We provide this guide to assist you through the process.

The staff at Alfred State’s Student Records and Financial Services Office is available to answer any questions you may have along the way and to ensure that you obtain the Federal and State financial aid you are entitled to.

All students are assigned a financial aid counselor while enrolled at Alfred State. Students are encouraged to make an appointment to meet with their counselor and discuss any financial aid concerns. Counselors are assigned by the first letter of the student’s last name as follows:

- A-G Robin Harrington
- H-O Laura George
- P-Z Chris Vernam

To reach the Student Records and Financial Services Office call 1-800-4-ALFRED or email sfs@alfredstate.edu.

Over 92% of our students share in the $47.2 million in financial aid available!
THE FIRST STEP.

1. Create an account (FSA ID)
   - Dependent students and at least one parent must create an account at: [https://studentaid.gov/fsa-id/create-account/launch](https://studentaid.gov/fsa-id/create-account/launch). Independent students need only one account.
   - The account (FSA ID) is used to authenticate your identity and used as an electronic signature.

2. Gather your information
   - Have the necessary tax returns and other income documentation at hand. If taxes are late getting prepared, you can estimate income and make corrections when actual data is available.

3. Complete the online Free Application for Federal Student Aid (FAFSA) at [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa).
   - Alfred State’s Title IV code is: 002854
   - Filing early can make a difference in your financial aid package so be sure to complete the FAFSA as soon after October 1 as possible for the academic year in which you plan to enroll.

4. Complete New York State Aid Applications
   - From the FAFSA confirmation page, New York State residents are provided with a link to apply for the NYS Tuition Assistance Program (TAP). You can also access the online TAP application directly at: [https://www.tap.hesc.ny.gov/totw/](https://www.tap.hesc.ny.gov/totw/)
   - Alfred State’s TAP school codes are:
     - 3005 - Certificate Programs
     - 3005 - Associate Degree Programs
     - 6005 - Baccalaureate Degree Programs

5. Review your Student Aid Report (SAR)
   - Log in at [https://studentaid.gov](https://studentaid.gov) approximately five days after submitting the FAFSA. If you provided an email address, you will receive a notification email from the U.S. Department of Education. Review your SAR and make any necessary corrections.

6. Read your mail/email
   - The Student Records and Financial Services Office communicates with students via email and in some instances postal mail with instructions on applying for aid as well as requests for information. Be sure to read any notices that are sent and respond promptly to all requests.
Cost Information

New York State Residents

On Campus - Full-time
Tuition, fees, meals and housing

Tuition Costs $7,070
Mandatory Fees $1,623.50
Housing* $7,880 (Double occupancy)
Meal Plan* $5,300 (14 meal plan)
TOTAL ON CAMPUS COSTS $21,873.50

On Campus - Part-time
Tuition and fees

Tuition Cost Per Credit Hour $295
Mandatory Fees pro-rated per credit hour

Online - Full-time
Tuition and fees

Tuition Costs $7,070
Mandatory Fees $497
TOTAL ONLINE COSTS $7,567

Online - Part-time
Tuition and fees

Tuition Cost Per Credit Hour $295
Mandatory Fees pro-rated per credit hour

Not only is an Alfred State education high quality—consistently ranked as a top regional college in the North by U.S. News and World Report—but it’s also an investment with a reasonable price tag.

Tuition and fees for on campus certificate programs will be assessed the on campus associate rate based on residency. Tuition and fees for online certificate programs will be assessed the online associate rate based on residency.

The D.C. College Access Act provides a grant to District of Columbia residents to cover the difference between in-state and out-of-state tuition at public colleges and universities throughout the nation. More information is available at: https://osse.dc.gov/dctag.

Effective July 1, 2015, veterans who meet the eligibility requirements for educational assistance under federal GI bills, even if not actually receiving or using such benefits, are eligible for in-state tuition. Additionally, spouses and dependents who are eligible for educational assistance under federal GI bills are also eligible for in-state tuition. In both cases, a Certificate of Eligibility from the U.S. Department of Defense or the Veterans Administration is required to document eligibility.

Contact Student Records and Financial Services for questions on residency.

Cost information as of Aug. 5, 2020, and is subject to change.
* Other room and meal plan options are available.

The Alfred State athletic department is a NCAA Division III member. Therefore, no consideration of athletic ability or athletic accomplishments will be considered in determining students’ scholarship eligibility or financial aid packages.
## Out-of-State Residents

### On Campus - Full-time

<table>
<thead>
<tr>
<th></th>
<th>Associate</th>
<th>Baccalaureate</th>
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</thead>
<tbody>
<tr>
<td>Tuition Costs</td>
<td>$11,040</td>
<td>$16,980</td>
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<tr>
<td>Mandatory Fees</td>
<td>$1,623.50</td>
<td>$1,623.50</td>
</tr>
<tr>
<td>Housing*</td>
<td>$7,880</td>
<td>$7,880</td>
</tr>
<tr>
<td>Meal Plan*</td>
<td>$5,300</td>
<td>$5,300</td>
</tr>
<tr>
<td><strong>TOTAL ON CAMPUS COSTS</strong></td>
<td>$25,843.50</td>
<td>$31,783.50</td>
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### On Campus - Part-time

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<tbody>
<tr>
<td>Tuition Cost Per Credit Hour</td>
<td>$460</td>
<td>$708</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>pro-rated per credit hour</td>
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</tr>
</tbody>
</table>

### Online - Full-time

<table>
<thead>
<tr>
<th></th>
<th>Associate</th>
<th>Baccalaureate</th>
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</thead>
<tbody>
<tr>
<td>Tuition Costs</td>
<td>$8,480</td>
<td>$8,480</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>$497</td>
<td>$497</td>
</tr>
<tr>
<td><strong>TOTAL ONLINE COSTS</strong></td>
<td>$8,977</td>
<td>$8,977</td>
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### Online - Part-time

<table>
<thead>
<tr>
<th></th>
<th>Associate</th>
<th>Baccalaureate</th>
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</thead>
<tbody>
<tr>
<td>Tuition Cost Per Credit Hour</td>
<td>$295</td>
<td>$353</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>pro-rated per credit hour</td>
<td></td>
</tr>
</tbody>
</table>

**Out-of-state online:** These costs are for a student enrolled at a State University of New York (SUNY) State-operated campus who: a) for a given term is enrolled exclusively in online distance learning course(s); and b) has not had an address within the borders of New York State at any point within July 1 and June 30 of a given State-operated campus fiscal year.

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Savings tip:

Some out-of-state students can save tuition dollars by starting in one of 49 associate degree programs, then entering one of our corresponding programs for a bachelor’s degree to seamlessly continue your education. Contact your financial aid counselor for details.
Scholarship Information

WE’RE PROUD OF OUR COMMITMENT to Recognize Outstanding Students BY OFFERING NUMEROUS SCHOLARSHIPS.

Over $4 million in merit-based scholarships is available.

AlfredState.edu/financial-aid/scholarships

GENERAL SCHOLARSHIP INFORMATION

The following is a list of scholarships available to you if you’ve been accepted and will enroll for the fall semester into a regular program and will be studying full-time on either the Alfred or Wellsville campus.

To be eligible, be sure to pay your enrollment deposit by the due date. Since it is our desire to award scholarships to as many students as possible, typically students do not receive more than one scholarship.

When multiple SAT score reports are submitted for scholarship purposes, the exams will be superscored using the highest reading/writing and math scores; ACT exams are not superscored.

The college also awards scholarships to continuing students based on their academic performance while at Alfred State.

The Alfred State athletic department is a NCAA Division III member. Therefore, no consideration of athletic ability or athletic accomplishments will be considered in determining students’ scholarship eligibility or financial aid packages.

Scholarship offerings and criteria are reviewed on an annual basis and are subject to change. Scholarship funding is limited and meeting qualifications is not a guarantee of an award. The financial aid plan, including scholarship awards, cannot exceed the cost of attendance. Scholarships are not available to students studying online.

ALFRED STATE MERIT SCHOLARSHIP PROGRAM

Alfred State Scholars
Up to $5,000 per year awarded to academically talented first-time, freshmen entering a baccalaureate-degree program; must be a New York State resident; specific value will be determined by strength of academic background and funding availability; applied to non-tuition expenses; preference given to students accepted by March 1; no scholarship application necessary.

Alfred State Pioneer Award
Up to $1,800 per year awarded to academically talented first-time, freshmen entering an associate-degree program; must be a New York State resident; specific value will be determined by strength of academic background and funding availability; applied to non-tuition expenses; preference given to students accepted by March 1; no scholarship application necessary.

Alfred State Scholars—Out-of-State
Up to $10,000 per year awarded to academically talented first-time, freshmen entering a baccalaureate-degree program; must reside and attend high school outside of New York State; specific value will be determined by strength of academic background and funding availability; preference given to students accepted by March 1; no scholarship application necessary.

Alfred State Pioneer Award—Out-of-State
Up to $2,000 per year awarded to academically talented first-time, freshmen entering an associate-degree program; must reside and attend high school outside of New York State; specific value will be determined by strength of academic background and funding availability; preference given to students accepted by March 1; no scholarship application necessary. 
Transfer Specific Scholarships

Transfer Scholarship
$2,000 (total value) applied to non-tuition expenses; awarded to transfer students entering a baccalaureate degree program; students must have completed at least three semesters with a 3.25 cumulative GPA and demonstrate continuous, full-time college attendance since high school graduation; students who have or will earn a baccalaureate degree prior to enrolling at Alfred State are not eligible; must be accepted and provide official documentation of meeting the necessary criteria by May 1.

Phi Theta Kappa External Transfer Scholarship
$4,000 (total value) applied to non-tuition expenses; awarded to transfer students who are members in good standing of Phi Theta Kappa and are entering a baccalaureate degree program; must provide proof of membership in Phi Theta Kappa; students who have or will earn a baccalaureate degree prior to enrolling at Alfred State are not eligible; must be accepted and provide official documentation of meeting the necessary criteria by May 1.

International Student Scholarships

International Cultural Scholarship
Awards up to $3,000 to accepted international students with an overall high school or college grade point average of 2.5 or better.

International Excellence Scholarship
Awards up to $7,000 to international students who meet two of the following four criteria: 213 TOEFL exam score (79-80 on Internet-based exam, 550 on paper exam), 3.25 college cumulative GPA (90 overall high school average may be substituted), 1270 combined reading/writing and math SAT, and/or are a member of Phi Theta Kappa in good standing.

International Merit Scholarship
Awards up to $3,000 to international students who meet two of the following four criteria: 195 TOEFL exam score (71 on Internet-based exam, 525 on paper exam), 3.0 college cumulative GPA (an 88 overall high school average may be substituted), 1170 combined reading/writing and math SAT, and/or are a member of Phi Theta Kappa in good standing.

The NYS Science, Technology, Engineering and Mathematics (STEM) Incentive Program provides a full SUNY tuition scholarship for the top 10 percent of students in each New York State high school if they pursue an approved STEM degree in an associate or bachelor degree program and agree to work in a STEM field in New York State for five years after graduation.

Scholarship Information

No application necessary; awarded by specific criteria; students must have minimum high school average of 80 through end of junior year to be considered unless otherwise noted; scholarships awarded in March.

Douglas & Carol Shay Acomb Endowed Scholarship
Awarded to academically talented incoming student; applied to non-tuition expenses.

Agricultural Endowed Scholarship
Awarded to student enrolling in an agriculture program.

Allegany County School Food Service Association Scholarship
$200 awarded to a student with a financial need from an Allegany County school district who is entering the culinary arts program.

Alumnus 1939 Endowed Scholarship
Awarded to academically talented incoming students.

Anderson Family Endowed Scholarship
Awarded to academically talented incoming student.

Evelyn C. & Rumsey C. Billings Memorial Endowed Scholarship
Awarded to academically talented incoming students from Steuben and Otsego counties.

Lee Brasted Engineering Science Endowed Scholarship
Awarded to a student enrolling in an engineering technology program.

Cross Connection Control Foundations of the Niagara Frontier, Inc., Annual Scholarship
Awarded to student enrolling in the heating, ventilation, and air conditioning program.

The Drago Family Endowed Fund
Awarded to academically talented incoming student; preference given to minority student who is first in family to attend college; applied to non-tuition expenses.

Dresser-Rand Endowed Scholarship
Awarded to academically talented incoming student who resides in Allegany, Cattaraugus, Chautauqua, or Steuben Counties in NY or in McKean, Potter, or Tioga Counties in PA.

East High School Partnership Scholarship
$500 awarded to graduates of East High School, Rochester, who are accepted to Alfred State by May 1 of their senior year; maximum of five awards each year; scholarship award begins second year of enrollment at Alfred State.

Michael K. Gowdy Memorial Scholarship
Awarded to academically talented students from Wellsville High School.

W.R. Grace & Company Endowed Scholarship
Awarded to a student enrolling in the biological science or forensic science technology program.

M.A. & C.A. Graham Nursing Memorial Endowed Scholarship
Awarded to incoming nursing students; preference given to students from LeRoy Central or Warsaw Central School districts, then to students from Wyoming County, then to students from the rest of New York State.

Friendship Designated Scholarship
$500 awarded to graduates of Friendship Central School accepted into a regular program at Alfred State.

Genesee Valley Balloon Association Endowed Scholarship
Awarded to student from Western New York enrolling in an agriculture program.

Vernon Gleasman SAE Endowed Scholarship
Awarded to student enrolling in the mechanical engineering technology program.

Scholarships are made possible by the generosity of the Educational Foundation of Alfred, Inc., Auxiliary Campus Enterprises and Services, Alumni Council, Alfred State faculty, staff, and private donors.
FIGURING OUT THE FINANCES – Resource Guide 2020-21

Eugene Jacobs Memorial Educational Foundation Endowed Scholarship
$1,000 awarded to student enrolling in a baccalaureate degree program; student must have at least an 85 overall high school average through the junior year or a 3.0 cumulative grade point average to be considered.

Suzanne Malachesky Memorial Endowed Scholarship
Awarded to a commuter student enrolling in the nursing program.

Rudolf “Rudy” Mazourek Memorial Annual Scholarship
Awarded to incoming student enrolling in autobody repair program; preference given to student from Newfield High School or another high school in Tompkins County.

Lawrence “Bud” McCarthy Educational Foundation Endowed Scholarship
Awarded to incoming student with demonstrated skills in a related technology area; students must have at least an 80 high school average through the end of their junior year to be considered.

Ortho-Clinical Diagnostics Endowed Scholarship
Awarded to student enrolling in the forensic science technology program.

Regional Annual and Endowed Scholarships
Awarded to academically talented incoming students who reside in school districts defined as the residences of Alfred State faculty and staff.

Floyd & Eleanor Rose Endowed Scholarship
Awarded to students from New York State and Northern Pennsylvania enrolling in either the agricultural technology or building trades: building construction program; students must have an 85 or better high school average through their junior year to be considered.

Russo Family Endowed Scholarship
Awarded to academically talented incoming students.

Shaw Family Endowed Scholarship
Awarded to incoming students enrolling in an agriculture program.

Steuben Trust Company Annual Scholarship
Awarded to student from Allegany or Steuben counties enrolling in the accounting or business administration programs.

Albert & Judith Styrcula Endowed Scholarship
Awarded to academically talented students from Dundee High School or from Yates County.

Robert A. Sweeney Memorial Endowed Scholarship
Awarded to student from Steuben County enrolling in a business program.

Hank & Evelyn Turner Recruitment Annual Scholarship for Culinary Arts
Awarded to incoming students in the culinary arts and the culinary arts: baking, production and management programs; applied to non-tuition expenses.

William & Dennis Weimer Endowed Scholarship
Awarded to student enrolling in science based program.

Private Scholarship Search

The Student Records and Financial Services Office recommends the following free scholarship search services to help you in obtaining off-campus scholarships.

- The College Board
- Petersons.com
- Scholarships.com
- Fastweb.com
- Chegg.com
- Cappex.com
- Niche.com

www.AlfredState.edu/financial-aid/scholarships/researching-scholarships

NOTE: This is not an all-inclusive listing of free scholarship search services. When researching scholarships, you should use your good judgment and never pay to apply for a scholarship.
Scholarship Information

APPLICATION NECESSARY.

Allegany County Counselors’ Association Annual Scholarship
Awarded to student attending high school in Allegany County who will be enrolling in a vocational or technical program; preference given to student who attended a Career/Technical Center while in high school; application available in high school guidance offices in early spring.

Baking and Culinary Arts Scholarship
$1,000 awarded to incoming students enrolling in culinary arts or culinary arts: baking, production and management program; applications available on the Alfred State website.

Culinary Academic Scholarship
$1,200 awarded to incoming student enrolling in culinary arts or culinary arts: baking, production and management program; student must have an 80 or better high school average through the end of their junior year and be in the top 50 percent of their class; application available on the Alfred State website.

Bea L. Williams Memorial Endowed Scholarship
Awarded to students attending high school in Western Steuben County; applications available in high school guidance offices in early spring; academics as well as school and community activities will be considered in the evaluation process; applied to non-tuition expenses.
Send letter of interest and other information as indicated to the Admissions Office; decisions ongoing while funding exists unless otherwise indicated.

**Alpha Sigma Sorority Annual Scholarship**
Awarded to an incoming female student who demonstrates civic engagement activity and participation; letter of interest should be sent to the Admissions Office by March 1.

**Anthony C. Cappadonia Endowed Fund**
Awarded to an incoming student with a musical background who was a member of their high school choir and will participate in the Alfred State choir; must have an 80 or better high school average through the end of their junior year; letter of interest should be sent to the Admissions Office by March 1.

**Daniel DiFrancesco Memorial Endowed Scholarship**
Awarded to an incoming student enrolling in an agriculture program who exhibits service to school and/or community, exhibits a strong sense of responsibility to self and dedication to family, and possesses a love of the outdoors and demonstrates an appreciation of nature; letter of interest should be sent to the Admissions Office by March 1.

**Barbara & John Larsen Annual Scholarship for Excellence in Theater**
Awarded to an incoming student who has an interest or has participated in theater or drama while in high school and will participate in the Drama Club while attending Alfred State; must have an 80 or better high school average through the end of the junior year; letter of interest should be sent to the Admissions Office by March 1.

**Miller/Nevertt Memorial Endowed Scholarship**
Awarded to an academically talented student who demonstrates potential for campus service as evident by previous involvement in organizations and activities; letter of interest should be sent to the Admissions Office by March 1.

**Richard D. Stillman Memorial Endowed Scholarship**
Awarded to incoming student who was a member of their high school band or choir and will participate in the Alfred State band or choir; must have an 80 or better high school average through the end of junior year; letter of interest should be sent to the Admissions Office by March 1.

**Alumni Scholarship**
$2,000 (total value) [$1,000 if enrolled in associate-degree program] awarded to first-time freshmen students who are the children or grandchildren of Alfred State alumnus; applied to non-tuition expenses; multiple scholarships available; student must have an 83 or better high school average (through end of junior year); a letter must be sent to the Admissions Office indicating student’s name as well as the alumnus’ name at the time of graduation, the year graduated from Alfred State, and the student’s relationship to the alumnus.

**John Plail Work Ethic Endowed Scholarship**
Awarded to student enrolling in a business program; student must have an 80 or better high school average through the end of their junior year and exhibit achievements in high school; letter of interest as well as a written document identifying student’s goals for pursuing business as a career and the importance of having a strong work ethic should be submitted to the Admissions Office by March 1.

**Vocational Excellence Scholarship**
$2,000 (total value) awarded to first-time freshmen students entering a program taught at the School of Applied Technology at Wellsville; applied to non-tuition expenses; multiple scholarships available on a selective basis; to be considered, students must have at least an 83 high school average through the end of their junior year and demonstrate vocational excellence through a combination of education, employment/internships, competition, C-CAP participation, military experience, and other verifiable activities. Students should submit a letter to the Admissions Office indicating how they have excelled in the vocational area as well as two letters of recommendation from qualified individuals verifying skill level by May 1.
Federal Grants

Federal Pell Grant
Federal Pell grants are available to students who are U.S. citizens and have demonstrated the highest financial need according to the Free Application for Federal Student Aid (FAFSA). Annual awards can range between $639 to $6,345 for full-time study and are determined by the student’s Expected Family Contribution (EFC) as calculated from the FAFSA. Pell grant funds are sent directly to the school and applied to the student bill. Federal regulations limit your lifetime eligibility for Federal Pell Grant to 12 full-time semesters.

Federal Supplemental Educational Opportunity Grant (SEOG)
This campus-based federal grant is awarded to Federal Pell Grant eligible students who have demonstrated the highest calculated need from the FAFSA. Average awards range between $100 to $500 and are applied directly to the student bill. Federal SEOG is subject to campus availability.

VA benefits
If you are a veteran and are eligible for the GI Bill, you should apply for your benefits online through the VA website. You will need to provide a copy of your Certificate of Eligibility (COE) to the school certifying official in the Student Records and Financial Services Office. Once you have provided a copy of the COE and registered for classes, you can be certified for your GI Bill benefit.

The following procedures to monitor attendance have been approved by the State Education Department Bureau of Veterans’ Education:

· Veterans are required to attend classes in order to receive educational benefits.
· Veterans receiving benefits must complete the VA School Certification form each semester they wish to be certified for benefits. Further, veterans must contact the certifying official in the Student Records and Financial Services Office to ensure paperwork is properly completed whenever they add or drop a course, change their major, withdraw from the college, and/or are enrolled in courses that have non-punitive grades (S or U).
**Federal Work-Study**

**Federal College Work-Study**
This award provides paid employment opportunities in various campus departments and offices. Federal Work-Study awards are offered to students with demonstrated financial need. Students are paid at an hourly rate and receive pay every two weeks for the hours worked. The average Federal College Work-Study award is $2,500 annually and will not be credited to the student’s bill. Students are advised of their award with their financial aid package and need to accept the award on my.AlfredState.edu/finances. Once a student has accepted the award, they will need to print the College Work-Study referral form and may apply for a job on our Career Development webpage under JobLink. A student will make arrangements to meet with the supervisor for an interview for the job they have chosen. Federal College Work-Study is subject to campus availability.

**EOP**

**Educational Opportunity Program (EOP)**
EOP is an extended program with course work paced to enhance student success. Students must be NYS residents and meet established academic and economic guidelines. Priority is given to applicants from historically disadvantaged backgrounds. EOP students receive a grant (amount determined based on state funding) for each semester of eligibility. Funds are applied directly to the student bill.

**State Grants and Scholarships**

**Tuition Assistance Program (TAP)**
TAP is the NYS grant program for New York State residents enrolled full-time (minimum 12 credit hours) in a matriculated degree program. TAP is estimated in the award notices of students who appear to be eligible. Annual awards currently range between $500 and $5,165 and are determined by the state after a student completes the NYS Student Aid Payment Application. Once approved students are notified of their award directly from the New York State Higher Education Services Corporation (NYSHECS). Funds are sent directly to the school for each semester of eligibility and applied to the student bill.

**Excelsior Scholarship**
The Excelsior Scholarship covers tuition for eligible SUNY and CUNY students. To be eligible families must have a federal adjusted gross income of $125,000 or less. For specific details on this scholarship and the application process, visit [https://www.hesc.ny.gov/excelsior](https://www.hesc.ny.gov/excelsior).

**Aid for Part-Time Study (APTS)**
APTS is a grant for NYS residents who are continually enrolled on a part-time basis. Applications are available in the Student Records and Financial Services Office or online under Student Records and Financial Services Office Forms. Funds are subject to availability. Funds are sent directly to the school for each semester of eligibility and applied to the student bill.

**Part-Time TAP**
Eligibility is limited to undergraduate students attending a SUNY, CUNY, or not-for-profit independent degree granting college who were first-time freshmen in the 2006-2007 academic year or after. Students must complete 12 credit hours or more in each of two consecutive semesters. In addition, students must be enrolled in at least six credit hours but less than 12 per semester. A cumulative grade point average of 2.0 is also required. To apply students must complete both the FAFSA and NYS Student Aid Payment Application.

**SUNY Tuition Credit**
Students who have applied and are eligible for a full-time TAP award may also be eligible for the SUNY tuition credit. Tuition credits are calculated by the NYS Higher Education Services corporation for eligible students enrolled at a SUNY college or university. If eligible, this credit will appear on your bill as anticipated aid. The combination of TAP, SUNY tuition credit, and any other tuition-specific award, cannot exceed the tuition charged.
Loan Options

Federal Loan Options

Federal Nursing Loan
Federal Nursing Loan is a low-interest (five percent) federal education loan for students with demonstrated financial need enrolled in associate level nursing course work. The Federal Nursing Loan is interest free while attending school with at least six credit hours per semester and during the nine-month grace period after enrollment ceases. Repayment begins after the nine-month grace period ends. A Master Promissory Note (MPN) and loan disclosures are required. Average awards range between $500 to $3,000 and are applied directly to the student bill. Federal Nursing Loan is subject to campus availability.

Federal Direct Loan
A Federal Direct Subsidized Loan is awarded on the basis of financial need as determined by the FAFSA and the college’s cost of attendance. The federal government pays the interest on the loan during enrollment of at least six credit hours per semester and during the six-month grace period after enrollment ceases. A Federal Direct Unsubsidized Loan is not based on financial need and interest accrues from the time the loan is disbursed until it is paid in full. Annual loan limits under the Federal Direct Subsidized Loan program are: $3,500 freshman, $4,500 sophomore, and $5,500 junior and senior. Students are also eligible for an additional annual loan limit of $2,000 under the Federal Direct Unsubsidized Loan. Additional federal unsubsidized loan funds are available for students whose parents are not credit-worthy or for students determined independent of parent by Department of Education standards. An origination fee is withheld from the loan by the U.S. Department of Education prior to disbursement. Students must be enrolled at least halftime (six credit hours); a Federal Direct Loan Entrance Counseling and a Master Promissory Note (MPN) is required. Federal Direct Loan funds are released directly to the school in two or more disbursements via Electronic Funds Transfer (EFT). Funds are applied to the student bill.

Federal Direct Parent Loan for Undergraduate Students (PLUS)
Federal Direct PLUS Loans are for credit-worthy parents who want to borrow for their undergraduate children’s education. Students must be enrolled at least halftime and a Master Promissory Note (MPN) is required. The loan amount can be up to the cost of attendance minus other financial aid received. An origination fee is withheld from the loan by the U.S. Department of Education prior to disbursement. PLUS Loan funds are released directly to the school in two or more disbursements via Electronic Funds Transfer (EFT). Repayment begins 60 days after the loan is fully disbursed for the academic year. Deferment is available for the Federal Direct PLUS Loan by contacting the servicer of the loan. Funds are sent directly to the school and applied to the student bill.
**Private Loan Options**

It is strongly encouraged that the student uses all available Federal Loan programs before considering a private/alternative loan.

The student is the borrower; however, a credit-worthy cosigner is often required. Repayment varies by lender; the student may have the choice of repaying the loan while in school, paying interest only, or deferring payments until they are out of school (interest accrues). Interest rates can vary with different lenders, as well as fees. Alternative loans are available to students who need more financial resources to meet educational expenses including tuition, computers, and tools not covered by financial aid.

**The amount a student can borrow is determined by the following:**
- Cost of Attendance MINUS Grants, Federal Loans, Scholarships, Other Resources EQUALS Alternative Loan Amount
- To be eligible for an alternative loan, the applicant must satisfy the following requirements:
  - U.S. citizenship or eligibility as a non-citizen.
  - Enrolled at least halftime in a certificate or undergraduate degree program.
  - Applicant must be credit-worthy or have a credit-worthy cosigner.
  - Satisfactory Academic Progress.

**Comparing Federal and Private Education Loans:**

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<th>Federal Loans</th>
<th>Private Loans</th>
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<tr>
<td><strong>Cosigner Requirement</strong></td>
<td>No</td>
<td>Generally yes</td>
</tr>
<tr>
<td><strong>Credit Check Requirement</strong></td>
<td>Direct - No</td>
<td>PLUS - Yes</td>
</tr>
<tr>
<td></td>
<td>(however, debt to income ratio not included)</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Deferment</strong></td>
<td>Yes</td>
<td>Depends on loan, but generally yes</td>
</tr>
<tr>
<td><strong>Grace Period</strong></td>
<td>Direct - 6 months</td>
<td>Direct - 6 months</td>
</tr>
<tr>
<td></td>
<td>PLUS - 6 months</td>
<td>PLUS - 6 months</td>
</tr>
</tbody>
</table>
| **Interest Rate**     | Fixed
|                      | Direct Subsidized Loan - 2.75%                                              | Fixed and variable                   |
|                      | Direct Unsubsidized Loan - 2.75%                                            |                                     |
|                      | Direct PLUS Loan - 5.3%                                                     |                                     |
| **Fees**              | Direct - 1.059% (new loans disbursed after 10/1/19)                          | Depends on loan, but generally no fee|
|                      | PLUS - 4.236% (new loans disbursed after 10/1/19)                            |                                     |
| **Loan Forgiveness/Discharge** | Yes                                                                 | Depends on loan/lender              |
| **Penalty for Early Repayment** | No                                                                            | Depends on loan, but generally no penalty |
The Alfred State Monthly Payment Plan (MPP)

This plan is designed to assist students and families in paying educational costs to the college. It enables families to spread educational expenses over equal monthly installments and will help families avoid additional borrowing. Monthly Payment Plans are available for fall and spring semesters only. (Monthly Payment Plans are not available for first-year international students and non-matriculated students).

If you wish to take full advantage of the Alfred State Monthly Payment Plan, you are encouraged to enroll early.

4, 3, or 2 month payment plans are available depending on how early you sign up each semester. The plans allow you to budget semester expenses (tuition, fees, campus housing, and meals) into equal payments. A $25 non-refundable application fee and a down payment is due when signing up. Check our website for deadline details for each of the plan options.

The GI Single Semester Payment Plan

This plan is available to veterans and dependents of military personnel receiving military educational benefits. This plan allows the participant to defer the initial payment each semester and does not require a down payment or application fee. Proof of eligibility is required such as the DD-214 Form or an eligibility letter for the Montgomery GI Bill. This plan is not available online. Contact Student Records and Financial Services for more information.

No Interest Charges - Alfred State does not charge interest on our Monthly Payment Plans. By making monthly payments affordable out of “current income,” the MPP will help students avoid additional borrowing.

Processing financial aid

See page 22 for access information.

1. To begin, view your financial aid plan and select which aid you would like to accept or decline.

Your financial aid plan may contain offers of federal grants, loans, and college work-study. Since grants and scholarships are typically “free” money, they are automatically accepted for you. Federal loans and college work-study require you to decide whether or not you want them. Follow these instructions, and you will be able to accept, decline, or accept partial amounts of these awards:

1. Log in to my.AlfredState.edu/finances.
2. Click Accept Aid.
3. Select the aid year under which you have applied. Click Submit.
4. Select Terms and Conditions to view and accept.
5. Select Accept Award Offer and follow instructions to accept/decline awards. Click Submit Decision.

2. Check the status of your financial aid requirements.

Depending on the type of financial aid you are eligible for, and if you accept Federal Direct Loans, a standard set of requirements may need to be met before the aid can be obtained. Follow these instructions to determine if you have any financial aid requirements that may be holding up the processing of your financial aid:

1. Log in to my.AlfredState.edu/finances.
2. Click Outstanding Requirements.
3. Select the aid year under which you are inquiring.
4. Click Submit. Respond promptly for any requests for information.

3. Each year a certain number of all financial aid applications are selected for verification by the Federal Government.

In addition, Alfred State has the authority to select additional applications for verification if they suspect an error has been made. Once an application has been selected for verification, the process must be completed prior to financial aid disbursement on a student bill.

If selected for verification, you should begin by creating an account at https://alfredstate.verifymyfafsa.com. First-time users will sign in with their Alfred State email credentials and will have to verify their identity. Complete instructions are available at www.AlfredState.edu/financial-aid/verification.

4. Finally, apply for additional loans if needed.

Visit www.AlfredState.edu/financial-aid/types-of-loans for more information on applying for a Federal Direct Plus or private/alternative loan.
In addition to financial eligibility, students are required to maintain academic eligibility for certain financial aid programs. Alfred State is required to monitor your academic progress every semester to determine if you are meeting the academic progress criteria established for federal and state financial aid.

Federal Criteria / Requirements
Full-time Student

<table>
<thead>
<tr>
<th>Credit Hours Attempted</th>
<th>Completion of Credit Hours Attempted</th>
<th>Minimum GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 19</td>
<td>67%</td>
<td>1.30</td>
</tr>
<tr>
<td>20 - 36</td>
<td>67%</td>
<td>1.75</td>
</tr>
<tr>
<td>37 - 50</td>
<td>67%</td>
<td>1.90</td>
</tr>
<tr>
<td>over 50</td>
<td>67%</td>
<td>2.00</td>
</tr>
</tbody>
</table>

*Completion of credit hours will be rounded to the nearest credit hour. *Federal academic progress will be checked at the end of each semester.

A student must complete his/her degree within 150 percent of the normal credit hours required for completion of that degree or certificate. If a student changes curriculum, he/she will be considered to be at the credit hour level based on the number of transfer credits accepted by the new curriculum.

New York State Criteria / Requirements
Full-time Student

<table>
<thead>
<tr>
<th>Minimum for Initial Enrollment</th>
<th>TAP-POP</th>
<th>TAP-SAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>After 1st TAP payment</td>
<td>Enroll full-time</td>
<td>Associate</td>
</tr>
<tr>
<td>6 hours taken</td>
<td>Earn 6 hrs 1.30 cum.</td>
<td>Earn 6 hrs 1.5 cum.</td>
</tr>
<tr>
<td>After 2nd TAP payment</td>
<td>6 hours taken</td>
<td>Earn 15 hrs 1.50 cum.</td>
</tr>
<tr>
<td>After 3rd TAP payment</td>
<td>9 hours taken</td>
<td>Earn 27 hrs 1.80 cum.</td>
</tr>
<tr>
<td>After 4th TAP payment</td>
<td>9 hours taken</td>
<td>Earn 39 hrs 2.00 cum.</td>
</tr>
<tr>
<td>After 5th TAP payment</td>
<td>12 hours taken</td>
<td>Earn 51 hrs 2.00 cum.</td>
</tr>
<tr>
<td>After 6th TAP payment</td>
<td>12 hours taken</td>
<td>Earn 66 hrs 2.00 cum.</td>
</tr>
<tr>
<td>After 7th TAP payment</td>
<td>12 hours taken</td>
<td>Earn 81 hrs 2.00 cum.</td>
</tr>
<tr>
<td>After 8th TAP payment</td>
<td>12 hours taken</td>
<td>Earn 96 hrs 2.00 cum.</td>
</tr>
<tr>
<td>After 9th TAP payment</td>
<td>12 hours taken</td>
<td>Earn 111 hrs 2.00 cum.</td>
</tr>
<tr>
<td>After 10th TAP payment</td>
<td>12 hours taken</td>
<td>2.00 cum.</td>
</tr>
</tbody>
</table>

- Associate-degree programs may receive up to six cumulative semesters of state funding.
- Bachelor-degree programs may receive up to eight cumulative semesters of state funding.
- Approved five-year and EOP programs may receive up to 10 cumulative semesters of state funding.
Academics and Aid Eligibility

POINTS TO KEEP IN MIND ABOUT FINANCIAL AID ELIGIBILITY & ACADEMICS

- **Register for a sufficient number of credit hours** each semester. Students cannot receive Federal and/or State financial aid for courses not applicable to the major they are currently in. New York State Tuition Assistance Program (TAP) and the Excelsior Scholarship require you to register for 12 credits each semester. New York State Aid to Part-Time Study (APTS) is for part-time students. Federal aid eligibility may be prorated based on full- or part-time enrollment. Check with Student Records and Financial Services if you have questions.

- **Never drop a class without checking** on how it may affect your current or future financial aid eligibility. The Student Records and Financial Services Office can provide you with the information you need before you make a decision to drop a class.

- **Withdrawing or taking a leave of absence** from college may impact your aid eligibility. Your aid may be prorated depending on when you withdraw and you may owe a bill to the college. Also, your future aid may be affected. Check with Student Records and Financial Services for more information before you withdraw or take a leave of absence.

- **Students who previously attended** Alfred State and are applying for readmission should contact their financial aid counselor to check on academic eligibility for financial aid.

- **Repeating classes** may affect your Federal or State aid eligibility. NYS requirements mandate that if you repeat a class in which you previously received a passing grade, we cannot include this course as part of your required credit hours for the current semester. Some curriculums, such as nursing, require at least a “C” in some courses in order to count the grade as passing. Check the college catalog for curriculum-specific requirements or check with the Student Records and Financial Services Office. Federal aid requirements mandate that we can only include classes in which you previously received a passing grade with a D or better one time as part of your required credit hours for the current semester. Students who lose Federal/State funding due to repeating classes may not appeal.

- **Financial Aid Warning:** when a student is determined to be under the academic standards for federal aid eligibility, they will be placed on financial aid warning for one semester. If the student has not regained eligibility by the end of the next semester, they will be ineligible for financial aid.
• **Good Academic Standing:** students are required to maintain satisfactory academic progress in order to be eligible for financial aid. Students who do not meet these standards may lose their financial aid or be placed on probation. There is an appeal process available for students who experience extenuating circumstances. [www.AlfredState.edu/finaid-appeals](http://www.AlfredState.edu/finaid-appeals).

• **Processing Time:** students should allow at least five business days for the processing of financial aid information during peak times (July - September and November - January).

• **Keep application information secure:** the Web-based financial aid process requires students to create and maintain several different usernames and passwords that are unique to each application. This information should be kept in a secure place for use as needed and not shared with anyone.

• **Financial aid awards are conditional and subject to change** based upon continuation of legislative authority and availability of appropriated funds.

• **Students must process their semester bill by the due date** or scheduled classes will be dropped. Students would then need to process their bills and reschedule classes which may or may not be available. Financial aid, including loans and scholarships, must be actual or approved to be used as credit on the semester bill.

• **A student experiencing a change in circumstances** related to income, family size, or other types of economic hardship may appeal their financial aid awards. The appeal needs to be done in writing and may require certain types of additional documentation. Contact the Student Records and Financial Services Office for more information. [www.AlfredState.edu/finaid-appeals](http://www.AlfredState.edu/finaid-appeals).

• **Check my.AlfredState.edu/finances:** students are responsible for checking their financial aid status to determine if additional information is needed to process their aid or to view changes to their awards.
September
- Create your Federal Student Aid account (FSA) ID at https://studentaid.gov/sa/fsa-id/create-account/launch. For dependent students both the student and at least one parent each need to create an account to obtain a FSA ID in order to electronically sign the Free Application for Federal Student Aid (FAFSA) online. Keep your account information in a secure place and do not share them with anyone.

October
- Complete the Free Application for Federal Student Aid (FAFSA) electronically at https://studentaid.gov/h/apply-for-aid/fafsa. Download the Pre-Application Worksheet to make your electronic filing easier. Families can estimate income data on the FAFSA and then submit corrections once actual income information becomes available. Be advised that your financial aid package is subject to change if using estimated income. Alfred State’s FAFSA school code is 002854.

- New York State residents complete the NYS Tuition Assistance Program (TAP) application online. This link is offered on the FAFSA Confirmation Page once the FAFSA has been correctly submitted. TAP can also be applied for directly at https://www.tap.hesc.ny.gov/totw/. Alfred State’s TAP school codes are 3005 for certificate and associate degree programs and 6005 for bachelor degree programs.

- The NYS Higher Education Services Corporation will begin sending out award notifications to students determined eligible for TAP. Students can check the status of their TAP application or award at www.hesc.ny.gov.

- Keep copies of all tax returns.

November
- Approximately five business days after submitting the FAFSA, students who provided an email address will receive an email from the U.S. Department of Education with a link to their Student Aid Report (SAR) on the web. Review all of your answers and make sure your SAR has the right information. If you used estimated income on the FAFSA and now have actual income data, correct any answers that need updating. Contact the Student Records and Financial Services Office if you have questions.

November/December
- Financial aid packaging is underway and accepted freshmen students with a valid FAFSA on file will receive a Financial Aid plan. Continuing/returning students will receive a postcard indicating their financial aid plans are available on my.Alfredstate.edu/finances. Email notifications are also sent. Complete instructions are available on how to accept and decline aid, check for outstanding processing requirements, and apply for loans.

- Students selected for Federal verification will be asked to provide copies of parent/student income tax returns and/or related income information to the Student Records and Financial Services Office. Respond promptly to any requests for information. www.AlfredState.edu/financial-aid/processing-your-financial-aid

- Start looking for scholarship opportunities by working with your high school guidance office, organizations within your community, and on the web.
We recommend that students file for financial aid as soon as possible after October 1, using 2019 tax information, even if they have not yet been accepted by the school. This calendar can be used to guide students through key steps of the financial aid process.

### January - June
- In some instances an initial offer of financial aid may change due to Federal verification, changes in enrollment or housing status, or receipt of additional college or outside funding and scholarships. You will be notified of any changes to your financial aid package via your campus email account.
- Let the Student Records and Financial Services Office know about any scholarships, grants, or other student aid that you'll receive from private sources.
- If after filing your FAFSA your family experiences a change in income or other hardship situation due to illness, loss of employment, etc., contact the Student Records and Financial Services Office. In many cases adjustments can be made to a student's aid package. [www.AlfredState.edu/finaid-appeals](http://www.AlfredState.edu/finaid-appeals)

### July
- Watch for your fall semester billing notice in your Alfred State email account. Contact the Student Records and Financial Services Office if you have questions regarding your bill or how to process your bill online.
- If financial aid is not showing as credit on your billing statement, you may have not completed all of your financial aid requirements or applications. Look up any missing processing requirements and check the status of your aid on [my.AlfredState.edu/finances](http://my.AlfredState.edu/finances).
- If you have not already done so, complete your Direct Loan Entrance Counseling and Master Promissory Note (MPN) by going to [https://www.studentaid.gov](https://www.studentaid.gov). You will find Alfred State in the school listing as “Alfred State College.”

### August
- If offered Federal College Work-Study as part of your financial aid package, you will need to apply for any available jobs posted on JobLink through our Career Development Office. [www.AlfredState.edu/career-development-office/joblink](http://www.AlfredState.edu/career-development-office/joblink)

### September
- Your fall semester bill is due. Be aware of the due date to avoid late fees and dropped classes. Contact the Student Records and Financial Services Office if you have questions regarding your bill or how to process your bill online.
- Classes start. Remember your grades can affect your eligibility for Federal and State financial aid.

### October
- To avoid any delays in the processing of your financial aid, make sure you have responded to all requests for information from the Student Records and Financial Services Office. You can check the status of your financial aid anytime at [my.AlfredState.edu/finances](http://my.AlfredState.edu/finances). If you have questions, make an appointment to see your financial aid counselor.
- The Student Records and Financial Services Office will issue refunds to eligible students once the bill has been satisfied.

### November
- The Student Records and Financial Services Office will continue issuing refunds as aid arrives on campus.
- Spring semester bills are sent to your Alfred State email account. Be aware of the due date to avoid late fees and dropped classes.
Frequently Asked Questions

Q: How do I apply for Financial Aid?
A: Students must submit a Free Application for Federal Student Aid (FAFSA). The FAFSA may be filed electronically at https://studentaid.gov/h/apply-for-aid/fafsa. For detailed instructions, please see the financial aid page on the Alfred State website.

Q: When will I hear about my financial aid?
A: Accepted students or current students who have filed a FAFSA will receive a financial aid plan in late November or approximately three weeks after you file your completed FAFSA, whichever date is later. Once a processed FAFSA has been received by Alfred State, students may also check the status of their aid and any requirements on my.AlfredState.edu/finances. Students will receive financial aid notices via their email account.

Q: What academic scholarships are available?
A: There are a variety of scholarships available. Information regarding scholarships and any scholarship application procedures are outlined in this brochure.

Q: Is it possible to appeal the aid being awarded?
A: Yes. If you or your family are experiencing any type of change in income, family size, or other forms of economic hardship, it is possible to appeal your awards. The appeal needs to be in writing and may require certain types of documentation. Contact the Student Records and Financial Services Office for more information and assistance.

www.AlfredState.edu/scholarships

Q: What are housing costs?
A: The room cost is based on the type (standard double, single, or townhouse) and/or size (small, large, or double single) of room. Each residential student is required to purchase a meal plan which should be figured in when you’re planning your budget.
**Q:** What are the advantages of a campus spending account?
**A:** The campus spending account (CSA) is designed to give students an account to manage college expenses like books, supplies, and special meals. CSA funds save time and can be spent at the Campus Stores, vending machines, dining facilities, and with our campus partners. When you pay your bill, we recommend a CSA amount, but that amount can be completely deleted from your bill or you can add to it. The minimum amount that can be added to the card is $10. The student photo ID card is swiped like a debit card when you make a purchase using CSA funds. As purchases are made, the account balance is reduced by that amount.

**Q:** Does my major require an additional fee?
**A:** Check for additional course fees at [www.AlfredState.edu/course-fees](http://www.AlfredState.edu/course-fees) and for additional curriculum costs at [www.AlfredState.edu/financial-aid/tuition/additional-curriculum-cost](http://www.AlfredState.edu/financial-aid/tuition/additional-curriculum-cost).

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**Financial Literacy**

Financial literacy courses are available through SUNY Smart Track Financial Literacy. SUNY partners with Financial Avenue to provide an online learning environment that empowers students and their families for a lifetime of success. Financial Avenue emphasizes the role of financial literacy education and default prevention services in achieving that goal. [https://fa.financialavenue.org/suny-home](https://fa.financialavenue.org/suny-home)

**Who to contact**

**Admissions Questions:**
1-800-4-ALFRED or 607-587-4215
admissions@alfredstate.edu
[www.AlfredState.edu/admissions](http://www.AlfredState.edu/admissions)

**Student Records and Financial Services Questions:**
1-800-4-ALFRED or 607-587-4253
FAX: Financial Aid
607-587-4298
Records
607-587-3287
Student Accounts
607-587-3275
sfs@alfredstate.edu
[www.AlfredState.edu/financial-aid](http://www.AlfredState.edu/financial-aid)

**Residential Life Questions:**
1-800-4-ALFRED or 607-587-4326
reslife@alfredstate.edu
[www.AlfredState.edu/student-life/housing](http://www.AlfredState.edu/student-life/housing)

**Other important contacts:**

- Department of Ed Loan Servicing: 800-848-0979
- Department of Loan Consolidation: 800-557-7392
- FAFSA on the Web: [https://studentaid.gov](https://studentaid.gov)
- Federal Student Aid Programs (FAFSA): 800-433-3243
- Federal Student Loans: [https://studentaid.gov](https://studentaid.gov)
- Financial Literacy Weblink: [www.mymoney.gov](http://www.mymoney.gov)
- NYSHESC (TAP Status): 888-697-4372
- TAP Application: [https://www.tap.hesc.ny.gov/totw](https://www.tap.hesc.ny.gov/totw)
Keep Track of Your Usernames, ID’s and Challenge Answers

### STUDENT FAFSA DATA
Email Address: ____________________________ @ ____________________________
FSA ID Username: ____________________________ Save Key ____________________________
FSA ID Password: ____________________________

### STUDENT FAFSA Challenge Questions
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
<td></td>
</tr>
<tr>
<td>#2</td>
<td></td>
</tr>
<tr>
<td>#3</td>
<td></td>
</tr>
<tr>
<td>#4</td>
<td></td>
</tr>
</tbody>
</table>

### STUDENT TAP User ID/PIN
User ID: ____________________________ PIN#: ____________________________
Answer to Challenge Question: ____________________________

### PARENT FSA ID Username Information
Parent Email Address: ____________________________ @ ____________________________
Parent Username: ____________________________ Parent Password: ____________________________

### PARENT FSA Challenge Questions
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>#1</td>
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<tr>
<td>#2</td>
<td></td>
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<tr>
<td>#3</td>
<td></td>
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<tr>
<td>#4</td>
<td></td>
</tr>
</tbody>
</table>