Office of Financial Aid
Frequently Asked Questions
We’re here to help! Come to our office for assistance with these areas:
*Financing Your Education *Grant/Scholarship Information  *Verification  *VA Benefits
*Student Loans *FAFSA/TAP Applications  *Work Study Paperwork

*How can I check to see if you received my FAFSA?*
You can log on to your My Sage Aid account to see if we have a FAFSA on file for you. If you believe that you filed your FAFSA and included the Russell Sage College federal code (002810), but do not see that your FAFSA is on file, you should contact the financial aid office. We may be missing some information in order to import your FAFSA or there may be a problem with the import.

*How do I know if my financial aid package is available for me to view/accept?*
If you are a new student to Russell Sage College, you will receive your financial aid offer letter in the mail with instructions on how to access your information online. Returning students will receive an email once their financial aid is online and is able to be viewed.

*I can’t log in to My Sage Aid or Self Service (or I locked myself out of my account). Can the financial aid office help me with my password?*
Unfortunately, no. If you are a new student that has not yet paid a deposit to become a student at Russell Sage College, you can contact the Admissions department for your username and to have your password reset. (518-244-2217). If you have made your commitment to attend RSC, you would have received an email from the Help Desk with a new password. If you did not receive the new password, or are having trouble, you can contact the Service Center for assistance. You must speak with someone in order to reset your password. You can call them at 518-244-4777.

*Where can I see if I completed all my tasks so I can receive my financial aid?*
You should log on to your My Sage Aid account and go to your checklist. There you will be able to see if all your tasks have been completed or if you need to complete something. If you see a discrepancy, you should contact the financial aid office. Your financial aid cannot be paid to your student account until all financial aid tasks are complete.
*How many credits must I be enrolled in each semester in order to continue to receive my Sage grants and scholarships?
Students must be enrolled full time (at least 12 credits) each semester, in courses that meet graduation requirements, in order to receive their institutional scholarships and grants.

*How long can I continue to receive the scholarships and grants that I was awarded?
If you enter RSC as a first-time freshman, you are eligible to receive your Sage scholarships and grants for up to 4 years (8 semesters) of attendance. Transfer students are eligible to receive up to 3 years (6 semesters) of institutional aid. Federal and State awards have different time frames. You can check with the financial aid office to determine the amount of eligibility you have remaining.

*Why was part of my Russell Sage Scholarship or grant replaced with a new award?
Russell Sage College institutional grant and scholarship funding is provided, in part, through the generosity of individual donors, alumni, corporations, and other resources. At any point during the academic year, you may have Russell Sage grants/scholarships replaced by a named endowed fund. At that time, you may be asked to provide a letter of thanks to the scholarship donor, the donor's heirs, or an individual or committee overseeing the administration of the fund.

*How do I know what my balance will be after I receive my financial aid?
The Student Accounts office can assist you with any questions about your bill and how to determine if you will have a balance due. They can also provide you with information about options to pay your bill such as payment plans, PLUS loans and private loans. They can be reached by email at studentaccounts@sage.edu.

*I tried to apply for the Parent Loan for Undergraduate Students (PLUS) online and received a message that Russell Sage College does not participate in the program. How can I apply for a PLUS loan?
In order to apply for the PLUS loan for RSC, you will need to first complete a PLUS supplemental form and submit to the financial aid office. By completing this form, you are giving consent for us to complete a credit check in conjunction with the Department of Education. Once the credit is approved, the parent that the credit check was performed on will need to log on to studentaid.gov, using the parent FSA ID and password, and complete the parent PLUS Master Promissory Note. Additional instructions and the PLUS supplemental form can be found on the financial aid section of the sage.edu website.

*When I log on to My Sage Aid, it says some of my awards have been placed on hold. What does that mean?
If awards are placed ‘on hold’ in My Sage Aid, it means that you have completed all your required financial aid tasks and the financial aid office has started the process so that your aid can be paid to your student account.

*What do I need to do so that my financial aid will pay to my student account?
In order for the financial aid office to process your financial aid, you have to complete the tasks that are listed on your checklist in My Sage Aid. These tasks include accepting your aid awards, signing your offer letter, submitting your federal financial aid disbursement form, and completing your student loan tasks if you are borrowing loans.

*Will my financial aid change if I move off campus or commute from home?
Any time you make a change to your housing, meal plan, or number of credits, it could cause a change to your financial aid. It is important that you speak with the financial aid office before you make any changes to see what impact, if any, it could have.
*Why haven’t I received clearance to begin my work study job when I already turned in my paperwork to the financial aid office?*

In order to begin your work study job, you must have completed all your financial aid tasks. This must be done before we will submit your documents to the payroll department. You can see if you have all your tasks completed by logging in to your My Sage Aid account and reviewing your checklist.

*I can view my financial aid package, but I am not able to accept my aid or sign my offer letter.*

It sounds like your financial aid package may be in verification. You can log in to your My Sage Aid account to see if you are still missing documents or you can email faverification@sage.edu for assistance.