**Day Program Tuition & Fees 2017-2018**

<table>
<thead>
<tr>
<th></th>
<th>SCCC</th>
<th>The Belanger School of Nursing</th>
<th>TOTAL</th>
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</thead>
<tbody>
<tr>
<td><strong>FIRST YEAR</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall</td>
<td>$ 1,640.00</td>
<td>$ 2,100.00*</td>
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<tr>
<td>Spring</td>
<td>$ 1,312.00</td>
<td>$ 2,800.00</td>
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<tr>
<td>Summer</td>
<td>$ 492.00</td>
<td>$ 1,750.00</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>$3,444.00</td>
<td>$6,650.00</td>
<td>$10,094.00</td>
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<td><strong>SECOND YEAR</strong></td>
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<tr>
<td>Fall</td>
<td>$ 492.00</td>
<td>$ 3,500.00 NUR 201</td>
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<tr>
<td>Spring</td>
<td>$ 984.00</td>
<td>$ 3,500.00 NUR 202</td>
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<tr>
<td>Fall or Spring</td>
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<td>$ 1,050.00 NUR 203</td>
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<td>*Less $100 Reservation Fee</td>
<td>$ 1,476.00</td>
<td>$ 8,050.00</td>
<td>$9,526.00</td>
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<td><strong>TOTAL</strong></td>
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<tr>
<td><strong>Total Cost</strong></td>
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<td>$19,620.00</td>
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<tr>
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<th>TOTAL</th>
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<tbody>
<tr>
<td><strong>EVENING/WEEKEND PROGRAM Tuition &amp; Fees 2017-2018</strong></td>
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<tr>
<td><strong>FIRST YEAR</strong></td>
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<tr>
<td>Fall</td>
<td>$ 984.00</td>
<td>$ 2,100.00*</td>
<td></td>
</tr>
<tr>
<td>Spring</td>
<td>$ 984.00</td>
<td>$ 2,800.00</td>
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<tr>
<td>Summer</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>$2,460.00</td>
<td>$6,650.00</td>
<td>$9,110.00</td>
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<tr>
<td><strong>SECOND YEAR</strong></td>
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<tr>
<td>Fall</td>
<td>$ 000.00</td>
<td>$ 3,350.00 NUR 201</td>
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<td>$ 3,500.00 NUR 202</td>
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<tr>
<td>*Less $100 Reservation Fee</td>
<td>$ 492.00</td>
<td>$ 8,050.00</td>
<td>$8,542.00</td>
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<tr>
<td><strong>TOTAL</strong></td>
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<tr>
<td><strong>Total Cost</strong></td>
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<td>$17,652.00</td>
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</tbody>
</table>

**Tuition Per Credit:** The Belanger School of Nursing – $350.00 per credit  
SCCC – $164.00 per credit *(for NYS residents)*

**The Belanger School of Nursing Fees:**

- **Student Activity (paid to Class Treasurer):** $ 40.00
- **Lab: NUR 101 and NUR 102:** $150.00 Per course
- **Educational Material/Computer Lab: NUR 101, 201, 202:** $200.00
- **Educational Material/Computer Lab: NUR 102, 103:** $140.00
- **Graduation: Due during final semester of the program:** $225.00

**SCCC Fees:**

- Part time Student Activity Fee $ 8.00 Per credit hour
- Part time Accident Insurance $ 1.25 Flat fee per student
- Technology Fee $ 15.00 Per credit hour
- Transportation Fee $ 7.00 Per credit hour
- Online Course Fee $ 14.00 Per credit hour
- Science Laboratory Fee $ 50.00 Per course
TUITION PAYMENT POLICY

Tuition payments are due in full prior to the beginning of each academic semester. Students will be mailed a tuition bill after the registration process is completed. If necessary, students may defer their tuition against anticipated financial aid by applying for aid in advance, and returning their financial aid award letter to the School of Nursing by the payment due date. If a student has extenuating circumstances that will prevent timely payment of tuition, a financial conference must be scheduled with the Financial Aid Coordinator prior to the tuition due date. The complete Tuition Payment Policy can be found in the Student Handbook.

REFUND POLICY

Students who withdraw from the School of Nursing by resignation, leave of absence* or dismissal may receive a tuition refund for the current semester provided they submit an official withdrawal form to the school office. The refund calculation will be based on the student’s official date of withdrawal. The failure of a student to notify the Director, in writing, of withdrawal may delay refund of tuition due pursuant to section 5002 of the Education Law.

*Based on federal regulations, an approved leave of absence of less than or equal to sixty days is not considered a withdrawal, see Leave of Absence policy.

Students not receiving Title IV funds

To withdraw, students must file an official withdrawal form at the school office prior to 4:00 pm of the following periods. Students who withdraw from all courses or reduce their credit load by withdrawing from an individual course will adhere to the following refund policy:

First Year Day & Evening Students
- First day of the semester .................. 100%
- Through the first week of the semester ................................ 75%
- Through the second week of the semester ............................ 50%
- Through the third week of the semester ............................... 25%
- After the end of the third week of the semester ............. No Refund

Second Year Day Students
- First day of the semester .................. 100%
- Through the first week of the semester ................................ 75%
- Through the second week of the semester ............................ 50%
- Through the third week of the semester ............................... 25%
- After the end of the third week of the semester ............. No Refund

Second Year Evening Students
- First week of the semester ................ 100%
- Through the second week of the semester ............................ 75%
- Through the third week of the semester ............................... 50%
- Through the fourth week of the semester ............................ 25%
- After the end of the fourth week of the semester .......... No Refund

In cases where the student withdraws from the School of Nursing courses but continues on at SCCC, the refund policy will apply only to the nursing courses. The student will be considered a School of Nursing student through the end of the semester and will be charged the full cost of the SCCC courses.

Students receiving Title IV funds

To withdraw from the school completely, students must file an official withdrawal form at the school office. A student “earns” approved and verified federal aid awards in proportion to the number of days in the semester prior to the student’s complete withdrawal. If a student completely withdraws from school during a semester, the school must calculate, according to a specific formula, the portion of the total scheduled financial assistance that the student has earned and is therefore entitled to retain, until the time that the student withdraws. If a student receives (or The Belanger School of Nursing receives on the student’s behalf) more assistance than he/she earns, the unearned funds must be returned to
the Department of Education or to the Federal Direct or parent’s Federal Plus loan lenders. If a student’s charges are less than the amount earned, and a refund is due, the student may be able to receive those additional funds. If a student receives a cash disbursement of a Federal Pell Grant, he/she may also be required to repay a portion of these unearned federal grant funds to the U.S. Department of Education.

The portion of the federal grants and loans that the student is entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester to the number of days that the student completed before withdrawing. For example, if a student completes 30% of the semester, he/she earns 30% of the approved federal aid that he/she was originally scheduled to receive for that semester. This means that 70% of the student’s scheduled or disbursed aid remains unearned and must be returned to the federal programs. This policy governs the earned and unearned portions of the Federal Title IV Aid only. It determines how much, if any, the student and/or school may need to return. This policy does not affect the student’s charges. The school’s withdrawal policy will be used to determine the reduction, if any, in the student’s tuition and fee charges. The student is responsible for paying any outstanding charges to the school.

If a student completes more than 60% of the semester, he/she is considered to have earned 100% of the federal aid and the student would owe no repayment as a consequence of their withdrawal. Any funds that the student is required to return to the federal programs are considered an overpayment. The student must either repay the amount in full or make satisfactory payment arrangements with the Department of Education to repay the amount. If the student fails to repay, or make payment arrangements to repay an overpayment, the student will lose his/her eligibility to receive future federal financial aid at any institution.

Any unearned Title IV Aid will be returned to the federal government and applied to the federal program in the following order: Direct Unsubsidized Loan, Direct Subsidized Loan, Federal Pell Grant. Each student will receive from The Belanger School of Nursing a written acknowledgement of the amount of unearned aid returned to the federal government.

Title IV Refund Fee

For additional information on how withdrawing from The Belanger School of Nursing affects financial aid recipients contact the Financial Aid Coordinator. If the student or parents wish to appeal the refund policy due to individual circumstances, they should contact the Director:

The Belanger School of Nursing
650 McClellan Street
Schenectady, NY 12304
FINANCIAL INFORMATION

Reduce Credit Load by Withdrawing from Course(s):
To withdraw, students must file an official withdrawal form at the school office prior to 4:00 PM of the following periods.
First day of the semester .................. 100%
First day of the third week of the semester ................................ 75%
After the first day of the third week of the semester ...... No refund

FINANCIAL AID
The Belanger School of Nursing financial aid program is dedicated to providing financial resources to matriculated students who want to further their education, but would not be able to do so without financial assistance. All aid is processed in accordance with required government regulations and every effort will be made to advise students/applicants in a way that will best prepare them for the expenses associated with study at the School of Nursing.
A complete listing of financial aid policies and procedures is available in the financial aid office.

How to Apply for Financial Aid
Each Belanger School of Nursing student must complete the Federal Application for Financial Aid (FAFSA), prior to the beginning of the academic year. The FAFSA can be completed on-line at fafsa.ed.gov. Students applying for financial aid must complete the following:
- Free Application for Federal Student Aid (FAFSA)
- The Belanger School of Nursing Application for Financial Aid
The FAFSA should be completed and submitted directly to the processor. Returning students may bypass the FAFSA and complete the Renewal FAFSA. The application should be returned to the School of Nursing office. Any questions regarding completion of the applica-
tions, or consideration of special circumstances, may be directed to the Financial Aid Coordinator at the school office. The Belanger School of Nursing encourages students to apply for financial aid as early as possible.
The School of Nursing will comply with all verification or correction requirements as required by the current U.S. Department of Education verification guide. If an application (FAFSA) has been selected for verification, no disbursement for any Title IV aid will be approved until verification has been completed. The student will be notified, in a timely manner, when verification or correction is necessary and what information or documentation is required to conclude the process. After verification has been completed, the application process will continue. The School of Nursing must receive a valid student aid report, Institutional Student Information Record (ISIR), before Title IV aid can be disbursed.

Determining Financial Need
Most types of financial aid are based on a student’s demonstrated need. When a student applies for aid, the information reported is used in a federal formula that calculates an Expected Family Contribution (EFC). The EFC is an amount the student and his or her family is expected to contribute toward the cost of education. The total Cost of Attendance (COA) includes tuition, books, fees, and other living expenses associated with attending the School of Nursing. Financial need is then determined by subtracting the EFC from the COA. The amount remaining is considered the student’s financial need.
Students at the School of Nursing may apply for Federal and State Assistance. Institutional and community scholarships are also available. Contact the Financial Aid Coordinator at The Belanger School of Nursing for assistance.
FINANCIAL INFORMATION

FEDERAL AID

Eligibility Requirements for Title IV Federal Aid Recipients
To be eligible to apply for federal financial aid, matriculated nursing students must:

- demonstrate financial need (some exceptions).
- be a U.S. citizen or eligible non-citizen.
- have a valid Social Security Number.
- maintain satisfactory academic progress.

The Belanger School of Nursing Satisfactory Academic Progress Policy requires the student to meet both qualitative and quantitative standards in order to be considered in compliance. If a student fails to meet the minimum standards, that student will no longer be eligible to receive financial assistance administered by the state or federal government.

A student making satisfactory academic progress must maintain a minimum grade of C in all required courses (2.00 GPA and CGPA). All courses required in each semester must be satisfactorily completed before promotion to the next semester. An incomplete grade (I) may be granted but course requirements must be completed prior to the first day of the next semester. If the requirements are not met in the specified time the Incomplete (I) will become a Failure (F) and the school’s policy on dismissal will apply. If a student withdraws from a nursing course according to the established policy on withdrawals or receives a grade below a C, reapplication to the school for acceptance is required to repeat a course. Upon acceptance to the school, the student will be deemed eligible for financial assistance as long as a grade of C is received for the repeated course and the student meets the quantitative standards.

The Belanger School of Nursing curriculum requires a total of 72 credit hours for students entering Fall 2017 and 64 credit hours for students entering Fall 2018. Nursing courses are comprised of class-room and clinical instruction. The program spans four academic semesters and additional summer session for those entering Fall 2017. Maximum time frame for completion of the program is within three academic years. Once the student exceeds this time requirement, the student is no longer eligible for financial assistance administered by the state or federal government.

Student applicants must certify that they do not owe a refund on any grant or student loan, are not in default on a student loan or have made satisfactory arrangements to repay any defaulted loan, and have not borrowed in excess of the loan limits under Title IV programs at any institution. Students must provide accurate and truthful data on applications and agree to use all Title IV money received for expenses related to study at The Belanger School of Nursing.

Student Rights & Responsibilities
Students have a right to know the conditions of their awards and will be notified of these conditions through their financial aid award letters. In accepting an award, students are indicating that they understand, accept and agree to abide by these conditions. Upon satisfactory payment of tuition, fees and other financial obligations due to the School of Nursing, all semester awards and grants will be disbursed to aid recipients according to the disbursement schedule for that term. For purposes of eligibility for Title IV financial aid, the School of Nursing has established a maximum period of three academic years of full time equivalent enrollment to earn an Associate in Science Degree.

The Federal Tax Reform Act of 1986 requires that all financial aid grant assistance minus the cost of tuition, fees, books and supplies must be considered taxable income for the recipient. It is the student’s responsibility to keep appropriate records and receipts. Questions should be addressed to the IRS or other tax professional.
Refunds & Repayments
Title IV financial aid recipients who officially withdraw or are dismissed from the school follow The Belanger School of Nursing refund policy. In the event that a federal aid recipient does not officially withdraw, all refund/repayment calculations will be based on the student’s last recorded date of classroom or clinical attendance. The school’s policy has been developed to comply with the required federal refund calculation standards. Upon calculation of a refund, the school will determine whether a portion of the refund must be returned to one or more Student Financial Assistance (SFA) programs. In the event that a student received a cash disbursement from a Title IV program prior to withdrawing, the School of Nursing will determine if a portion of that disbursement is an overpayment. If an overpayment for institutional costs has occurred, repayment by the student, or the school, will be made to the appropriate Title IV program.

FINANCIAL INFORMATION

Tuition Assistance Program (TAP)
New York State residents who are full time matriculated students may qualify for the Tuition Assistance Program. For eligible students, awards range from $250 to $5000. An application is sent to the student when the federal application (FAFSA) is submitted to the federal government. Any student who does not receive the application may obtain one by contacting the Higher Education Services Corporation (HESC):
Office of Grants and Awards
99 Washington Avenue
Albany, NY, 12255
1.800.642.6234, or hesc.org

It is the student’s responsibility to obtain and complete the necessary application form for the Tuition Assistance Program. Applications should be filed as soon as they are received. Students must reapply each year.

Aid for Part-Time Study (APTS)
A student must be an undergraduate New York State resident, enrolled for at least six credit hours but less than 12 credit hours. Students must be in good academic standing, which includes at least a 2.00 cumulative grade point average. In addition, students are not eligible for APTS if they have utilized all semesters of eligibility for the TAP program. If a student was claimed or was eligible to be claimed as a tax dependent, the New York State net taxable income for the family (parents, student and spouse) cannot exceed $50,550. The New York State taxable income for an independent student and spouse cannot exceed $34,250.

The amount of each award will be determined prior to the beginning of spring semester as the amount of the award will depend on the funds available and the number of students approved for an APTS award. Applications can be obtained from The Belanger School of Nursing financial aid office. Students must reapply for APTS each academic year.

Additional Financial Aid Assistance Programs Administered by HESC
The Higher Education Services Corporation also administers other programs that provide grants/awards to eligible students. These programs include Memorial Scholarships for Children and Spouses of Deceased Police Officers and Firefighters, Regents Award for Child of Veteran (CV), Child of a Correction Officer Award (CO), Child of Disabled Veteran Award, Vietnam/Persian Gulf Veterans Tuition Award and State Aid to Native Americans.
FINANCIAL INFORMATION

Information and applications can be obtained from:
  Higher Education Services Corporation
  99 Washington Avenue
  Albany, NY, 12255
  1.800.642.6234
  hesc.org

Assistance for Native Americans
Students who are members of the several Indian tribes located within New York State and who are residents of a reservation, may be eligible to apply for one of these grants. Information and/or an application may be obtained from:
  Native American Education Unit
  NYS Education Department
  Education Building Unit
  Albany, New York, 12243
  518.474.0537

Office of Adult Career and Continuing Education Services (ACCES)
Financial assistance is available for students with disabilities. For additional information and eligibility requirements, students should contact:
  NYS Education Department
  Capital District ACCES Office
  80 Wolf Road, Albany
  New York 12205
  518.473.8097

Federal Pell Grant Program
Any student who is a U.S. citizen or permanent resident enrolled in a degree program may qualify for a Pell award. If the student has already received a bachelor’s degree, that student is not eligible for a Pell award. Part-time and full-time students are eligible.
The student completes the Free Application for Federal Aid (FAFSA). An Expected Family Contribution (EFC) is established and eligibility for a Pell award is based on the EFC. A student may receive up to $5,920 for the academic year depending on their EFC and status (full time, half time, etc.). The FAFSA must be completed annually.

Federal Direct Loan Program
Under the Federal Direct Student Loan Program, the student must complete the Free Application for Federal Student Aid (FAFSA). Once complete, the student will contact The Belanger School of Nursing Financial Aid Office. A Direct Loan Packet will be provided to the student which includes specific information regarding the students’ Rights and Responsibilities pertaining to the loan and instructions on how to complete the application process. The student will be instructed to complete the online Master Promissory Note and online Entrance Counseling Process. Once complete, the student will then schedule a meeting with The Belanger School of Nursing Financial Aid Coordinator to complete the process. Students are not eligible for student loans if a previous student loan is currently in default and not in satisfactory repayment or the student owes a refund on Pell Grants.
Once the student graduates or otherwise discontinues attendance at the School of Nursing, the student must complete an Exit Counseling Process. Instructions on how to complete the Exit Counseling Process will be provided to the student.
The maximum interest rate and origination fee charged at the time the loan is approved is determined by the Department of Education and will be available to the student prior to requesting the loan.
Borrowing money to attend college is a very serious step and should be avoided whenever possible. See The Belanger School of Nursing policy on Debt Management and Default Prevention in the Student Handbook.
Federal Subsidized Student Loans

A loan recipient must demonstrate financial need for the loan. Interest is paid for the student while he/she is a qualified full time or part time student. An undergraduate is limited to $3,500 for the first year and $4,500 for the second year, or the established need, whichever is lower. Cumulative total cannot exceed $23,000.

Federal Unsubsidized Student Loans

Eligibility is based on the cost of attendance minus other financial aid received. The student is responsible for payment of the interest from the time the loan is received. Interest is usually billed by the servicer monthly or quarterly or the student may request that the lender capitalize the interest while in school. Independent students may borrow up to $6,000 per year with a cumulative total of $57,500 which includes all subsidized loans as well. Dependent students may borrow up to a total of $5,500 for the first year and $6,500 for the second year. The total also includes any subsidized loans received.

Repayment terms vary depending on the individual circumstances of each student. The various repayment plans will be included in the Direct Loan packet.

Veterans’ Administration

Any veteran, reservist or member of the National Guard and/or children of veterans deceased or disabled in connection with their service in the armed forces are eligible. Contact the regional Veterans’ Administration Office in your area for information, details and forms.

Federal Nursing Loan

The loans are available to students who are citizens or permanent residents who demonstrate need. The program is administered by BIMC and the U.S. Public Health Service. Contact the financial aid office for more details.

Institutional & Community Scholarships

The Belanger School of Nursing administers a number of scholarships provided by the school and various community based organizations. These scholarships vary in amount and are based on a variety of eligibility factors, including grade point average, financial need and residency of the applicant. The scholarships administered are:

- Laura Auer Scholarship
- Bessie Lillian Blanchard
- Lurline Belanger Cummings

Additional information regarding these scholarships, including applications, may be obtained by contacting one of The Belanger School of Nursing faculty or the financial aid office. The financial aid office can also provide information regarding other scholarship opportunities.