

FINANCING AN EDUCATION

Niagara University believes it offers an education which provides students with the opportunity to grow intellectually, socially, and morally. While the costs at independent colleges are higher than at state-supported schools, Niagara has attempted to control costs as much as possible while still offering a stimulating academic and social environment.

Niagara has made every effort to assist students to attend by offering many types of financial aid programs. The following pages provide information on the many programs available and the procedure to follow in submitting applications.

Federal legislation requires that institutions make certain financial consumer information available to students. Information on the following topics can be obtained by contacting:

Director of Financial Aid
Niagara University
Niagara University, NY 14109
Telephone: 716.286.8686

Topics

- How student aid is distributed among students at NU
- The criteria used by NU to determine satisfactory academic progress
- The rights and responsibilities of students receiving financial aid
- The means by which financial aid will be disbursed and the frequency of disbursements
- The terms and schedules for repayment of student loans
- The terms and conditions of campus employment
- The academic programs available at NU and the faculty and facilities available for those programs
- Data regarding retention of students at NU
- Number or percentage of students completing each program
- Documents used for accreditation
- Information and services for students with disabilities
- Additional information (<https://www.niagara.edu/current-students/student-life/student-affairs/student-right-to-know/>)

Additional Information

To apply for student aid, a student must:

- Apply for admission. An application for admission may be obtained from your guidance counselor or from the director of admissions, Niagara University, N.Y. 14109.
- Be accepted by the committee on admissions as a matriculated (regular) student working toward a degree or certificate in an eligible program. Criteria for acceptance are described in the admissions policy section of this catalog.
- File annually a free application (<http://www.studentaid.gov/>), by February 15 for incoming students, April 15 for returning students. If you need a paper FAFSA call 800.4.FED.AID (800.433.3243).
- Be a U.S. citizen or eligible U.S. noncitizen (federal definition) with a valid social security number and be enrolled at least half time to receive most financial aid, including NU grants and scholarships.
- Most financial aid is awarded on the basis of financial need. Need is determined through the information provided on the FAFSA. The

FAFSA considers the relative financial strength of the family and arrives at a Student Aid Index (SAI). This SAI is subtracted from the cost of attending at Niagara University. The amount that remains is called "financial need."

- The sum of all financial aid (need and non-need based) may not exceed cost of attendance. Need-based financial aid can not exceed financial need.

Note: A statement of policy on financial aid eligibility for students interested in studying abroad can be found in the study-abroad section of this catalog.

The financial aid policy committee will function as an appeals committee should students wish review of their financial aid package beyond the level of the financial aid office.

- Adult Career and Continuing Education Services - Vocational Rehabilitation (ACCES-VR) (<https://catalog.niagara.edu/undergraduate/financing-education/acces-vr/>)
- Army Reserve Officers' Training Corps (ROTC) Scholarships (<https://catalog.niagara.edu/undergraduate/financing-education/rotc-scholarships/>)
- Federal Programs (<https://catalog.niagara.edu/undergraduate/financing-education/federal-programs/>)
- Institutional Programs (<https://catalog.niagara.edu/undergraduate/financing-education/institutional-programs/>)
- New York State Programs (<https://catalog.niagara.edu/undergraduate/financing-education/federal-student-financial-aid-programs/>)
- Niagara University Student Loan Code of Conduct (<https://catalog.niagara.edu/undergraduate/financing-education/student-loan-code-conduct/>)
- Ontario Student Assistance Program (OSAP) (<https://catalog.niagara.edu/undergraduate/financing-education/osap/>)
- United States Bureau of Indian Affairs Aid to Native Americans (<https://catalog.niagara.edu/undergraduate/financing-education/indian-affairs-aid-native-americans/>)
- Veteran's Administration (VA) Educational Benefits (<https://catalog.niagara.edu/undergraduate/financing-education/va-educational-benefits/>)
- Financial Aid Satisfactory Academic Progress (SAP) for Undergraduate Students (<https://catalog.niagara.edu/undergraduate/financing-education/financial-aid-SAP/>)