



*Firemen's Association of the State of New York
Higher Education Learning Plan
(HELP)*

FASNY HELP HANDBOOK

Pursuant to the US Department of Homeland Security's
Staffing For Adequate Fire & Emergency Response (SAFER) Grant 2010-360



Higher Education Learning Plan

November 2011

Contact Information:

Make all inquiries and submissions to:

FASNY HELP

Firemen's Association of the State of New York

107 Washington Avenue

Albany, New York 12210

Attn: John D'Alessandro, Deputy Volunteer Programs Coordinator

Toll Free Phone: (855) 367-6933

Fax: (518) 694-3137

E-mail: HELP@fasny.com

Acknowledgements:

This Plan is a result of a cooperative and collaborative effort between the:

- Firemen's Association of the State of New York (FASNY)
- United States Department of Homeland Security-the Federal Emergency Management Agency's Staffing for Adequate Emergency Response (SAFER) Program
- New York State Association of Fire Chiefs
- The Association of Fire Districts of the State of New York
- New York State Office of Fire Prevention and Control
- FASNY Recruitment and Retention Committee

Table of Contents:

Section I: Introduction and Definitions	Page 4
Section II: Administrative Requirements and Process	Page 5
Section III: Selection Criteria	Page 7
Section IV: Student-Volunteer Service Obligations	Page 8
Section V: Student-Volunteer Termination and Financial Obligations	Page 10
Section VI: Notifications	Page 13
Section VII: Monitoring	Page 13
Appendix 'A': Ineligible Fire Departments	Page 14
Appendix 'B': Forms	Page 15

I. Introduction and Definitions:

In most areas of New York State, it is citizen volunteers who respond to emergency situations. Due to a variety of factors, New York's volunteer fire departments are currently experiencing a critical need to recruit and retain members.

To address this vital need for volunteers, The Firemen's Association of the State of New York (FASNY) has developed the Higher Education Learning Plan (FASNY HELP) as an incentive for people to serve in New York's volunteer fire service. This program will provide tuition reimbursement to student-volunteers allowing them to attain up to eighty (80) credit hours from their closest New York State chartered community college or one located within 50 miles of their primary residence.

Under the FASNY HELP tuition reimbursement program, student-volunteers will be eligible to have up to 100% of their tuition reimbursed in exchange for maintaining defined grades and fulfilling defined service requirements as a member in good standing in one of New York's volunteer fire companies. There is no restriction on the type of academic course(s) the FASNY HELP student-volunteer can pursue.

In support of this program, FASNY maintains a web page (linked to its homepage) that will supply information, answer frequently asked questions, and have all required forms available for download.

Definitions:

CC:

Any New York State chartered community college which is closest to the student-volunteer's home Address or within 50 miles.

FASNY:

Firemen's Association of the State of New York

Volunteer Fire Department:

Any eligible New York State volunteer fire department, volunteer fire company or volunteer fire district **not** listed in Appendix "A" of this manual.

Chairperson:

Any person who serves as the highest title in an administrative capacity in an eligible fire district or volunteer fire company **not** listed in Appendix "A" of this manual.

Chief:

Any person who serves as the highest title in an operations capacity in an eligible volunteer fire department or volunteer fire company **not** listed in Appendix "A" of this manual.

Financial Aid:

Funds awarded to a student-volunteer for which no reimbursement is required (excludes work-study, Stafford Loans, subsidized/unsubsidized student loans etc.)

This document may be subject to revision in the event situations are encountered for which there are no current provisions. No provision for termination appeal, grace periods or reinstatement exists under these guidelines. For the most current version of the FASNY HELP Handbook and forms go to www.fasny.com

II. Administrative Requirements and Process:

FASNY HELP candidates must not have earned 80 or more lifetime credit hours or an Associate's Degree from any accredited institution. In addition, the candidate must also meet their local volunteer fire department membership prerequisites and be accepted into the local volunteer fire department prior to applying for FASNY HELP.

FASNY HELP funds can only be utilized for tuition costs incurred in the fall and spring semesters.

The following steps are required for an individual to receive tuition reimbursement through FASNY HELP:

Step 1:

Candidates complete their volunteer fire department's membership process (if applicable).

Step 2:

The student-volunteer completes the CC admissions process (including placement test if applicable) and is accepted as an enrolled student. By submitting a Volunteer Fire Service Commitment Form (Step 3), the student-volunteer agrees to apply for all other available sources of free financial aid (federal Pell Grants, state TAP awards, applicable local scholarships, etc.) in accordance with the standard Free Application for Federal Student Aid Form (FAFSA). Further, the student-volunteer agrees to use FASNY HELP funds only to supplement any tuition not covered by other sources of free financial aid or only after other such resources have been exhausted.

Step 3:

The student-volunteer must complete a FASNY HELP Volunteer Fire Department Commitment Form (the program's application) – indicating course of study and full or part-time student status. A FASNY HELP Service Commitment Form is available on-line at www.FASNY.com and is also contained in this Handbook.

Step 4:

Upon obtaining the signature of the local volunteer fire district's Chairperson, the candidate forwards the completed (and notarized) FASNY HELP Volunteer Fire Service Commitment Form to FASNY's Recruitment and Retention Committee at the address listed in this Handbook. This form must be accompanied by:

- a copy of the student-volunteer's official CC bill indicating the student-volunteer's non-FASNY HELP financial aid;
- a Student Aid Report (SAR) resulting from a completed FAFSA which must include the NYS Higher Education Service Corporations (HESC's) Tuition Assistance Program (TAP) application process and

Each application will be acknowledged by FASNY, including an approximate date of final determination. **This step must be completed no later than October 1st for the fall semester and February 1st for the spring semester.**

□ **Step 5:**

After the October 1 and February 1 deadlines respectively, the FASNY Recruitment and Retention Committee reviews the Volunteer Fire Service Commitment Form, verifying tuition costs and sources of financial aid. All applicants will be sent a letter of determination approximately 4-6 weeks after the deadline and, if approved, a FASNY HELP Grant Default Agreement and Handbook.

□ **Step 6:**

Upon acceptance into FASNY HELP and at the completion of each qualifying semester, the student-volunteer must submit a fully executed FASNY HELP Grant Default Agreement along with required semester grade documentation. In addition to submitting a Grant Default Agreement each semester, the student-volunteer must also enclose their Volunteer Fire Department Commitment Form with the appropriate section completed and signed by their Chief.

□ **Step 7:**

All FASNY HELP funds shall be disbursed on a first come, first served basis. Completed applications shall be time and date stamped by FASNY as they are received at the address listed in this Handbook. The earliest received applications will receive first review and, if approved, reimbursement.

Upon the successful completion of a course or courses, an award payment shall be made to the CC on the student-volunteer's behalf and placed in their account. The funds shall remain there until such time as the next semester's tuition is paid or a check is issued by the CC payable to the student-volunteer. FASNY HELP tuition reimbursement rates are based on the following grade point averages (GPA) for each class attempted:

4.0	Or an "A"	100%
3.0 – 3.99	or a "B"	85%
2.0 – 2.99	or a "C"	75%

□ **Step 8:**

The student-volunteer and FASNY monitors the student's educational progress throughout the entire program, primarily through the submission by the student-volunteer of a CC fall and spring semester grade report and a completed Fire Department Tracking Form. This documentation must be submitted within 30 days of the completion of each semester.

□ **Step 9:**

The local fire department will certify and submit a Volunteer Fire Department Commitment Form and FASNY Fire Service Census each year. In compliance with federal law, the local volunteer fire department must participate in the National Fire Incident Reporting System (NFIRS) by submitting current incident data to the NYS Office of Fire Prevention and Control and possessing an account with the New York State Fire Reporting System.

□ **Step 10:**

The student/volunteer begins their service commitment period following course completion, degree attainment or reaching the FASNY HELP cap of eighty (80) lifetime credit hours. Use of the FASNY HELP Fire Department Tracking Form will continue after the candidate has achieved their educational objectives to ensure that their service obligation has been satisfied. Service obligations are defined in Section VIII.

III. Selection Criteria

Being accepted into the membership of a local fire department and/or being accepted for enrollment at a CC does not guarantee the student-volunteer will be awarded tuition reimbursement under FASNY HELP; satisfying these two criteria simply make them eligible for consideration. FASNY HELP student-volunteers may be subject to discontinued financial assistance at any time due to limitations of FASNY funding.

Student-volunteers must be active members of an eligible (see appendix “A” for a list of non-eligible departments) New York State volunteer fire department, and commit to giving the applicable service to a volunteer fire department in New York State for each semester any reimbursement is received. This service commitment will begin immediately upon completion of courses, a degree program or withdrawal from a CC. FASNY will track the applicant’s service utilizing the Fire Department Tracking Form which requires certification by the Chief of the fire company or department.

The FASNY Recruitment and Retention Committee have developed the following criteria governing the selection of student-volunteers for tuition reimbursement:

- **Individual local volunteer fire department:**

Applications are reviewed with the goal that at least one student-volunteer application from each local volunteer fire department represented in the application pool will be awarded. In the event that funding becomes limited before this goal is achieved then the student-volunteers with the greatest need, based upon the FAFSA Student Aid Report Estimated Family Contribution (SAR EFC), will receive priority.

- **Intra-agency:**

If, based upon the application pool, funding limits require applicants from the same local volunteer fire department to compete with each other, the student-volunteers with the greatest need, based upon the FAFSA Student Aid Report Estimated Family Contribution (SAR EFC), will receive priority.

- **Inter-agency:**

If, based upon the application pool, funding limits require applicants from one local volunteer fire department to compete with another, the student/volunteer with the greatest need, based upon the FAFSA SAR EFC, will receive priority.

- **Matching funds:**

Preference may be given to candidates for whom matching funds are available from their respective local volunteer fire department, municipality, fire district, legislative representative, corporate sponsors or any combination thereof.

This program also empowers the FASNY Board of Directors to grant special FASNY HELP scholarships as a recruiting incentive in those circumstances where an extraordinary need or concern for public safety indicates that they are appropriate. Requirements for the FASNY Board of Directors to provide extraordinary scholarships under FASNY HELP include:

- A clear and obvious need to increase volunteer enrollment for the local volunteer fire department;
- This need must be demonstrated in a letter, submitted by the Chairperson and Chief of the local volunteer fire department, to the FASNY Volunteer Programs Coordinator;
- Verification of the membership needs of the local volunteer fire department will be made by the Volunteer Programs Coordinator (VPC) who will make a recommendation to the FASNY Recruitment and Retention Committee for review.
- The FASNY Recruitment and Retention Committee shall review the VPC recommendation and may pass on the request to the FASNY Board of Directors with or without a recommendation.

IV. Student-Volunteer Service Obligations

At the core of FASNY HELP is an individual's commitment to meet the firematic and emergency needs of his/her community. This service obligation begins upon being accepted into FASNY HELP and continues after the student-volunteer finishes their educational pursuits and the agreed upon service period is satisfied as defined below:

OBLIGATION DURING ENROLLMENT AT A NYS CHARTERED CC:

FASNY HELP student-volunteers must maintain acceptable volunteer activity and training levels during their entire course of study. The meeting of these objectives will be verified by the local Volunteer Fire Department on the Fire Department Tracking Form thirty (30) days following the end of each semester.

TERMINATION DURING ENROLLMENT AT A CC:

Failure to meet acceptable volunteer activity levels for any semester in which the student received funding from this tuition reimbursement plan will immediately terminate the student from FASNY HELP and will relieve the candidate of any associated service obligations to their local volunteer fire department. The student-volunteer must, based upon a Grant Default Agreement executed each semester, reimburse FASNY all HELP funds received for all semesters attended to date under the FASNY HELP Plan. The student will not receive any further FASNY HELP funds.

Complete withdrawal from a CC during a given semester will automatically terminate the student from FASNY HELP and will relieve the candidate of any associated service obligations to the local volunteer fire department related to the semester withdrawn from. This status will begin the student-volunteer's service obligation requirements and/or the repayment of any outstanding balance due to FASNY.

CONTINUING EDUCATION AFTER ENROLLMENT AT A CC:

A FASNY HELP student-volunteer, who ends their time at a CC may, for one-time only, choose to continue their full-time education. A FASNY HELP student will be permitted to defer their service requirements if they attend an accredited four year school as a non-commuter/on-line student and/or receive a local volunteer fire department leave for a period of no more than September through May of each year. Such a request must be submitted in writing to FASNY within six months of completing attendance at a CC. If approved, the FASNY HELP student-volunteer must provide a copy of their schedule and transcript for each semester. Such a deferment of service would be on a one time only basis, be continuous and conclude within 3 years of the date of approval. This approved deferment provision will in no way add or delete from the service obligation listed in this Handbook. Failure to adhere to these conditions will result in the immediate restoration of the student-volunteer's service obligation requirements and/or the repayment of any outstanding balance due to FASNY.

Note: A continuing education FASNY HELP student-volunteer can choose to remain an active member and begin the service obligation period immediately in accordance with the provisions contained in this Handbook.

ENLISTMENT AFTER ENROLLMENT AT A CC:

A FASNY HELP student-volunteer, who ends his/her time at a CC may choose to enlist in the armed services of the United States. A FASNY HELP student-volunteer will be permitted to defer service requirements during any period of ACTIVE DUTY. Such a request must be submitted in writing to FASNY within 15 days of the signing of an Enlistment Contract with a copy of their Department of Defense Form 4 (DD-4). If a service obligation deferment is approved, the FASNY HELP student-volunteer must provide a copy of their Leave and Earnings Statement (LES) annually (every June) to verify continuous active duty status. Such a deferment would be continuous and would conclude upon change of status to inactive duty or separation from the armed services. This approved deferment provision will in no way add or delete from the service obligation listed in this Handbook. Failure to adhere to these conditions will result in the immediate restoration of all service

obligation requirements or the repayment of any outstanding balance due to FASNY. **Note:** An enlisted FASNY HELP student-volunteer can choose to remain an active member and begin the service obligation period at any point while on extended leave or inactive status from the armed services in accordance with the provisions contained in this Handbook.

No provision for termination appeal, grace periods or reinstatement exists under these guidelines.

POST EDUCATION OBLIGATION:

Forty-six (46) to eighty (80) credit hours	Four (4) years following the receipt of total HELP funds
Thirty-one (31) to forty-five (45) credit hours	Three (3) years following the receipt of total HELP funds
Sixteen (16) to thirty (30) credit hours	Two (2) years following the receipt of total HELP funds
One (1) to fifteen (15) credit hours	One (1) years following the receipt of total HELP funds

NOTE: Service obligations are required regardless of associate degree attainment.

V. Student-Volunteer Termination and Financial Obligations

TERMINATION DURING ENROLLMENT AT CC:

Failure to meet acceptable volunteer activity levels for any semester in which the student received funding from this tuition reimbursement program will immediately terminate the student from FASNY HELP and will relieve the candidate of any associated service obligations to the their volunteer fire department. The student must then reimburse FASNY all tuition reimbursement funds received for all semesters attended to date under FASNY HELP. They will not receive any further FASNY HELP funds.

Complete withdrawal from a CC during a given semester will automatically terminate the student from FASNY HELP and will relieve the candidate of any associated service obligations to the local volunteer fire department related to the semester withdrawn from. This status will begin the student-volunteer's service obligation requirements and/or the repayment of any outstanding balance due to FASNY HELP. They will not receive any further FASNY HELP funds.

POST EDUCATION TERMINATION:

At any time following the completion of a student's educational objectives and during their service obligation period a student may be immediately terminated from FASNY HELP for the following reasons:

- Failure to meet acceptable volunteer activity levels as determined by their local volunteer fire department;
- Quitting or otherwise forfeiting membership in their local volunteer fire department;
- Termination or expulsion from membership in their local volunteer fire department.

If a FASNY HELP student is terminated due to any of the conditions listed above, they must then reimburse FASNY all tuition reimbursement funds received, on a prorated basis, for the remainder of their service obligation as follows:

TERMINATION	REIMBURSEMENT
Within one year following the receipt of total FASNY HELP funds equivalent to the cost of tuition for 80 credit hours.	Full reimbursement of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
One year following the receipt of total FASNY HELP funds equivalent to the cost of tuition for eighty (80) credit hours semesters or following the attainment of an associate degree-but less than two years.	Reimbursement of 4/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
Two years following the receipt of total FASNY HELP funds equivalent to the cost of tuition for eighty (80) credit hours or following the attainment of an associate degree-but less than three years	Reimbursement of 3/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
Three years following the receipt of total FASNY HELP funds equivalent to the cost of tuition for eighty (80) credit hours or following the attainment of an associate degree-but less than four years	Reimbursement of 2/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.
Four years following the receipt of total FASNY HELP funds equivalent to the cost of tuition for eighty (80) credit hours or following the attainment of an associate degree-but less than five years	Reimbursement of 1/5 of all tuition reimbursement funds received for all semesters attended to date under FASNY HELP.

If the applicant does not complete their entire service obligation to a local volunteer fire department they agree to repay any reimbursement, on a prorated basis, to FASNY within 90 days of receiving notice.

SPECIAL CONSIDERATIONS:

Under exceptional circumstances, and with good cause provided in writing by the student-volunteer, the FASNY Recruitment and Retention Committee and the FASNY Volunteer Programs Coordinator may grant approval for a one (1) time only break in studies for a maximum period of one (1) semester. During this period, the student must continue to meet all local volunteer fire department responsibilities and submit documentation via the Fire Department Tracking Form for that semester.

Should a FASNY HELP student-volunteer apply for permanent disability status either in the enrollment or post-enrollment period of program participation, they must provide FASNY via certified or overnight mail a copy of the completed New York State Office of Temporary and Disability (NYSOTDA) Assistance application and supporting documentation. Upon receiving this documentation FASNY may choose to grant a six month deferment pending a final decision by the New York State Office of Temporary and Disability Assistance, Division of Disability Determinations. If a permanent disability is determined, all current service requirements or outstanding balances due to FASNY shall no longer be an obligation of the FASNY HELP student-volunteer. It shall be the responsibility of the FASNY HELP student-volunteer, within twenty (20) days of the receipt of the final decision, to serve, upon FASNY via certified or overnight mail a copy of the NYSOTDA final decision. Failure to provide a copy of the final NYSOTDA decision within twenty (20) days of the receipt of the decision may, absent good cause, result in a denial of the application.

Under exceptional circumstances, and with good cause shown, the FASNY Recruitment and Retention Committee and the Volunteer Programs Coordinator may request the approval of the FASNY Board of Directors of a waiver of partial or full reimbursement of all FASNY HELP funds received to date due to a negative termination from the tuition reimbursement plan.

Requirements for the reimbursement waiver under FASNY HELP must include,

- An extraordinary circumstance that is demonstrated in a letter to the FASNY Recruitment and Retention Committee and the Volunteer Programs Coordinator to be submitted by the student-volunteer and/or their parent/guardian;
- This extraordinary circumstance must be supported in a letter to the FASNY Recruitment and Retention Committee and the Volunteer Programs Coordinator to be submitted by the Chief and Chairperson of the student-volunteer’s volunteer fire department;
- The FASNY Volunteer Programs Coordinator shall review this circumstance and a recommendation shall be made to the FASNY Recruitment and Retention Committee who may make a recommendation to the FASNY Board of Directors for a decision.

Under exceptional circumstances FASNY reserves the right to discontinue funding for cause and the student-volunteer will be notified, in writing, at least thirty (30) days prior to the start of the next semester. The student who has not completed their studies will then be obligated to their local volunteer fire department as follows:

FUNDING	OBLIGATION TO THEIR FIRE DEPARTMENT
Receipt of FASNY HELP funds for the period of :	At Completion of studies at the CC, attainment of an Associate’s Degree or reaching 80 lifetime college credits.
Forty-six (46) to eighty (80) credit hours	Four (4) years following the receipt of FASNY HELP funds
Thirty-one (31) to forty-five (45) credit hours	Three (3) years following the receipt of total FASNY HELP funds
Sixteen (16) to thirty (30) credit hours	Two (2) years following the receipt of total FASNY HELP funds
One (1) to fifteen (15) credit hours	One (1) year following the receipt of total FASNY HELP funds

Collections: FASNY Legal Counsel shall handle all collections for tuition reimbursement repayment if educational and/or service commitments are not met.

VI. Plan Monitoring

The student-volunteer and his/her Chief will monitor the student's volunteer service progress on a semester-by-semester (non-cumulative) basis until attendance in a CC is concluded. Thereafter, the student-volunteer's membership in good standing status will be verified annually on a Fire Department Tracking Form.

FASNY will act as the clearinghouse for all inquiries and documentation regarding FASNY HELP and its participants, and will monitor the student's educational and volunteer service progress on a semester-by-semester (non-cumulative) basis throughout their entire participation in the program.

At the end of a student's participation in the FASNY HELP program, FASNY will issue a letter of confirmation to the student and their local volunteer fire department upon receipt of all appropriate documentation indicating that all academic and volunteer service obligations have been met.

All applicable local, state or federal laws and regulations shall supersede the procedures and conditions outlined in this Handbook. These guidelines are subject to change without notice.

VII. Notifications

Within fifteen (15) days following the end of a semester, the student-volunteer must notify FASNY and their volunteer fire department, in writing, that they have satisfied all of their part or full time educational objectives and wish to discontinue their FASNY HELP tuition reimbursement and begin fulfillment of their service obligation.

Within fifteen (15) days of sending this notice, the student-volunteer must forward an updated Fire Department Tracking Form to FASNY indicating the same.

If a student-volunteer is terminated from their local volunteer fire department membership, their Chief must forward an updated Fire Department Tracking Form to FASNY indicating the change in status.

SPECIAL CONSIDERATIONS:

FASNY HELP student-volunteers may terminate their membership with their local volunteer fire department and make membership application to another New York State volunteer fire department for the purpose of satisfying their service obligation. A grace period of ninety days (90) days will be allowed between the termination of one membership and the start of another.

Appendix 'A' – Ineligible Volunteer Fire Departments

- (I) All volunteer fire departments in:
 - Suffolk County
 - Nassau County
 - New York City
 - Rockland County
 - Erie County
 - Chautauqua County

- (II) Niagara Active Hose Company I & II
 - 6010 Lockport Road
 - Niagara Falls, New York 14305
 - (716) 298-8100 Company I
 - (716) 694-4422 Company II

- (III) Vails Gate Fire Department
 - P.O. Box 173
 - Vails Gate, New York 12584
 - (845) 561-5511

Appendix 'B' - Forms

The following Forms are attached in Appendix 'B' of this handbook:

- **Volunteer Fire Service Commitment Form:** Each FASNY HELP candidate and his/her sponsoring fire department Chairperson shall complete this form together. This form addresses the service and financial obligations of all parties to the agreement.
- **Fire Department Tracking Form:** This Form shall be signed by the student-volunteer's local fire department Chief and used to monitor the student-volunteer's service progress and NFIRS reporting compliance throughout their entire participation in FASNY HELP.

While not attached the following definition is noted as a reference to the student-volunteer;

- **CC Grade Report:** The student-volunteer will forward a copy of his/her academic grade report to FASNY with 30 days of the conclusion of each semester in order to receive any FASNY HELP funds applied for. This report/transcript shall serve as a monitor of the student-volunteer's academic progress throughout the entire plan and must include the following:
 1. The number of credit hours, tuition costs and financial aid award(s) for full or part-time semesters applied for under FASNY HELP;
 2. The student-volunteer's address, the CC address and the CC's student identification number; the total number of credits attempted and/or achieved and the completed semester's grade point average (GPA) along with a cumulative GPA at the CC of the student-volunteer.



FASNY HELP Volunteer Service Commitment

Candidate Name:			
Candidate SS #:			
Candidate Address:			
Candidate Phone #:			
Email Address:			
Total Lifetime Credit Hours Earned:			
Community College		Student Status:	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Course of Study:			
Student ID#:			
Volunteer Fire Dept.:			
Department Address:			
Department Phone & Fax:			

As FASNY HELP volunteer for the above volunteer fire department, I agree to the following:

- I agree to apply for all available sources of financial aid via the standard FASA form and will use FASNY HELP funds only to supplement any costs not covered by other sources of free financial aid, and only after other such resources have been exhausted.
- I acknowledge that I will be required to reimburse FASNY for any and all funds received under FASNY HELP in the event that I do not fulfill my volunteer service commitment.
- As a FASNY HELP student-volunteer, I agree to fulfill a service obligation as outlined in the Handbook according to my attendance status at a CC and the total amount of FASNY HELP funds received throughout my participation in the program.
- I fully acknowledge and agree to fulfill my volunteer fire department's volunteer activity and training requirements prior to, during, and following my course of study through the end of my service obligation.
- In conjunction with my volunteer fire department, I will establish a plan for achieving success under FASNY HELP by balancing my commitments at home, work, school and my fire department.
- I will fulfill my duties to my volunteer fire department as outlined in my job description, and when unable to perform my required duties I will notify my immediate supervisor as soon as possible.
- I authorize my community college to release my financial aid history (specifically, the US Dept. of Education's National Student Loan Data System), academic records and financial aid status to my volunteer fire department and/or the Firemen's Association of the State of New York while I am subject to the conditions of FASNY HELP.
- I declare that I am a member of the volunteer fire department listed above.

_____, being duly sworn, deposes and says:
(Print Name of Student-Volunteer)

I am the member of _____
(Name of volunteer fire department)

I certify that I have complied, in good faith, with the requirements of Higher Education Learning Program (HELP) as contained in the FASNY HELP Handbook and further authorize the Firemen's Association of the State of New York to make any and all inquiries to any New York State chartered community college, on my behalf, concerning my past, present and future educational status and of my status within the _____ (Name of volunteer fire department).

Signature of Student-Volunteer or Parent if under 18

Date

Sworn to before me this ____ day

of _____, 20____

(Notary Public)

I _____ (Printed Name) _____ (Printed Title
i.e. Chairman, President (cannot be the Department Chief)) of the _____
(Printed Name of the volunteer fire district) due hereby affirm and acknowledge that _____
(Name of student-volunteer) is a member in good standing within this volunteer fire department. I further acknowledge that this volunteer fire department will play an active role in meeting the total needs of the student-volunteer and provide the Firemen's Association of the State of New York with all requested items as listed in the FASNY HELP Handbook, the FASNY Recruitment and Retention Plan and items related to volunteer reporting contained in the Staffing for Adequate Fire and Emergency Response (SAFER) Plan, including but not limited to the submission of current NFIRS reporting data to the New York State Office of Fire Prevention and Control.

Fire District Chairperson Signature

Date

Sworn to before me this ____ day

of _____, 20____

(Notary Public)



FASNY HELP

Fire Department Tracking Form

As an authorized representative for the volunteer fire department, I acknowledge by my signature below that the FASNY HELP student-volunteer has satisfied his/her service obligation to this Department in regards to activity, training and other requirements during the period indicated AND that this Department has supplied OFPC with the most current NFIRS reporting data required.

PLEASE DO NOT HAVE THE CHIEF SIGN OR SUBMIT UNTIL THE APPROPRIATE SEMESTER OR YEAR IS COMPLETED

Student-Volunteer Name:		
Student-Volunteer SS#:		
Volunteer Fire Department:		
Date of Membership Acceptance:	Service Obligation:	Year:

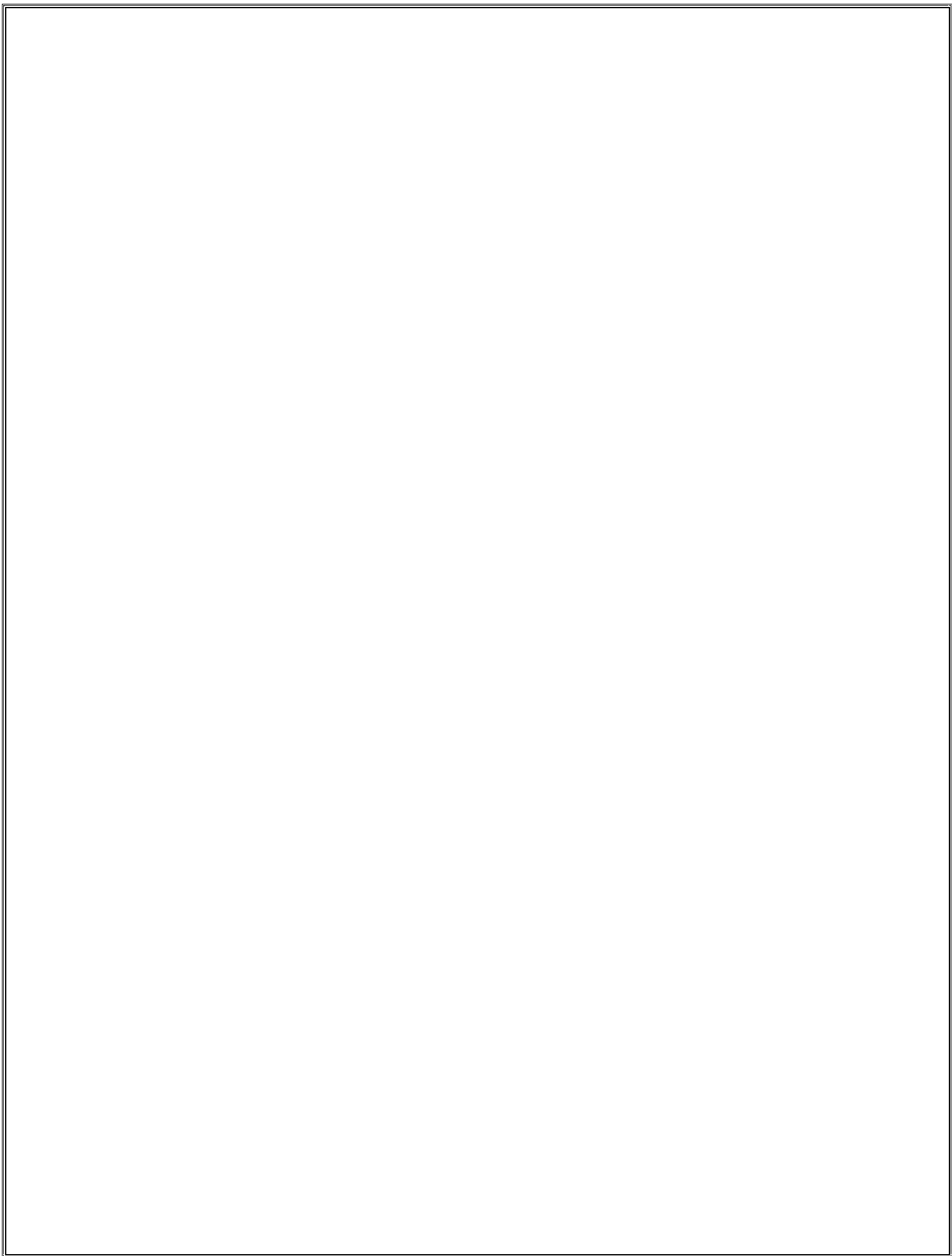
Semester #1: <input type="checkbox"/> Fall <input type="checkbox"/> Winter <input type="checkbox"/> Spring <input type="checkbox"/> Summer Year:	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief Signature & Date	Print Name and Title
Semester #2: <input type="checkbox"/> Fall <input type="checkbox"/> Winter <input type="checkbox"/> Spring <input type="checkbox"/> Summer Year:	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief Signature & Date	Print Name and Title
Semester #3: <input type="checkbox"/> Fall <input type="checkbox"/> Winter <input type="checkbox"/> Spring <input type="checkbox"/> Summer Year:	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief Signature & Date	Print Name and Title
Semester #4: <input type="checkbox"/> Fall <input type="checkbox"/> Winter <input type="checkbox"/> Spring <input type="checkbox"/> Summer Year:	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief signature & Date	Print Name and Title

Year #1	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief signature & Date	Print Name and Title

Year #2	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief signature & Date	Print Name and Title

Year #3	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief signature & Date	Print Name and Title

Year #4	<input type="checkbox"/> Positive <input type="checkbox"/> Negative Termination Date:
Chief signature & Date	Print Name and Title



Introducing the HELP Student Loan

The HELP Student Loan is a private student loan offered to eligible members of the FASNY Federal Credit Union who also qualify for the Firemen's Association of the State of New York SAFER Grant Higher Education Learning Program or other similar program. The loan is intended to fund eligible college related expenses until the end of a semester when the SAFER Grant tuition reimbursement or other similar grant or scholarship program funding is anticipated. A student, parent or guardian who is eligible for FASNY FCU membership may be considered eligible for these loans. This loan is to assist the applicant with college expenses until such time as the tuition reimbursement, scholarship, or grant is disbursed to the applicant. In most cases a co-signer (Parent or Guardian) may be required due to the lack of credit history of the student applicant.

Program Features

- Borrow as little as \$500.00 or as much as \$5,000.00 per semester
- 2.99% Introductory Fixed Rate[†]
- Use of funds for qualified educational expenses
- No prepayment penalty and a 30-day loan cancellation policy
- Fast approval with complete borrower and cosigner application
- Zero origination fee
- Cosigner release- may be requested after 24 month consecutive on-time payments
- Borrower must be enrolled in an eligible school
- Borrower must join the credit union as primary member to borrow
- Borrower and cosigner must be a U.S. Citizen or permanent resident
- Creditworthy student borrowers with regular income can apply without cosigner
- \$25 monthly good faith payment during the semester
- Interest on loan may be tax deductible – consult your tax advisor

[†] If your loan is not fully repaid by February 1st (following a fall semester loan) or July 1st (following a spring semester loan), the rate increases to 4.99% for borrower with an active checking account with debit card. Minimum 20 transactions on a checking account per semester. Rate adjusts to 5.99% without an active checking account.

107 Washington Avenue
Albany, NY 12210
Toll-Free: (866) FASNYCU
Facsimile: (518) 434.6218
E-Mail: fcu@fasny.com
Web: www.fasnycu.com



HELP Student Loan Program Rules



Description	No Cosigner	With Cosigner	
	Borrower	Borrower	Cosigner
Underwriting Criteria			
Minimum FICO	660 (with 36 months of credit history and 3 open trades)	N/A	640 (with 36 months of credit history and 3 open trades)
Non-housing Debt-to-Income "DTI" Requirement	Maximum DTI is 33% (Combined household income may be used to calculate DTI if income is from person in same household as borrower, i.e. a spouse or parents)	N/A	Maximum DTI is 33% (Combined household income may be used to calculate DTI if income is from person in same household as borrower, i.e. a spouse or parents)
Minimum Income Requirement	Minimum annual household income of \$15,000	N/A	Minimum annual household income of \$15,000
Delinquencies, Defaults, Bankruptcies and Foreclosures	<ul style="list-style-type: none"> < No more than 3 delinquent accounts in the past 24 months < No BK or foreclosures within the past 60 months < No accounts currently past due < No record of student loan default (charge off) < No record of prior credit union default (charge off) < No judgments, charge-offs, collections, liens exceeding \$2,500 in past 24 months 	<ul style="list-style-type: none"> < No more than 3 delinquent accounts in the past 24 months < No BK or foreclosures within the past 60 months < No accounts currently past due < No record of student loan default (charge off) < No record of prior credit union default < No judgments, charge-offs, collections, liens exceeding \$2,500 in past 24 months 	<ul style="list-style-type: none"> < No more than 3 delinquent accounts in the past 24 months < No BK or foreclosures within the past 60 months < No accounts currently past due < No record of student loan default (charge off) < No record of prior credit union default < No judgments, charge-offs, collections, liens exceeding \$2,500 in past 24 months
Loan Stipulations			
Identity Verification	If not an existing member, Member must provide a government issued photo ID	If not an existing member, Member must provide a government issued photo ID	If not an existing member, Member must provide a government issued photo ID
School Verification	Student must provide a tuition bill	Student must provide a tuition bill	N/A