CONTACT US
We are here to assist as you review your financial aid award and consider your options to finance your education.

FINANCIAL AID OFFICE HOURS:
During the academic year
Monday - Friday
8:30 a.m. to 4:30 p.m.
During the summer (May-August)
Monday - Thursday
8:00 a.m. to 4:00 p.m.
8:00 a.m. to noon on Fridays
315-792-7210 (phone)
315-792-7220 (fax)
finaid@sunpoly.edu
sunypoly.edu/admissions/financial-aid
Invest in your future at SUNY Poly

Understanding Your Financial Aid Award

Your cost of attendance includes both direct costs and indirect costs. Direct costs are estimated expenses that you will be billed for through SUNY Poly. Indirect costs will NOT show up on your billing statement, but are estimated expenses for which you are allowed to receive aid.

All award offers listed in your financial aid package are estimates and are subject to change. Common reasons for changes in awards include, but are not limited to: the addition of private or external funds, changes in enrollment status, and changes resulting from verification paperwork (if you are selected).

If you see a TAP, Excelsior, and/or STEM Scholarship award on your package, it is extremely important to note that you must still complete the appropriate application in order to be considered for the award. TAP, Excelsior, and STEM each require a separate application, which can be completed on the Higher Education Services Corporation website: www.hesc.ny.gov. Upon completion of the application, HESC will determine your eligibility and notify us if you qualify.

SUNY Poly does not automatically offer Parent PLUS Loans in financial aid award packages. Go to studentaid.gov to learn more. Our Financial Aid Office will add the award to the student’s package when we've been notified of the parent loan approval by the federal government.

You must accept or decline the financial aid offered to you. Follow the instructions on the "Accept Your Financial Aid" webpage: sunypoly.edu/admissions/financial-aid/accept-your-financial-aid

ALL private/external scholarship information must be reported to the Financial Aid Office. When possible, submit a copy of the original notification letter to the Financial Aid Office via email, fax, or postal mail. It is important to note that receipt of external scholarships may result in adjustments to other aid received.

“Your professional staff can help guide you through the entire financial aid process.”

Notify the Financial Aid Office if your enrollment or housing status changes. These events could impact the type and/or amount of financial aid which you have been offered and are eligible to receive.

Grants, fellowships, and/or scholarships received as a degree seeking candidate may be considered taxable income per IRS regulations. Any funds received and not used to pay for a qualified educational expense may be taxable when paid. Please consult IRS Publication 970 or consult with your tax advisor to determine any possible tax implications of your awards.

Payment Options

If there is a gap between the financial aid you have been offered and your cost of attendance, consider the following alternative payment options:

- Federal Parent PLUS Loan: A federal loan (subject to a credit check) for parents of dependent undergraduate student. Learn more at studentaid.gov.

- Private Educational Loan: A loan from a private lender such as a bank or credit union. Contact the lender to learn more.

- Time Payment Plan: The Nelnet Campus Commerce Time Payment Plan offered by SUNY Poly allows you to make interest free payments that include a down payment and 2 or 3 additional monthly payments during the semester. A $35 enrollment fee is required each semester of participation. Learn more at: sunypoly.edu/student-life/student-resources/bursar/bursar-confirm-charges.
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Important SUNY Poly financial aid policies and guidelines can be found online: sunypoly.edu/admissions/financial-aid/policies.

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