broome, Chenango, Greene, Otsego, Schoharie, Sullivan, and Ulster.
- Leland Stanford Scholarship:** Established by James G. Webster III, administered by the Central New York Community Foundation, this award is made annually to a Central New York incoming student who demonstrates the qualities of entrepreneurial spirit and social commitment, as exemplified by Leland Stanford.

Financial Services

As part of the Enrollment Services area, which is located on the first floor of Williams Hall, the Student Accounts office applies financial aid, including loans, to student accounts and issues regular statements to students regarding their account status. The Student Accounts Office handles all billing and processing of payments for students. It also provides other financial services, including the administration of an emergency loan fund and check cashing services, as well as offering information about the payment plan and tuition insurance.

The College will contact and disclose to the signer(s) of the Enrollment Agreement any information deemed appropriate, unless specific instructions not to make those contacts are received from the student, in writing, within seven days after the beginning of the term in which that student first enrolled at Cazenovia College.

Alumni Emergency Loan Fund

The Alumni Emergency Loan Fund was established by the Class of 1963 to provide small short-term loans to students in immediate need of cash. The loans are available to any student in good standing who needs a short-term loan for such purposes as prescriptions, emergency travel and the like. Requests for a loan should be made to the Bursar. Loans must be repaid within two weeks.

Billing Schedule

Tuition and fees for the academic year are billed in two installments, with statements mailed to the student's home address. The first payment, after estimated aid is applied, is due no later than August 4. Spring term billing is due no later than January 5. If payment is not received by the due date, a late payment fee of \$100 will be charged. During the year, monthly student account statements are mailed to the student's home address and are due by the last day of the month.

No student may register or pre-register, participate in room lottery, receive a transcript of school records or diploma, until payments owed the College have been made. In extreme cases, it may be necessary for the College to withhold services or ask a student to leave.

The processing of educational loans will usually require four to six weeks. Therefore, where the proceeds are to be applied as payment of tuition and fees, application for those loans must be made early. Loan approval must be received by the College prior to the billing due date, or the late payment fee will be assessed.

Monthly Payment Plan

The College offers *TuitionPay* from Academic Management Services (AMS)* for families that want an alternative to lump sum payments. Brochures are available at the Office of Enrollment Services. Additional information can be obtained by calling AMS at (800) 635-0120 or visiting its Web site at www.Tuitionpay.com or calling the College at (800) 654-3210.

* *Bookstore charges as well as any balance remaining from previous billing periods are not eligible for this plan.*

Tuition Insurance

The College recommends enrollment in the Tuition Refund Insurance Plan (TRIP), which is available through a private insurance company. For approximately one percent of the tuition, room and board, the plan will refund unused prepaid charges and also provide payment of unpaid charges, should a student be absent or withdraw for medical reasons (physical or emotional) for more than 31 consecutive days during the college year. (This plan does not cover pre-existing conditions.) Additional information is available from the Office of Enrollment Services.

Tuition and Fees

Tuition

The **day student** (full-time and part-time students) tuition includes all student support services, including, for example, health services, counseling, tutoring and computer laboratory usage.

- **Full-time students**, those enrolled in 12-18 credits per semester, are charged \$9,990.00 per semester, for a total of \$19,980.00 for the academic year. With permission of the Vice President for Academic Affairs, a full-time student may take an additional course beyond 18 credits for an additional overload charge of \$243.00 per credit hour.
- **Part-time students**, those enrolled in 1-11 daytime credit hours, are charged as follows: up to seven credit hours at \$422.00 per credit hour; from eight to 11 credit hours at \$666.00 per credit hour (a prorated portion of full-time tuition).

Continuing Education students, those enrolled in 1-9 credit hours and attending classes that begin after 3:40 p.m., are charged \$180 per credit hour. With written permission of the Registrar and the Director of Continuing Education, Continuing Education students may be allowed to enroll in additional credit hours (see Continuing Education section on page 45).

Room

Standard Room*	\$4,600.00 for the academic year
Single Room	\$5,344.00 for the academic year
Suite	\$5,444.00 for the academic year

* *Room elections are for the entire academic year. Unauthorized contract changes are subject to penalty as described in the Student Handbook.*

Board: Meal Plan Options

Full Meal plan:.....	\$3,846.00
This is the standard meal plan for all students.	
19 Meals per week:	\$3,614.00
14 Meals per week:	\$3,286.00

Meal plans cannot be changed after the add/drop date.

Meal plan elections are for the entire academic year.

Fees

Application Fee	\$ 30
Activity Fee (per semester)	\$100
Late Registration Fee* (per diem cost)	\$ 25
Graduation (mandatory).....	\$135
Room Damage and Key Deposit	\$100
Key/Room damage deposits are refundable without interest.	
Orientation Fee	\$130
Audit Fee (per credit hour, see page 55)	\$143
Transcript Fee (see page 57).....	\$5 each

Additional Fees

The following fees apply to those students participating in the particular activity or service.

Education Course Fee (ED 101)	\$ 33
Art and Design Fee (per semester)	
Art Majors	\$ 78
Non-Art Majors	\$ 42
Riding Fee for Equitation Courses	\$743
Overload Charges	
per credit hour (over 18 credits per semester).....	\$243
Alternative Approaches to Credit Fees (see page 52)	
Charge per credit or course waiver	\$ 53
Parking Permit (per year)	
Residential Student	\$ 50
Commuter.....	\$ 30

Continuing Education Tuition

Continuing Education Tuition (per credit hour)	\$180
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Advance Room Deposit

Residential students are required to pay a \$50 housing deposit in the spring semester to secure a room for the fall semester.

Special Fees

Special fees such as Red Cross lifeguard training and other athletic activities may be assessed additionally.

Miscellaneous

Other optional activities or services may be offered at additional charge. Students may incur additional fees or charges not noted above such as health charges and library fines. These fees or charges are the responsibility of the student and/or the co-signer of the Enrollment Agreement. These additional charges will appear on a student's bill as incurred.

For any questions concerning billing, contact the Office of Enrollment Services at 315.655.7889.

Caz One Card

Cazenovia College offers students the opportunity to use the Caz One Card for purchases in the bookstore, dining hall, Morgan Student Center and at participating Village locations. The Caz One Card is based on a debit card system, which entails depositing money to the Caz One Card account prior to purchasing any item. Students may increase their Caz One Card at any time at the Business Office by cash, check or credit card.

Off-Campus Study (Internships)

Resident students electing to study off-campus do so at their own expense. No refund of room and board charges is made. Costs for travel to and from internships are the responsibility of the student.

Books and Supplies

Bookstore payments may be made in cash or with an accepted charge card (Visa, MasterCard and Discover). Students in good financial standing may charge books and required supplies to a yearly limit of \$900 directly to their student account. Some restrictions may apply; see the Office of Enrollment Services for details.

Please note: Parents may place restrictions on charging privileges of the student. To do so, contact the Office of Enrollment Services.

Fire, Theft and Medical Insurance

The College is not responsible for loss due to fire, theft, or any other cause. Medical insurance coverage is available at the option of the student for a fee. Information regarding Medical Insurance can be received from the Health Office at 315-655-7122. A student who wishes to insure against other risks is advised to do so privately.

Check Cashing Policy

Students in good financial standing are able to cash a maximum of two checks per week with a maximum dollar limit per check of \$50. This privilege is effective for each academic year through April 30. Restrictions do apply; additional information can be obtained from the Office of Enrollment Services.

Off-Campus Housing

Students who qualify may receive refund checks from their financial aid funds. The Office of Enrollment Services will disburse off-campus housing and refund checks only after finalization of financial aid funds. The refund process begins with receipt in the Office of Enrollment Services of a completed Request for Refund Form. This process

will terminate bookstore charging privileges. Bookstore purchases from this point become the responsibility of the student. Contact the Office of Enrollment Services for complete details.

Withdrawal/Refund Policy

1. All fees, including room and board charges and any other listed in the Enrollment Agreement or the Cazenovia College Catalog, if applicable, are due and payable as of the dates specified therein and before a student may register for classes. There is no refund or abatement of any kind because of illness, withdrawal, dismissal or any other cause during a billing period, except as hereinafter stated.

2. All students are expected to observe community standards and the rules and regulations outlined in the current Cazenovia College Student Handbook.

3. There will be no refund of room and board charges to a student who is removed from College housing during the course of the semester.

4. If the student fails to complete the current year satisfactorily, the College may void this agreement.

5. The withdrawal date is the date written notice is received by the College; or in cases of unofficial withdrawals, the last documented recorded date of attendance in classes.

6. Note: Tuition, housing and board costs for any sessions distinctive from fall and spring semesters are not included in tuition, room and board, or other fees covering the fall and spring semesters. Students wishing to reside on campus during the sessions distinctive from fall and spring semesters must pay additional fees for such room and board, regardless of academic standing or distribution of credits across the academic year. Housing and board fee information for any sessions distinctive from fall and spring semesters is available from the Cazenovia College Office of Enrollment Services.

Refund Policy for Institution Charges

Refunds for institutional charges are made only after an official withdrawal form is completed. Withdrawal forms are available in the Financial Aid Office and must be completed by the Business, Registrar and Student Development Offices. All refunds are based on the official withdrawal date noted on the withdrawal form. The refund will include tuition, room and board.

1st week (until end of Add/Drop Period)— 100 percent of tuition, room and board costs

2nd week— 75 percent of tuition, room and board costs

3rd week— 50 percent of tuition, room and board costs

4th week— 25 percent of tuition, room and board costs

Refund Policy for Financial Aid Recipients

All students receiving Title IV funds are subject to the Return of Title IV Funds federal regulation. If a student withdraws through 60 percent of the payment period, the amount of Title IV aid will be pro-rated and returned to the Department of Education.

All institutional grants and scholarships will also be calculated and assessed in equal percentages to the refund policy associated with institutional charges. Alternative and institutional loans will be adjusted to need.

Students receiving New York State Tuition Assistance Program (TAP) grants are subject to refund guidelines as established by New York State Higher Education Services Corporation.