

## A Guide to Scholarships, Financial Aid Assistance and Bursar

Meeting the cost of graduate education can seem very complex. For this reason, we have developed this guide to provide you with information about a variety of scholarships and financial assistance programs available to our graduate students.

**Note: Students MUST file the Free Application for Federal Student Aid (FAFSA) form to receive any type of institutional scholarship, discount and/or aid: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)**

### Scholarships

#### Long Island University Alumnus Scholarship

Alumni of Long Island University at Riverhead, Southampton College and Southampton Graduate Campus will receive a one-third discount on their tuition. Students must indicate alumni status on their application for admission and must be accepted and matriculated into a program to receive this scholarship.

#### Graduate Academic Performance Award (GAPA)

Incoming graduate students applying for a master's degree or professional diploma may receive a \$100 per credit grant if they have a cumulative GPA of 3.25 or better earned with their most recent degree (Bachelor's or Master's). Students must be accepted and matriculated into a graduate program in order to receive this award.

#### Graduate Scholars Awards (GSA)

Incoming graduate students applying for a master's degree or professional diploma may receive a \$200 per credit scholarship if they have a cumulative GPA of 3.75 or higher in all work completed during their most recent degree earned (Bachelor's or Master's). Students must be accepted and matriculated into a graduate program in order to receive this award.

#### Suffolk County Employee Tuition Discount Program

Employees of Suffolk County have the unique opportunity to begin or continue quality private education with flexible course schedules and a one-third discount off the current tuition rate, whether they are a part-time or full-time student. To be eligible, a prospective student must be working as a part-time or full-time employee of Suffolk County at the time of their enrollment. They must meet all the necessary Admissions requirements and enroll in a degree-granting program. A Tuition Discount Verification form will be provided and must be validated before the discount is applied.

#### Homeland Security Management Institute Tuition Discount Program

Students enrolled in the MS in Homeland Security Management or the Advanced Certificate program may be eligible for a one-third tuition discount. This discount is extended to municipal, government employees, as well as certain union members. It is best to check with the Office of Admissions for details on this discount program. Verification of employment status will be required.

#### Detective First Grade C. Lydia Martinez Memorial Scholarship

This privately-administered scholarship is awarded annually to an active member of the NYPD who is admitted to a Homeland Security Management Institute graduate program and whose career and personal life reflects the exceptional integrity, depth of character, professional commitment, passion for justice, and selfless dedication to the highest ideals and principles by which the late Detective First Grade C. Lydia Martinez lived her life. Contact HSMI's Program Director for information concerning the application process.

#### St. Joseph's College Scholarship

Graduates of St. Joseph's College (Patchogue or Brooklyn campuses) may receive a one-third tuition discount that is valid for the duration of the student's degree program at our campus. Minimum GPA required is 3.0. This award may be applied to any of the Master's programs offered by the institution. Students need to follow all necessary Admissions requirements, with the submission of an official transcript for review.

### Veterans' Administration (VA)

#### Educational Benefits (GI Bill)

Veterans, Reservists and National Guard members are encouraged to take full advantage of the G.I. Bill Benefits. Application forms, information and assistance in applying for benefits are available at all VA offices. Forms can be downloaded from the Internet at [www.gibill.va.gov](http://www.gibill.va.gov) or you can call 1-888-442-4551.

You must first complete an Application for VA Education Benefits (VA form 22-1990) which determines the type of education benefit you are eligible to receive. Upon the VA's receipt of this form, you will then receive a certificate of eligibility from the VA which verifies your entitlement to the specific benefit you selected. A copy of this certificate should be sent to your school's Financial Aid Office. Your school will, in turn, complete the Enrollment Certification form, confirming your attendance and registration, and submit it to the appropriate Veterans Affairs Regional Processing Office.

### Grant Opportunities for Graduate Students

#### Tuition Assistance Program (TAP)

TAP awards are granted to New York residents who are in full-time attendance (12 or more credits) in a graduate program. Application and renewal for TAP are made by completing the New York State Express TAP Application (ETA). This form will be mailed directly to students by New York State provided the FAFSA has been filed. Students can also complete "TAP on the Web" through the FAFSA online link.

TAP eligibility is based on New York State net taxable income levels. Further information can be obtained by contacting: HESC TAP Unit, 518-474-5642.

#### Financing Options

In addition to family savings that you have earmarked for your educational investment, students may apply for various loans or 115 financing options as outlined in this brochure.

### FEDERAL WILLIAM D. FORD DIRECT LOAN PROGRAMS

-Subsidized and Unsubsidized  
-Federal Loans

#### Description:

A Federal Direct Loan is a low-interest loan available to students enrolled in a minimum of six credits per semester. These loans are made available through the U.S. Department of Education and are guaranteed by the federal government. Depending on the need of the student, as calculated by the Department of Education and Office of Financial Assistance, these loans are either made on a subsidized basis, where the government pays the interest during the enrollment period, or on an unsubsidized basis, where the student pays such interest.

#### Application Process

Completing the FAFSA - [www.fafsa.ed.gov](http://www.fafsa.ed.gov) - and submitting it to the

federal processor is the first step in applying for the Federal Direct Loan. A completed FAFSA form should be mailed annually as soon after January 1 as possible, but not later than March 1, to ensure disbursement in a timely fashion. Students are notified of their financial assistance eligibility through a Financial Aid Award Letter. First time Federal Direct Loan borrowers need to conduct an on-line entrance interview at [www.dlssonline.com](http://www.dlssonline.com) and complete an Electronic Master Promissory Note (e-MPN) at the following address: <http://dlenote.ed.gov>. Repeat annual Federal Direct Loan borrowers will not receive a new loan promissory note in most cases. The Direct Loan Master Promissory Note will be used to issue future loan disbursements for qualifying repeat eligible borrowers. Final determination of student loan eligibility is completed by the Federal Student Loan Origination Center once the Master Promissory Note and/or electronic data is received.

### Loan Approval Notification

Upon loan approval, the Direct Loan Origination Center sends the student a Direct Student Loan Disclosure statement. This statement indicates the terms of the loan(s) approved.

### Federal Loan Amount Limits

The Office of Financial Aid will determine your eligibility for this federal loan program. There are yearly limits, and they may vary. Annual limits may vary depending on a student's enrollment status, educational expense budget and financial need. Aggregate loan limits for both undergraduate and graduate borrowing may not exceed \$138,500.

### Interest Rate Provisions

Interest rates are variable and changes on July 1 of each year.

### Repayment Provisions

Repayment of the loan begins six months after the student ceases to be enrolled at least half time. Origination fees are deducted from all loan proceeds. Interest on the Unsubsidized Direct Loan begins to accrue from the date of disbursement. Students have the option of paying this interest while they are enrolled in school to avoid capitalization. Additional information concerning repayment and loan deferment options may be obtained by calling the Direct Loan Origination Center at 1-800-848-0979.

### NEW YORK STATE AID APPLICATION PROCESS

Full-time graduate students enrolled in 12 or more credits each semester may qualify for grant assistance through the New York State Tuition Assistance Program (TAP). Students must be New York State residents and must also file the New York State Express TAP Application (ETA). This application will be mailed directly to students by New York State after the student's FAFSA has been processed. Students can also complete "TAP on the Web" through the FAFSA online link. **Please note** that both FAFSA and TAP applications must be completed every year in order for you to continue receiving financial aid.

### HOW IS MY ELIGIBILITY FOR FINANCIAL ASSISTANCE DETERMINED?

Upon receipt of your processed FAFSA information, a financial aid counselor will determine an academic year educational expense budget for each student based on the student's actual or anticipated enrollment

status. Student educational expense budgets are designed to encompass an estimated total cost of education, which includes tuition and fees for a two semester period, books, supplies, personal and transportation expenses. It is best for students to check with the campus for current tuition and fees, as they are adjusted yearly.

**HOW AM I NOTIFIED OF MY ELIGIBILITY FOR FINANCIAL ASSISTANCE?**

Upon your acceptance and our receipt of your processed FAFSA information, the Office of Financial Aid will determine your eligibility to participate in the various financial assistance programs. Further instructions and requests for additional documentation (such as tax returns) will be included with the award letter or at subsequent dates.

**HOW TO PAY YOUR BILL AND OTHER RELEVANT BURSAR INFORMATION:**

**Bursar/Billing Information:**

Any billing questions *must first be* referred to the C.W. Post Bursar's Office. Please call 1-516-299-2323. Identify yourself as a Riverhead student.

**Riverhead campus contact:** Phone 631 287 8334 or email [rosemary.malone@liu.edu](mailto:rosemary.malone@liu.edu)

**Payment:**

You may pay your bill with Visa, MasterCard, Discover, check or money order. Payment for the semester is due and payable as soon as you receive your bill. If a student loan is covering the cost of attendance, please inform the Bursar's Office.

*\*information regarding student loans: call Financial Aid Office 631 287 8322*

**Payment Arrangement:**

If you are interested in a payment arrangement for the semester, contact the C. W. Post Bursar's Office at 516-299-2323.

Your **scholarship, employee discount and/or student loan** may not be reflected on your bill. Deduct the amount from your bill before making your payment or contact the Bursar's Office for assistance. If you have concerns regarding a loan, scholarship or employee discount, you may contact the Financial Aid Office.

**TUITION DEPOSITS**

Tuition deposits are not refundable except in most unusual situations and can be applied for via request in writing to the Director of Admission.

**CANCELLATION OF COURSES**

The University reserves the right to cancel undersubscribed courses. When it does so, there is no program change fee.

**Withdrawal Policy and Tuition Liability Policy:**

A student may make a written request to withdraw from one or more courses before the end of the semester by completing either an "Enrollment Change Form" or a "Withdrawal Form", as appropriate. The "Enrollment Change Form" also requires the approval of the student's advisor and instructor. Once the appropriate Form is submitted to the Registrar and processed, the student bill (i.e. the student liability) will be adjusted as indicated in the following schedule. The official Withdrawal date shall be the date on which the Registrar receives the properly completed Form. (Refer to Withdrawal Policy in Registration section.)

**FALL AND SPRING TERM**

|                                       |           |      |
|---------------------------------------|-----------|------|
| Withdrawal prior to beginning of Term | Liability | 0%   |
| During 1st calendar week              | Liability | 0%   |
| During 2nd calendar week              | Liability | 25%  |
| During 3rd calendar week              | Liability | 50%  |
| During 4th calendar week              | Liability | 75%  |
| After 4th calendar week               | Liability | 100% |

**SUMMER SESSIONS (5 OR 6 WEEK SESSION)**

|  |           |      |
|--|-----------|------|
| Withdrawal prior to beginning of Session | Liability | 0%   |
| Day 1 thru 2 of Session                  | Liability | 0%   |
| Day 3 thru 9 of Session                  | Liability | 40%  |
| Day 10 thru 16 of Session                | Liability | 75%  |
| After Day 16 of the Session              | Liability | 100% |

**3 WEEK SESSION**

|  |           |      |
|--|-----------|------|
| Withdrawal prior to beginning of Session | Liability | 0%   |
| Day 1 of Session                         | Liability | 0%   |
| Day 2 thru 8 of Session                  | Liability | 40%  |
| After Day 8 of Session                   | Liability | 100% |

**7 OR 8 WEEK SESSION**

|  |           |      |
|--|-----------|------|
| Withdrawal prior to beginning of Session | Liability | 0%   |
| Day 1 thru 2 of Session                  | Liability | 0%   |
| Day 3 thru 9 of Session                  | Liability | 30%  |
| Day 10 thru 16 of Session                | Liability | 70%  |
| After Day 16 of Session                  | Liability | 100% |

**10 WEEK SESSION**

|  |           |      |
|--|-----------|------|
| Withdrawal prior to beginning of Session | Liability | 0%   |
| Day 1 thru 2 of Session                  | Liability | 0%   |
| Day 3 thru 9 of Session                  | Liability | 20%  |
| Day 10 thru 16 of Session                | Liability | 40%  |
| Day 17 thru 23 of Session                | Liability | 75%  |
| After Day 23 of Session                  | Liability | 100% |

**SHORT TERM INSTITUTES (3 WEEKS OR LESS)**

|  |           |      |
|--|-----------|------|
| Withdrawal prior to beginning of Session | Liability | 0%   |
| Day 1 of Session                         | Liability | 0%   |
| Day 2 of Session                         | Liability | 20%  |
| After Day 2 of Session                   | Liability | 100% |

**CONTINUING EDUCATION**

|  |           |      |
|--|-----------|------|
| Withdrawal prior to start of 1st Class | Liability | 0%   |
| Withdrawal prior to start of 2nd Class | Liability | 20%  |
| After 2nd Class                        | Liability | 100% |

**NOTE:** The University will make all feasible efforts to conduct suitable academic services in the event of an unanticipated interruption. If the University is unable to provide education services to the Campus students because of natural catastrophe, employee strike, or other conditions beyond its control, tuition and fees will be refunded in accordance with a reasonable refund schedule to be determined at that time.



**SCHOLARSHIPS  
FINANCIAL AID**



**in the  
Pine Barrens**

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