Financial Information

Tuition and Fees
All bills are due and payable (unless properly deferred by guaranteed financial aid) within 30 days of registration or by the published due date on the billing statement, whichever is sooner. Tuition and fees are estimated as of November 2007 and are subject to change without notice.

Application Fee $60

Tuition

<table>
<thead>
<tr>
<th>Full-Time Graduate Students</th>
<th>First Semester</th>
<th>Second Semester</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>G1 or G3—12 credits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NY State resident</td>
<td>$3,450</td>
<td>$3,450</td>
<td>$6,900</td>
</tr>
<tr>
<td>Non-resident</td>
<td>5,460</td>
<td>5,460</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Full-Time Graduate Students</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>G2 or G4—9 credits</td>
<td>Full-time graduate student</td>
<td>$406.50/term</td>
<td>$406.50/term</td>
</tr>
<tr>
<td></td>
<td>composed of: College Fee 12.50/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Infirmary Fee 115.50/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Transportation Fee 105.00/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Technology Fee 173.50/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part-time graduate student</td>
<td>$406.50/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>composed of: College Fee 12.50/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Infirmary Fee 115.50/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Transportation Fee 105.00/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Technology Fee 173.50/term</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Part-Time Graduate Students</th>
<th>First Semester</th>
<th>Second Semester</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>G1, G2, G3, G4, and G5—1 credit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NY State resident</td>
<td>$288 per semester credit hour</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-resident</td>
<td>$455 per semester credit hour</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Full-Time Medical Students</th>
<th>First Semester</th>
<th>Second Semester</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>NY State resident</td>
<td>$9,400 per semester</td>
<td>$18,880 per year</td>
<td>$33,500 per year</td>
</tr>
<tr>
<td>Non-resident</td>
<td>$16,750 per semester</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Full-Time Dental Students</th>
<th>First Semester</th>
<th>Second Semester</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>NY State resident</td>
<td>$8,100 per semester</td>
<td>$16,200 per year</td>
<td>$32,500 per year</td>
</tr>
<tr>
<td>Non-resident</td>
<td>$16,250 per semester</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Activity Fee

<table>
<thead>
<tr>
<th></th>
<th>First Semester</th>
<th>Second Semester</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time graduate student (except professional)</td>
<td>$22.00</td>
<td>$22.00</td>
<td></td>
</tr>
<tr>
<td>Part-time graduate student</td>
<td>7.00</td>
<td>7.00</td>
<td></td>
</tr>
<tr>
<td>Dental student</td>
<td>37.50</td>
<td>37.50</td>
<td></td>
</tr>
</tbody>
</table>

Comprehensive Fee

<table>
<thead>
<tr>
<th></th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time graduate student</td>
<td>$406.50/term</td>
<td>$406.50/term</td>
<td></td>
</tr>
<tr>
<td>composed of: College Fee 12.50/term</td>
<td></td>
<td>$12.50/term</td>
<td></td>
</tr>
<tr>
<td>Infirmary Fee 115.50/term</td>
<td></td>
<td>$115.50/term</td>
<td></td>
</tr>
<tr>
<td>Transportation Fee 105.00/term</td>
<td></td>
<td>$105.00/term</td>
<td></td>
</tr>
<tr>
<td>Technology Fee 173.50/term</td>
<td></td>
<td>$173.50/term</td>
<td></td>
</tr>
<tr>
<td>Part-time graduate student</td>
<td>$406.50/term</td>
<td></td>
<td></td>
</tr>
<tr>
<td>composed of: College Fee 12.50/term</td>
<td></td>
<td>$12.50/term</td>
<td></td>
</tr>
<tr>
<td>Infirmary Fee 115.50/term</td>
<td></td>
<td>$115.50/term</td>
<td></td>
</tr>
<tr>
<td>Transportation Fee 105.00/term</td>
<td></td>
<td>$105.00/term</td>
<td></td>
</tr>
<tr>
<td>Technology Fee 173.50/term</td>
<td></td>
<td>$173.50/term</td>
<td></td>
</tr>
</tbody>
</table>

Lost Identification Card $25.00
Late Registration Fee $40.00
Transcript Fee $5.00
Returned Check Fee $20.00
Late Payment Fee $40.00 up to $150.00
Add/Drop Fee $20.00
Required Student Health Insurance $409.00/Fall
$563.00/Spring, Summer
(Subject to change for 2008-09 year.)

Billing Statements and Account Balances
After registering, all students will be sent a billing statement for tuition and fees with instructions for making payment. If the student does not receive a billing statement within 30 days after registration, it is the student’s responsibility to contact the Student Accounts Office at (631) 632-2455 for a bill and pay the full balance by the due date.

Students with outstanding balances will receive multiple statements throughout each semester. Each billing statement will list the amount due to the University. Tuition, fees, and other University charges assessed on each billing statement will be due in full by the due date appearing on your statement. Unpaid charges from the previous statement will be brought forward and additional charges, payments, and credits will be shown.

The billing statement also will show and subtract any authorized deferments in the calculation of the amount due. These include student loans, TAP awards, and tuition scholarships. Students must have proof of approved aid, waivers, or scholarships in order to properly defer payment. Without satisfactory evidence to defer, students are expected to pay charges up front and wait for reimbursement when the aid, waiver, or scholarship funds are actually received. Students should apply early for financial aid they expect to use to pay their University bill, and are encouraged to join the Time Option Payment Plan.

All students are responsible for making sure that a correct address is on file and they must inform the Registrar’s Office of any change of address. Failure to receive a bill due to an incorrect address will not be accepted as a reason for waiving late payment fees.

Failure to pay the amount due by the due date will result in an automatic assessment of the incremental late payment fee of $40 up to a maximum of $150 per semester. Pending financial aid will not be accepted as a reason to waive late payment fees.

Payment of Tuition and Fees
Payments made by check or money order must be made payable to Stony Brook University. Payment can be mailed to P.O. Box 619, Stony Brook, NY 11790, or made in person at the Bursar’s Office in the Student Services Lobby in the Administration Building.
Deferments

Students receiving awards provided by the State of New York, managed by the University, or payable to the University, may utilize deferments equal to the amount of the award. Only current awards are deferrable; only tuition, room, board, and bookstore accounts charges are deferred. Deferments include:

1. All campus-based financial aid programs with the exception of the Federal Work Study Program and Student Employment
2. Tuition Assistance Program Awards
3. Federal Pell Grants
4. Federal Stafford Loans (Subsidized and Unsubsidized)
5. Veteran’s educational benefits
6. Vocational rehabilitation benefits
7. Private, public, or industrial scholarships, grants, internships, and loans (including foreign government scholarships)

Deferments are available only upon completion of all necessary paperwork and receipt of valid documentation.

NYS Tap awards may be deferred against your bill if you have received an award certificate from HESC listing SUNY Stony Brook. To use your subsidized or unsubsidized Stafford loan as a deferment, you must return the Master promissory note to HESC in Albany. Teacher Waiver certificates, Tuition Eligibility forms, and State tuition waivers must be received by the Student Accounts Office before the end of the second week of classes. Waivers and certificates must be approved by all necessary parties and not expired.

Delinquent Accounts

Students with an outstanding balance on their accounts are not eligible to register at the University or participate in room selection. No student may receive a degree, certificate of completion, or transcript until all charges due to the University or any of its related divisions are paid in full. Delinquent accounts may be transferred to private collection agencies or the New York State Attorney General’s Office for collection, and will be subject to additional interest and/or collection fee charges.

Withdrawals and Tuition Liability

Tuition

A student who is given permission to cancel his or her registration or who is withdrawing from classes shall be liable for payments of tuition and all fees in accordance with the appropriate tuition liability schedule:

Fall and Spring Academic Semester
Tuition Liability Schedule
Tuition and Fee Liability during:

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st week</td>
<td>0%</td>
</tr>
<tr>
<td>2nd week</td>
<td>70%</td>
</tr>
<tr>
<td>3rd week</td>
<td>100%</td>
</tr>
</tbody>
</table>

Winter Session
Tuition Liability Schedule
Tuition and Fee Liability during:

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd day</td>
<td>0%</td>
</tr>
<tr>
<td>3rd/4th day 1st week</td>
<td>65%</td>
</tr>
<tr>
<td>after 1st week</td>
<td>100%</td>
</tr>
</tbody>
</table>

Tuition Liability Schedule for Fall 2008
Registration Withdrawals during:

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>before 9/8/08</td>
<td>0%</td>
</tr>
<tr>
<td>9/9/08 to 9/15/08</td>
<td>30%</td>
</tr>
<tr>
<td>9/16/08 to 9/22/08</td>
<td>50%</td>
</tr>
<tr>
<td>9/23/08 to 9/29/08</td>
<td>70%</td>
</tr>
<tr>
<td>after 9/30/08</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: The first day of classes as scheduled by the campus shall be deemed to be the first day that classes are offered, as scheduled by the academic calendar.

After 0% liability, tuition will be prorated according to the schedule above, and all fees are due in full. After 100% liability, a student is liable for tuition and all fees in full. Students who register for courses and who do not file the appropriate withdrawal, or do not drop before the end of the fourth week of classes, are liable for their full charges.

Students who decide not to attend after registering must formally cancel their registration at the Registrar’s Office. All refunds or adjustments of charges are based on the date the withdrawal occurs, not on the date of the last class attended. If students are unable to cancel or withdraw in person, written requests may be sent to the Office of Records or faxed to (631) 632-9491. Students are advised to retain a copy of the withdrawal letter for the Student Accounts Office. You should be aware that even after an official withdrawal, you may be subject to financial liability according to the published tuition liability schedule.

There is no tuition liability for a student who withdraws by call to active military service before the end of an academic term. This only includes courses in which he or she does not receive academic credit.

Non-attendance of classes does not classify as an official withdrawal, and does not relieve the student of his or her financial obligation, or entitle the
student to a refund, and non-payment does not constitute an official withdrawal from the University.

**Housing**

All requests to cancel housing and refund-related fees must be made in writing to Division of Campus Residences, Mendelsohn Quad, Stony Brook University, Stony Brook NY 11794-4444. For information on housing cancellation deadlines, call the Division of Campus Residences at (631) 632-6750.

**West Campus Meal Plan Office**

The office is located in the Stony Brook Union, Suite 250, and addresses all issues related to West Campus meal plans and dual meal plans (for HSC students only). Hours are Monday to Friday, from 9:00 am to 4:30 pm; the phone number is (631) 632-6517.

To obtain a new ID card or replace an existing card, go to the Administration Building, Room 103. To add money to a Resident or Commuter Meal Plan, visit www.campusdining.org. This site also allows students to report lost cards, check balances, review spending history, and the site explains the different meal plans that are offered.

To address a vending issue or problem related to an ID card not working in the Cash-to-Card machines and/or laundry equipment, call C-L-E-A-N (2-5326) or go to the Meal Plan Office, Suite 250 of the Stony Brook Union.

**Student Activity Fee**

The Graduate Student Organization will grant a full refund of the student activity fee to all students who withdraw within the first week of classes. No refunds will be granted after the first week of classes. Any student can apply for a waiver.

**Financial Assistance**

**Note:** The first day of classes shall be considered the first day of the semester, quarter, or other term; the last day of finals week shall be considered the end of the semester.

The mission of the Office of Student Financial Aid Services is to assist students and their families in taking full advantage of their financial aid opportunities by providing applications and processing information about available grants, scholarships, work opportunities, and student loan programs.

Financial aid helps to provide access to a quality college education for all, regardless of economic background. The primary responsibility for meeting college costs rests with the student and his/her family. Financial aid is based on need and is intended to supplement the family’s contribution.

To obtain maximum consideration for financial aid, please study the information available, follow instructions provided on application forms and other materials, and pay careful attention to deadline dates. Timely submission of application forms and other required documents is required to process your financial aid.

**Application Forms**

To apply for all types of financial aid, the Office of Student Financial Aid Services recommends the following steps:

- **Register for a Federal PIN (Personal Identification Number):** Before you begin the application process, you should register for a federal PIN number. The PIN serves as your electronic signature on federal applications and documents such as the FAFSA. In addition, it allows you to access your personal information in various U.S. Department of Education systems. You can apply for a PIN at the U.S. Department of Education’s PIN site, www.pin.ed.gov.

- **File the Free Application for Federal Student Aid (FAFSA):** Go to FAFSA on the Web (www.fafsa.ed.gov) and apply online. When you apply online, you get your results faster. In addition, help with filling out your FAFSA is built into the system. If you prefer not to apply online, you can mail a paper FAFSA to the federal processor.

- **NY State Residents—Apply for the Tuition Assistance Program (TAP) and other NY State grants and scholarships:** If you file a FAFSA electronically, indicate that you are a New York State resident, and list Stony Brook’s federal school code (002838), you will be able to link to your online TAP application at the end of the FAFSA session. If you missed the NYS link, or you filed a paper FAFSA, go to “Anytime TAP on the Web” at www.hesc.org to complete the application process.

**The Award Process**

Upon receipt of the completed FAFSA data, the Office of Student Financial Services will create a financial aid award package and send award notification to the student. Students will be provided with instructions on how to accept/decline the aid offered and also on how to report additional awards not listed on their award package. Students can review and accept/decline their awards online in real time by accessing Stony Brook’s “SOLAR System” link (www.stonybrook.edu).

**Financial Aid Eligibility**

Financial aid eligibility is based on financial need. Financial need is the difference between the “Expected Family Contribution” and the “Estimated Cost of Attendance” (also referred to as the “Student Budget”). The “Expected Family Contribution” (EFC) is the result of the income information that a student provides on the FAFSA, calculated with a formula determined by the U.S. Congress. The EFC is listed on the Student Aid Report that is available to applicants after they file the FAFSA.

The “Estimated Cost of Attendance”

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### Estimated Student Expenses 2007-2008 (NY State Residents)

<table>
<thead>
<tr>
<th></th>
<th>Full time/On campus</th>
<th>Full time/Off Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Costs:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition</td>
<td>$6,900</td>
<td>$6,900</td>
</tr>
<tr>
<td>Fees</td>
<td>854</td>
<td>854</td>
</tr>
<tr>
<td>Room¹</td>
<td>5,670</td>
<td>5,670</td>
</tr>
<tr>
<td>Board²</td>
<td>3,200</td>
<td>3,200</td>
</tr>
<tr>
<td><strong>Total Direct Costs:</strong></td>
<td>$16,624</td>
<td>$7,754</td>
</tr>
<tr>
<td><strong>Indirect Costs:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books</td>
<td>$900</td>
<td>$900</td>
</tr>
<tr>
<td>Transportation³</td>
<td>500</td>
<td>2,550</td>
</tr>
<tr>
<td>Personal</td>
<td>1,292</td>
<td>10,776²</td>
</tr>
<tr>
<td><strong>Total Indirect Costs:</strong></td>
<td>$2,692</td>
<td>$14,228</td>
</tr>
<tr>
<td><strong>Total Cost:</strong></td>
<td>$19,316</td>
<td>$21,982</td>
</tr>
</tbody>
</table>

¹ All charges are subject to change following regulations from the State of New York, State University of New York, and Stony Brook University.

² These costs may vary depending on academic program and/or personal circumstances and/or housing or meal plan selected.

³ Includes a $9,436 allowance for room and board.

² Includes a $9,436 allowance for room and board.
New York State residency during their permanent residents must apply for scholarships who are U.S. citizens or out-of-state rate.

Full-time credit load charged at the rate charged to New York State residents except for (1) international students, (2) first-semester out-of-state students, and (3) U.S. nationals or resident alien students without New York State residency who have been granted an exemption by the Graduate School because obtaining residency would be impractical.

For students in categories (1), (2), and (3), a full tuition scholarship covers the cost of the University required full-time credit load charged at the out-of-state rate.

Out-of-state students receiving tuition scholarships who are U.S. citizens or permanent residents must apply for New York State residency during their first semester of graduate study at Stony Brook. Students who fail to do so will be liable for the difference between the in-state and out-of-state rates.

Partial tuition scholarships may also be awarded. The amount of such awards may vary but are stated in the annual offer/award letter.

**Graduate School Traineeships (Teaching Assistantships, Graduate Assistantships)**

Graduate traineeships are awarded on a competitive basis (judged by such criteria as academic achievement, financial need, and potential for professional growth and societal contribution) by the Graduate School on recommendation of the program for one year, and may be renewed for up to four years. Effective Fall 2007, a full assistantship had a minimum stipend of $15,145 for the academic year.

**Research Assistantships**

Appointments are for predoc toral candidates whose special training and qualifications enable them to serve as assistants to project directors or principle investigators in certain programs. In most cases the research work associated with the assistantship will also contribute to the student’s thesis or dissertation. Research assistantship stipend levels vary by discipline, but are usually slightly higher than a teaching or graduate assistantship.

**Graduate Council Fellowships**

Graduate Council fellowships are available for exceptionally qualified incoming doctoral students. These fellowships are available to U.S. citizens and permanent residents only. GCF candidates are nominated by their respective graduate programs. A Graduate Council Fellowship committee reviews and ranks candidate files. Typically, 20 Graduate Council Fellowships are available each academic year. In Fall 2007 a Turner fellowship for a doctoral candidate carried a total stipend of $17,573, a full tuition scholarship, and subsidized health insurance coverage. In limited instances, fellowships for master’s candidates may be available and carry a total stipend of $10,000 plus a full tuition scholarship. The Turner fellowships serve as a catalyst for increasing the diversity of the student body. The Turner fellowship program assists and encourages its recipients in accepting and carrying out their social responsibility as future leaders and educators in their respective communities here in the United States.

**W. Burghardt Turner Fellowships**

Turner fellowships are available for qualified incoming masters and doctoral students. These fellowships are available to U.S. citizens or individuals with permanent resident status who have demonstrated they will contribute to the diversity of the student body in the program and have shown how they have overcome disadvantage or other impediment to success in higher education. Turner candidates are nominated by their respective graduate programs. A Turner Advisory committee reviews and ranks candidate files. Typically, 20 Turner fellowships are available each academic year. In Fall 2007 a Turner fellowship for a doctoral candidate carried a total stipend of $17,573, a full tuition scholarship, and subsidized health insurance coverage. In limited instances, fellowships for master’s candidates may be available and carry a total stipend of $10,000 plus a full tuition scholarship. The Turner fellowships serve as a catalyst for increasing the diversity of the student body. The Turner fellowship program assists and encourages its recipients in accepting and carrying out their social responsibility as future leaders and educators in their respective communities here in the United States.

**Dorothy Pieper Merit Awards for Outstanding Entering Doctoral Students**

Entering doctoral students who are nominated for a Graduate Council fellowship but whose ranking fell just below the cutoff may be offered a Pieper award. Established in 1996, the Pieper bequest seeks to acknowledge graduate student potential. The Pieper award is a one time $3,000 lump sum stipend and is in addition to any support offered by the student's program.
William W. and James W. Catacosinos Fellowship
The Catacosinos fellowship was established in 1979. It may be awarded annually to the graduate student who has made the most outstanding contribution during the preceding year in the field of computer science, including applications of techniques of computerization in any academic discipline. The fellowship carries an academic year stipend and provides a full tuition scholarship. Candidates are nominated by their graduate programs.

Pope Fellowship in Italian Studies
The Pope Fellowship is awarded each year by the Center for Italian Studies to a student enrolled in the Italian Graduate Program who is in need of financial assistance and has an outstanding academic record. Fellowships may be renewed for up to three years and are in the amount of $1,500 per year. For further information, contact the Center for Italian Studies.

Sea Grant Scholar Awards
Sea Grant Scholars receive a stipend that permits the student to work directly on Sea Grant-funded research in coastal zone management, marine environmental studies, coastal oceanography, and related fields. The stipend is comparable to that of a graduate assistantship and is renewable for one additional year under the Sea Grant Thesis Completion Award.

Federal Student Aid

Externally Funded Graduate Fellowships
Fellowships are available in various fields from agencies and organizations including the National Science Foundation, U.S. Department of Energy, National Aeronautics and Space Agency, and U.S. Environmental Protection Agency. They are applied for directly by the graduate student and awarded by the funding agency. Some agencies require applicants to be citizens or nationals of the United States. Specific information and applications for these fellowships can be obtained online or on the Graduate School Web site.

Veterans Educational Benefits
Students who are eligible for veterans benefits should obtain an application form from the Office of Veterans Affairs, Room 347, Administration Building, (631) 632-6700. Students are advised to contact the Office of Veterans Affairs concerning veterans benefits as soon as possible, where they can receive assistance in applying for benefits.

Federal Work Study (FWS) and FWS Community Service
This program provides employment opportunities to eligible matriculated students. The award amount is based on the student’s financial need, the availability of funds to the campus, the number of hours the student can work per week, and the current pay rate. The minimum pay rate for jobs is $7.15 per hour. There are also limited employment opportunities for eligible students through FWS Community Service. The application for Federal Work Study is included as part of the FAFSA application. On-campus job opportunities are listed on the Stony Brook Solar System at www.stonybrook.edu.

Federal Subsidized Stafford Loan
Subsidized Stafford loans are available through participating lenders to matriculated students enrolled for at least six credits per semester who demonstrate financial need. The federal government pays the interest while the student is enrolled at least half-time and for six months after leaving school. Graduate yearly limits are $8,500 with a total cumulative limit of $65,000, including undergraduate loans. The interest is 6.8 percent. Fees of up to two percent may be deducted from the loan proceeds by the lender.

Federal Unsubsidized Stafford Loan
Unsubsidized Stafford loans are available to matriculated students enrolled for at least six credits a semester who are unable to demonstrate financial need. Interest begins accruing while in school. Graduate yearly limits are $12,000 with a total cumulative limit of $65,000, including undergraduate loans. The interest is 6.8 percent. Fees of up to two percent may be deducted from the loan proceeds by the lender. Terms and conditions are the same as for the subsidized loans.

Federal Graduate/Professional PLUS Loans
Federal Graduate/Professional PLUS Loans are available to graduate/professional students who have completed the Free Application for Federal Student Aid (FAFSA), have applied for the annual maximum loan eligibility under the Federal Subsidized and Unsubsidized Stafford Loan Program, and have enrolled for at least half-time (six credits per semester). In addition, the student cannot have an adverse credit history. The interest rate is a fixed 8.5 percent. Loan fees totaling three percent of the amount borrowed are deducted from the loan proceeds. Repayment of principal plus interest begins 60 days after the loan is fully disbursed unless a deferment is granted through the lender or loan servicer. The annual loan limit is the student’s cost of attendance minus any anticipated financial aid received.

Federal Perkins Loan
Perkins loans are available to matriculated students based on need. This loan carries a five percent interest rate deferred until nine months after graduation (or until the student falls below six credits for the term). Although the annual federal award
limit is $6,000 per year, the average yearly award at Stony Brook is $1,500. This is due to a limited amount of federal funding. Priority consideration is given to students who file their FAFSA by March 1.

U.S. Department of Education Fellowships: Jacob K. Javits Fellowship
This program provides fellowships to students of superior academic ability and exceptional promise to assist them in undertaking study at the doctoral and Master of Fine Arts levels in selected fields of arts, humanities, and social sciences. Students are selected on the basis of demonstrated achievement and financial need.

For more extensive information about the program, please visit www.ed.gov/programs/jacobjavits/index.html

Graduate Assistance in Areas of National Need (GAANN)
GAANN fellowship grants are held by several programs. Although students are not eligible to directly apply for this grant, those interested should contact their academic department for information. The fellowship provides a stipend in the amount of the individual’s financial need not to exceed $30,000 (in fiscal year 2006) and provides an institutional payment that funds tuition, fees, and related costs associated with the fellow.

State Student Aid
Tuition Assistance Program (TAP)
TAP is available to New York State residents for attendance at accredited New York State campuses. It provides tuition assistance for matriculated graduate students enrolled full-time (12-credit minimum) and in good academic standing according to State Education Department requirements. TAP award amounts are based on New York State taxable income and range from a minimum of $75 to a maximum of $550 for graduate students.

New York State Residency Requirement
Eligibility for state-sponsored scholarships and awards is limited to students who meet New York State residency requirements.

Legal Residence Requirement for Members of the Armed Forces, Their Spouses, and Dependents
1. If the student was a legal resident of New York State when he/she entered into the service and has maintained that legal residence while in the service, HESC presumes the student meets the residency requirement.
2. If the student is the spouse or dependent of a member of the armed forces who is a legal resident of New York State but is stationed out of state, HESC presumes the student meets the residency requirement regardless of how long the member of military has been absent from New York State while on active duty.
3. If the student is a member of the armed forces who is not a legal resident of New York State but who is stationed on full-time active duty in New York State, the residency requirement is waived effective with the 2005-2006 academic year. To qualify for the waiver, the student must submit official documentation confirming full-time active duty status and duty station.
4. If the student is the spouse or dependent of a member of the armed forces who is not a legal resident of New York State but who is stationed on full-time active duty in New York State, the residency requirement is waived effective with the 2005-2006 academic year. The student must submit official documentation confirming both the full-time active duty status and duty station of the member of the armed forces and the student’s status as spouse or dependent of that person.

Duration of Residency: For grant and scholarship programs requiring award recipients to be New York State residents, the student must be a legal resident of New York State for at least 12 months before the term for which assistance is sought. Graduate students who have not been legal residents of New York State for at least 12 months can satisfy this requirement if they are currently legal residents, were legal residents during their last two semesters of undergraduate study, and have continued to be legal residents until matriculation in their graduate programs. However, nonresidents who begin full-time study in New York State during their first year of residency in New York State are not eligible for state-sponsored student aid even though they may have resided in New York State for 12 or more months. Veterans or former National Service Volunteers who were legal residents of New York State upon entry into the service can meet the 12-month requirement if they re-establish legal residency within six months of release from active duty, regardless of how long they were absent from New York State and regardless of legal residencies established elsewhere. Students who were residents of New York State before meeting citizenship requirements are considered to meet New York State residency requirements for any term of study beginning after they have met citizenship requirements if they have been residents of the state for at least 12 months.

Loss of Residency: New York State residency is lost when the student discontinues permanent legal residence in the state. The student is ineligible to receive any state-sponsored financial aid award that requires New York State residency for any term of study beginning after residency is lost.

Disputed Residency: In most instances HESC will provide students whose residency is questioned with a New York State Residence Review Questionnaire before a final residency determination is made. Students who need to document legal residence must complete this questionnaire and return it to HESC. Students who have been denied an award on grounds of residency before submitting a questionnaire may appeal by submitting the questionnaire. Dependent students who wish to apply for recognition of a residency separate from their parents should submit the questionnaire, which is available from HESC by request.

Satisfactory Academic Progress
In order to receive TAP payments, students must comply with the Standards of Academic Progress of the NY State Education Department. These regulations provide that students meet minimum academic achievement requirements in order to receive payment of awards. Good academic standing consists of two elements:
1. Satisfactory academic progress: A requirement that students accumulate a specified number of credits and achieve a specified grade point average each term of the award.
2. Pursuit of program: A requirement that a student complete (pass or fail) a certain percentage of credits each term of an award.

The chart on page 28 provides a detailed analysis of the State Education Department’s requirements. Note that the minimum achievement standards for payment of awards are less demanding than those established by the University for good academic standing.
A student who fails to meet these minimum standards for any one term will be ineligible to receive an award payment for the following term. Each applicant, if eligible, can be approved for no more than one waiver of the minimum achievement requirements during his or her career as a graduate student. Students who fail to meet these requirements will receive notification in the mail as to their next appropriate course of action.

Information
For more information about financial aid, visit www.stonybrook.edu/financialaid or contact the Office of Student Financial Aid Services (Federal Code 002538), Room 180 Administration Building, Stony Brook, NY 11794-0851; phone: (631) 632-6840; fax: (631) 632-9525; e-mail: finaid@stonybrook.edu.

For more information from agencies other than the University, call the Federal Student Aid Information Center at 1-800-4FEDAID for FAFSA questions (www.fafsa.ed.gov) and the Higher Education Services Corporation at 1-888-NYS-HESC for TAP and loan questions (www.hesc.org).

Residential Information

On-Campus Housing
New graduate and family applicants who apply by May 15 are guaranteed housing. Family housing is not guaranteed, but is subject to availability.

There are a variety of on-campus living arrangements for single graduate students and couples with or without children. The University apartment complexes offer double rooms, and one-, two-, three-, and four-bedroom apartments. (Most new students should expect to be assigned a room with a roommate.)

All housing assignments are made on a first-come, first-serve basis, according to the date the housing application and advance deposit are received by the Division of Campus Residences. Application instructions will be distributed to all new students by their academic departments shortly after acceptance to the program. Space is limited and request of room type cannot be guaranteed. Students are encouraged to apply at the earliest possible date. For more information, call the Division of Campus Residences at (631) 632-6750.

University Apartments
University Apartments provide housing for graduate students at Stony Brook. Apartments are composed of three separate complexes: the Harry F. Chapin Apartments, Arthur A. Schomburg Apartments, and West Apartments. These housing units provide apartment-style living for families and graduate students. All apartments are fully furnished, and selected apartments have been partially adapted to accommodate individuals with mobility-related challenges.

Chapin consists of 12 separate buildings, with a total of 240 apartments. The one- and two-bedroom apartments are assigned primarily to families. The two-bedroom apartments typically house two couples, one in each bedroom, or four single students. Three-bedroom apartments house single students, each with two per bedroom. Several three-bedroom units have been renovated into four-bedroom apartments, each with single occupancy rooms. Three-bedroom apartments have two full bathrooms; two-bedroom apartments have one and one-half bathrooms. All apartments house a kitchen, a dining area, and a living room. No storage facilities are available for furniture or other personal property. Chapin is located on East Campus near the Health Sciences Center and University Hospital.

Schomburg consists of two residential buildings and a separate commons building for the community center. There are a total of 72 apartments consisting of one- and four-bedroom apartments. One-bedroom apartments are reserved for couples without children. Four-bedroom apartments house four single students. The residents’ mailboxes, laundry facilities, and a general-purpose lounge are all located in the community center. The Schomburg apartments are adjacent to Kelly Quad and near the LIRR train station and campus bus routes. (Please note that it is very difficult for new applicants to obtain an assignment in the Schomburg apartments.)

The West Apartments house a mix of upper-division undergraduates and graduate-level students. Single- and double-occupancy bedrooms are available. All units are fully furnished and are equipped with air conditioning/heat units. Administrative services, a fitness center, computing center, and community space are provided in the West Apartments Commons.

Many of the graduate residents of University apartments are from countries outside the United States. This rich mix of diverse cultures provides students with a unique opportunity to experience international living.

Eligibility
Eligibility is limited to the following categories (not in any priority order):
1. Families with children are eligible to live only in the Chapin Complex.
2. Only married couples, approved domestic partnerships, and single heads of households may live in the one- and two-bedroom units.
3. Single graduate students

Apartment Rental Rates
Apartment rates vary according to apartment size and the number of occupants. A $200 room deposit is required to ensure a space at the time of application.

Rents include utilities, cable TV including HBO, and telephone service. All charges are subject to change without notice. The monthly rents pertaining to the various apartment/room arrangements for 2007-2008 are as follows.

Chapin Apartments
Four-bedroom
(each bedroom) $523 to $587
Full one-bedroom $1,079
Full two-bedroom $1,608
Two-bedroom, shared (each bedroom) $775 to $807
Three-bedroom, shared $387.50 to $405.50
A or C room, shared $358 to $380.50
B room, shared $336 to $354.50

Schomburg Apartments
Full one-bedroom $1,165
Four-bedroom, shared (each bedroom) $599

West Apartments
One-bedroom (in six-bedroom apartment) $856.25

Facilities
Each bedroom in the Chapin and Schomburg apartments comes fully equipped with a phone with free, unlimited incoming and on-campus calling and phone mail. Residents of West Apartments have phone jacks in every room but must provide their own telephones. Additional services, e.g., off-campus, long-distance, and international calling, are also available. Ethernet connectivity is available in Chapin, Schomburg, and West. The telephone lines also provide a closed-circuit TV connection through which residents...
receive cable TV service including HBO.

To provide further convenience for residents, pay phones are located in each of the laundry rooms.

Blue-light telephones, for use in emergencies, are located all across campus. The blue-light phones in Chapin are next to the bus stop and outside the complex office. In Schomburg, the blue-light phones are next to the community center and between buildings A and B. These phones can be used only to make on-campus calls.

Parking in the lots for Chapin and Schomburg apartments is reserved for residents’ vehicles only. All authorized vehicles must display a parking sticker.

Coin-operated laundry machines are located in buildings B, C, E, and K in Chapin, in the commons building in Schomburg, and on each floor in West. Laundry rooms are accessible to residents at all times.

Mail is delivered daily, except on Sundays and holidays. The Stony Brook Post Office delivers mail directly to the mailboxes located in each complex.

The Chapin Community Center, Schomburg Commons, and West Commons are available for use by all residents of the University Apartments for parties or other social, cultural, and educational events.

Day care centers are located on West Campus. Residents may also make baby-sitting arrangements among themselves.

**Off-Campus Housing**

Off-Campus Housing provides information concerning rentals of rooms, apartments, and houses in the local area. All landlords listing property with Off-Campus Housing must sign a statement assuring nondiscriminatory practices; listings do not become available until such assurance is received. Off-Campus Housing and the University may not become involved in landlord-tenant disputes.

The common price per month for a furnished room is $500 to $700. Kitchen privileges are often included in this price. Rooms available in houses rented by other students are also listed. Arrangements can sometimes be made to share a complete house for $400 to $650 per person, per month plus a percentage of the utilities cost. Apartment listings cover those available in standard apartment building complexes and those available in private homes. The usual rental rate of a studio apartment (one large room, bathroom, closets, kitchenette) in a house or apartment complex is approximately $700 to $1,100 per month. Apartments in housing complexes usually provide more space and privacy. A conventional one-bedroom apartment, including living room, dining room, kitchenette, bathroom, and closet space, usually ranges in price from $700 to $1,300 per month. Utility costs, except electricity, are often included in the price. House rentals in the area range from $1,000 to $3,000 per month, not including utilities.

The price depends on the number of rooms in the house, the condition of the house, and its distance from the campus. Other, slightly cheaper house rentals are available in towns located to the south and east of campus at a driving distance of some 20 to 30 minutes.

For more information, visit Off-Campus Housing, located in the FSA Suite, Room 250 of the Stony Brook Union, visit interactive Web site http://och.vpsa.sunysb.edu, or phone (631) 632-6770, Monday to Friday, 9:00 am to 4:30 pm.

**Student Health Services**

Student Health Services is located on the first floor of the Infirmary Building and provides for the health needs of registered students. The Medical Clinic, staffed by board-certified physicians, physician assistants, nurse practitioners, and nurses, offers treatment for a multitude of medical and minor surgical problems. Specialty services such as gynecology and dermatology are also available by appointment. Services at the Student Health Services are available throughout the year. All information is confidential. There is a mandatory infirmary fee for all full-time registered students and part-time day students. Fee-for-service care for part-time evening students is available.

The Health Service hours are Monday through Friday, 8:00 am to 12:00 pm and 1:00 pm to 5:00 pm, Tuesdays 8:00 am to 7:30 pm during the semester; 8:00 am to 12:00 pm and 1:00 pm to 4:00 pm in the summer and intercession. In an emergency, students may use the Emergency Department of University Hospital on a fee-for-service basis (not covered by the infirmary fee). Health insurance is required for all full-time, matriculated, domestic students. For information regarding the insurance requirement, please call (631) 632-6054.

For further medical information or any questions, call the Student Health Services at (631) 632-6740.

**Mandatory Infirmary Fee**

The mandatory Infirmary Fee is included in the graduate student comprehensive fee for all full-time and part-time day students, which funds the Student Health Center. Part-time evening students may use the Health Center on a fee-for-service basis. A summer fee is charged for those registering for classes, for an 800 course, or other zero credit courses. There is a mandatory health and history form required for full-time students before registering for classes, in conjunction with a requirement of proof of immunization for measles, mumps, and rubella.

**Student Health Insurance Plans**

There are four plans available, depending on employment and citizenship status: the required Student Health Insurance Plan, the Graduate Student Employee (NYSHIP) and Research Foundation Graduate Student Employee (POMCO) Health Plans, and the mandatory International Student and Scholar Health Insurance Plan.

**Required Student Health Insurance Plan**

All full-time, matriculated non-international students are billed for this insurance plan as soon as they register for classes. It is the default insurance plan if a graduate student is not eligible for one of the other insurance plans described below. In order to remove the insurance charge from the University bill, students must complete an online waiver through their SOLAR account by the due date indicated (this is usually the last date for adding or dropping courses). Late waivers are not accepted; students will remain on SHIP and must pay the bill.

This plan is administered by the Chickering Group and covers a broad range of necessary medical services, both on and off campus. Some of the covered services are physician visits, X rays, diagnostic testing, surgery, in-patient hospitalization, and mental health visits. Use of network providers is the best way to receive low-cost medical services. To find a participating provider, please go to www.chickering.com, and enter policy number 890444 for Stony Brook.

The annual cost of the plan for 2007-2008 was $972, billed by semester. Dependent annual cost was $3,368 for a spouse/partner, and $1,689 for a child (or...
children. Costs are subject to change each year. Coverage runs from August 16 through January 15, and January 16 through August 15 each year, and the cost may be paid through the Time Option Payment Plan or via financial aid.

More information can be found at www.chickering.com, or by contacting the Insurance Office (open Monday-Friday, 9:00 am-4:00 pm in the West Campus Student Health Service) at (631) 632-6331, or by sending an e-mail to sho-rship@notes.cc.sunysb.edu

Graduate Student Employee Plans
Graduate student employees (teaching assistants, or TAs, and graduate assistants, or GAs) are eligible to enroll in a comprehensive health insurance plan negotiated under the auspices of the Graduate Student Employee Union (GSEU). Research assistants (RAs) may enroll in the Research Foundation Graduate Student Employee Health Plan. Both plans provide substantial coverage for enrolled graduate student employees and their dependents or eligible domestic partners. Coverage includes necessary medical care for emergencies, hospitalization, office visits, prescriptions, and many other services, with discounts for dental and vision care.

The Research Foundation and State University of New York (SUNY) pay 90 percent of the cost of individual coverage and 75 percent of the cost of dependent coverage. The student pays the balance through payroll deductions. Both the SUNY and Research Foundation plans are administered by Human Resource Services through the Student Health Insurance Office. For more information, call (631) 632-6144.

To enroll in either of these health insurance plans, eligible TAs, GAs, and RAs must complete an enrollment form within 30 days of the academic appointment. Special orientations will be held during the fall semester to provide students with detailed information and enrollment forms.

Mandatory International Student and Scholar Health Insurance
This insurance plan is a requirement for all non-immigrant international students who wish to attend Stony Brook University. International graduate student employees are also billed for this health insurance plan. The annual fees for 2007-2008 were $859 for the health insurance, and $72 for MEDEX. Fees for 2008-2009 were not available at the time of publication.

Graduate Assistants, Teaching Assistants, and Research Assistants who enroll in either NYSHIP or POMCO (see above section) do not apply for a waiver of the mandatory health insurance. These student employees must first enroll at the Student Health Insurance Office for either the NYSHIP or POMCO insurance plan within 30 days of their academic appointment. The mandatory health insurance fee will then be removed from their accounts by the eighth week of the semester (the MEDEX fee will remain on the University bill and must be paid). Those GAs, TAs, and RAs who do not enroll on time for NYSHIP or POMCO will remain on the mandatory health insurance plan for the entire semester. In addition, GAs, TAs, and RAs are billed for the mandatory health insurance for any period they do not have payroll deductions for either NYSHIP or POMCO. The mandatory health insurance is billed in full monthly amounts, i.e., a minimum of $73.25 per month (during the 2007-2008 year).

Registered students who are dependents of TAs, GAs, or RAs, must do two things at the Insurance Office: they must first enroll in either NYSHIP or POMCO, and then complete a waiver for the mandatory health insurance plan by the third week of the semester. Annual fees (2007-2008) for spouses were $2,034 and for children, $1,095. Fees for 2008-2009 were not available at the time of publication.

Registered graduate students who are studying in their home countries for the entire semester are also billed for the insurance plan and MEDEX. However, these students will be waived from the insurance and MEDEX fees if they inform the Health Insurance Office of their current situation by the third week of the semester via e-mail (or have their academic department inform the Insurance Office by that date): ledelson@notes.cc.sunysb.edu

The international policy covers all necessary medical expenses up to $100,000 per illness or accident. The first $4,000 of medical bills are paid at 100 percent if the first medical visit was to the Student Health Service. The next $3,000 of medical bills is subject to a co-payment of 20 percent. Once medical bills go over $7,000, the insurance pays 100 percent once again.

For information about the mandatory health insurance plan please contact the Health Insurance Office at (631) 632-6054.

Other Expenses

Food
There are many places on campus to get a snack, grab a cup of coffee, or enjoy a full-course meal. Whether you are a resident or commuter student, hungry at 7:30 a.m. or 2:00 a.m., there is a very large selection of food options available.

Campus Dining Services offers several different meal plans to meet the needs of resident and commuter students. To sign up for a meal plan or ask questions about an existing plan, visit the Meal Plan Office, located in the Stony Brook Union, Suite 250, or call (631) 632-6517.

Students who live in residence halls or areas designated non-cooking must enroll in a resident meal plan regardless of class year or tenure. The cost of a resident meal plan ranges from $1,500 to $2,324 (prices are subject to change).

Students who reside in University apartments can sign up for the Apartment 500 or 250 meal plans, which are tax-exempt declining balance plans comprised of Campus Points. When a food or beverage purchase is made, the amount is automatically deducted from the meal plan account. Students may request a receipt from any dining cashier, which lists the balance of the account. These plans are only available to apartment residents. Unused points will carry over from the fall to the spring semester, but not to summer sessions or the following academic year.

An Apartment 500 or 250 can be billed to your student account. You can also replenish your account in increments of $150, $250, or $500 and have it billed to your student account as well.

Commuters and apartment residents can open a Budget Meal Plan, which is a prepaid tax-exempt plan that can be opened with a minimum of $50. This plan is comprised of Campus Points and may be replenished in $25 increments.

To find out about menus, hours, or special events, call (631) 632-MEAL or visit www.campusdining.org

Where to Eat on Campus

Campus Connection at H-Quad
(631) 632-1515
Kelly Dining Center (631) 632-6519
Roth Food Court (631) 632-9377
Student Activities Center (631) 632-1242
Union Deli (631) 632-6528
Union Commons (631) 632-6466
Wolfe’s Restaurant (631) 632-6566