

## **EOP/HEOP**

### **EOP**

This information is taken directly from the SUNY website, which is constantly updated. We recommend that you visit [www.suny.edu/Student/academic\\_eop.cfm](http://www.suny.edu/Student/academic_eop.cfm) for the most accurate information, but wanted to provide some information here so you could determine, at least initially, if you should research this option further.

The State University of New York's Educational Opportunity Program provides access, academic support and financial aid to students who show promise for succeeding in college but who may not have otherwise been offered admission. Available primarily to full-time, matriculated students, the program supports students throughout their college careers within the University.

This information will assist you in determining if you should apply to SUNY through the Educational Opportunity Program (EOP). You are encouraged to discuss your college choices with your college advisor. EOP is designed for students who need special academic assistance as well as financial aid. You will be asked to complete additional application materials and financial aid forms by the colleges to which you are applying. Be sure to complete any materials and return promptly as directed.

### **Eligibility**

To be eligible for admission to EOP you must be:

- A New York State resident for 12 months prior to enrollment;
- Require special admissions consideration; and
- Qualify as economically disadvantaged according to the guidelines. In selecting students for the program, priority is given to applicants from historically disadvantaged backgrounds.

Note: Applicants deemed ineligible for EOP may still qualify for admission and financial aid through other admission processes.

### **Required Records**

As part of the EOP admission process, your high school record and test scores (if required) will be reviewed, as well as information about clubs, hobbies, jobs and any other experiences which made an impact on your education. This information will help college counselors evaluate your potential for success in a college program.

### **Support Services**

Educational Opportunity Program students may receive support services, such as academic, career, and personal counseling; tutoring and supplemental instruction. As part of a student's overall financial aid package, the Educational Opportunity Program provides financial assistance for non-tuition related expenses (e.g. books, supplies, etc.)

**Transfers**

You are eligible for EOP as a transfer student provided you have been enrolled in EOP, College Discovery, HEOP (Higher Education Opportunity Program), SEEK (Search for Education, Elevation and Knowledge) or a similar academic and financial support program at your previous college. If your previous college did not have EOP or a similar program, you may be considered for transfer eligibility and should notify the college to which you are transferring of your interest.

**Fee Waiver**

Students submitting an application for EOP consideration may qualify for an application fee waiver for their first four (4) campus choices. If a student does not meet both the academic and economic guidelines or the campus to which the student is applying does not operate an Educational Opportunity Program the student will be billed for the fee.

- Applicants who are deemed ineligible for EOP for financial reasons may still qualify for admission and for financial aid as traditional candidates.
- Contact the admissions or EOP office at your college choice before you apply.
- The following campuses do not operate EOP programs: Adirondack, Cayuga County, Clinton, Columbia-Greene, Herkimer County, Jamestown, Jefferson, Mohawk Valley, Nassau, Niagara County, North Country, Orange County, Rockland, Sullivan County and Tompkins Cortland Community Colleges.

**Income Guidelines**

The table below lists financial eligibility requirements for EOP admission for students entering the fall 2011 academic year. Any subsequent changes to these guidelines will be posted here. In order to be determined economically disadvantaged, a student's household income must not exceed the amount shown for its size in the applicable category or the student's circumstances must conform to one of the exceptions indicated.

Household Size (including head of household)	Total Annual Income in Prev. Calendar Year*		
	Category A	Category B	Category C
1	\$16,060	\$21,630	\$24,420

(\*) = document available in Appendix

2	\$21,630	\$27,200	\$29,990
3	\$27,210	\$32,780	\$35,570
4	\$32,790	\$38,360	\$41,150
5	\$38,360	\$43,930	\$46,720
6	\$43,960	\$49,530	\$52,320
7	\$49,500*	\$55,070*	\$57,860*

\* Plus \$5,570 for each additional family member in excess of seven.

### Household Categories

- A** Supported by one or more individuals whose combined total annual income is from Social Security or sources other than employment and which does not exceed the applicable amount under "Category A" above.
- B** Supported by one or more worker(s) whose combined total annual income does not exceed the applicable amount under "Category B" above.
- C** For households supported by one worker with two or more employers, which does not exceed the applicable amount under "Category C" above.

### Income Guidelines Also Do Not Apply If...

- The student's family is the recipient of Family Assistance or Safety Net payments through the New York State Office of Temporary and Disability Assistance; or through a county Department of Social Services; or Family Day Care payments through the New York State Office of Children and Family Assistance;
- The student lives with foster parents who do not provide support for college and the student's natural parents provide no such support;
- The student is a ward of the state or county.

### HEOP

The benefits of this program are similar to those of EOP. However, unlike the uniform guidelines throughout the SUNY system, each college has its own specific criteria to qualify for HEOP. If you generally meet the guidelines above for EOP, it may be worthwhile to research your private colleges' requirements for HEOP.

## Financial Aid Award Letters

### The Award Letter

Once a school receives all of your information **and** you have been accepted you will receive a financial aid award letter. These letters usually come in March or April of your senior year. This letter will detail both the overall cost of attendance as well as all of the aid that the school will offer. This aid can/will be broken down into some of the categories mentioned earlier including grants, scholarships, loans, work study, etc. It is important to carefully look at and understand what is being offered. You need to pay special attention to what is “free money” and what must be paid back (loans) or earned (work study). Your award letter will include the *Cost of Attendance* which is the amount the college estimates that it costs someone to attend their school for one year. Your EFC should also be listed on your award letter. Another important thing to look at is the difference between the Cost of Attendance and your EFC and how well that college “met your need”. That means how closely did that college fill the gap between your EFC and the cost to attend that school.

This will be your opportunity to compare the true cost of your schools. It is now that you can make your informed financial decision regarding the school you will attend. For example you may find that a private school with a \$40,000 cost may not end up costing any more to attend than an \$18,000 SUNY school. This is why we do not want you to use the cost of a school as a single determining factor about where you apply.

### Appealing Your Award Letter

If you feel as though the financial aid that you have been offered by a school is not reasonable based on your EFC or other factors, you may appeal. However, generally the best reason for appeal is if there has been a significant change in your family’s financial situation in the past year, or since the financial aid forms have been filed. If you would like to appeal you are encouraged to contact both your school’s Financial Aid Office directly as well as to let your counselor know.

## Scholarships

It is important to remember that a vast majority of the money that you will receive to attend college generally comes from the sources mentioned above. However, even the smallest scholarships can help ease the financial burden of attending college. Scholarships can be applied for in many different ways, which are detailed below. The common thread with all of these is to make sure that you apply for scholarships that you are eligible to be awarded, that you follow directions, and that you meet all deadlines.