



**Higher Education
Services Corporation**

Student Financial Aid

**What High School Seniors &
Parents Should Know**

What is Financial Aid?

- Financial aid helps pay the cost of attending college
- Some financial aid programs are **need-based**
- Some financial aid programs are based on **other criteria – not need**



Sources of Financial Aid

- Federal government
- New York State
- Colleges – Institutional aid
- Other sources
 - Businesses
 - Foundations
 - Clubs/Organizations



Cost of Attendance (COA)

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Miscellaneous expenses

$$\text{COA} - \text{EFC} = \text{Financial Need}$$



Types of Financial Aid

- Scholarships – **free money**
- Grants – **free money**
- Work Study
- Loans



How to Apply for Federal Aid

- The newest FAFSA application is made available January 1st of senior year
- Filing online at www.fafsa.gov is highly recommended!
 - Worksheet includes built-in edits
 - Skip-logic for faster filing
 - Check status, make corrections online
- Be sure to check your colleges' FAFSA filing deadlines



FAFSA.gov

Federal Student Aid
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FAFSA™
Free Application for Federal Student Aid

Home

About Us

PIN Site

Student Aid
on the Web

Help

SEARCH

English | Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

Deadlines
Information about your deadlines.

Announcements



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How to Apply for Federal Aid

- Go to [FSAID.ed.gov](https://fsaid.ed.gov) to establish FSA IDs for both the student and a parent

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Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

[Create An FSA ID](#) [Edit My FSA ID](#)

E-mail

Confirm E-mail

Username

Password

[Edit My FSA ID](#)

[Frequently Asked Questions](#)



Common Documents Needed for FAFSA

- Social Security Cards
- US Permanent Resident Card, if non-citizen
- Student, Parent Income Tax Information
 - 2015 Federal 1040/AEZ, 2015 W-2
 - Can use prior year taxes as estimate
- Records of untaxed income
 - Such as child support received, interest income
- Information on cash, savings and checking account balances
- Investments, including stocks, bonds, real estate
 - Excludes retirement accounts, value of primary residence



FAFSA: Student Section

- Student Information & Eligibility
 - Basic info: address, email, name of high school, citizenship status
- College Information
 - Up to 10 colleges may be listed; can be updated by correction
- Dependency Determination
 - Questions that will determine student's dependency status



FAFSA: Parent, Income, Signature Section

- Parent Information & Income
 - Marital status, name, date of birth, SSN, state of residence
 - Household size, Number in college
 - Income from 2015 tax return (or estimate), untaxed income, asset information
- Student Income
- Signature Section
 - Sign using the student and parent's FSA ID



Federal Aid Eligibility

- To qualify for federal student aid a student must
 - Be a U.S. citizen or eligible non-citizen
 - Have a valid Social Security Number
 - Register with Selective Service, if student is male



Common Questions: Eligibility

- If we don't think we qualify for need-based financial aid, do we still file the FAFSA?
 - Many families mistakenly believe they do not qualify
 - Consult with colleges, FAFSA may be needed for merit-based aid



Common Questions: Citizenship

- What are the citizenship or immigration status requirements for FAFSA?
 - Students must be US Citizens or eligible non-citizens (such as a US Permanent Resident Card holder), to receive federal and NYS financial aid
 - Consult with the financial aid office at your college if you do not meet this status



Common Questions: Dependence

- Can a student apply for financial aid without reporting their parent's information?
 - In most cases, students under 24 will be required to report parent information
 - For special circumstances, consult with the financial aid office



Common Questions: Parents

- If a student's parents are divorced or separated, whose info is provided?
 - Custodial Parent
- What if both biological parents are living together but unmarried?
 - Both parents file together
- Do stepparents report their income?
 - Yes



Federal Aid

- Pell Grant
- Supplemental Educational Opportunity Grant (FSEOG)
- Work-Study
- Perkins Loan
- Direct Stafford Loan
- Direct PLUS Loan



Federal Pell Grant

- Need-based grant
- Award amount based on COA, EFC and enrollment status
- Must maintain good academic standing
- Currently, up to \$5,775



Federal Student Loans

- Perkins Loan
- Direct Subsidized Stafford Loan
- Direct Unsubsidized Stafford Loan
- Direct PLUS Loan




NYS Student Aid Programs

- Tuition Assistance Program (TAP)
- Aid for Part-Time Study
- Scholarships for Academic Excellence
- Achievement & Investment in Merit Scholarship (AIMS)
- STEM Incentive Program
- Math & Science Teaching Incentive Program
- Veterans Tuition Award



How to Apply for New York State Aid


2014-2015 Confirmation Page

 Your confirmation page has been sent to you at the e-mail address: Renee.Adams@ed.gov


[PRINT THIS PAGE](#)

Confirmation Number: F 02200164406 11/06/2013 14:49:30
Data Release Number (DRN): 1705


Congratulations, FAFSA! Your FAFSA was successfully submitted to Federal Student Aid.



Does your brother or sister need to complete a FAFSA? If so, you can [transfer your parents' information into a new FAFSA](#) for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.



Start your state application to apply for New York state-based financial aid.



What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

| School Name | Graduation Rate | Retention Rate | Transfer Rate | Additional Information from College Navigator |
|---------------------|-----------------|----------------|---------------|---|
| SYRACUSE UNIVERSITY | 82% | 92% | NA | NA |

Anytime TAP-on-the-Web Application



The screenshot shows the homepage of the HESC TAP on the Web application. The header features the HESC logo with a graduation cap and the tagline "We Help People Pay For College". To the right of the logo is the text "TAP on the Web" and a small image of a student studying. Below the header is a navigation bar with links for "HOME", "LOGIN", and "CONTACT US". The main content area includes a Spanish language link: "Si desea llenar la versión en español de la solicitud del Programa TAP, [pulse aquí.](#)". Below this is a welcome message: "Welcome to *TAP on the Web*! This online application process allows you to apply for New York State's Tuition Assistance Program (TAP). The New York State Higher Education Services Corporation (HESC) is the State's student financial aid agency, helping people pay for college by administering 18 student financial aid programs, including TAP, a highly successful College Savings program, and offering guidance to students, families and counselors." This is followed by instructions: "To complete your online TAP application, you must first create a user name and personal identification number (PIN). [Click here.](#)" and a link for FAFSA: "If you have not submitted a FAFSA application, you may do so at: www.fafsa.ed.gov". A footer note states: "TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause." At the bottom are links for "Terms and Conditions", "Privacy Policy", and "Accessibility Policy".

HESC
We Help People Pay For College

TAP on the Web

HOME LOGIN CONTACT US

Si desea llenar la versión en español de la solicitud del Programa TAP, [pulse aquí.](#)

Welcome to *TAP on the Web*! This online application process allows you to apply for New York State's Tuition Assistance Program (TAP). The New York State Higher Education Services Corporation (HESC) is the State's student financial aid agency, helping people pay for college by administering 18 student financial aid programs, including TAP, a highly successful College Savings program, and offering guidance to students, families and counselors.

To complete your online TAP application, you must first create a user name and personal identification number (PIN). [Click here.](#)

If you have not submitted a FAFSA application, you may do so at: www.fafsa.ed.gov

TAP may be unavailable every Sunday from 1:00 a.m. to 11:00 a.m. Eastern Time. We apologize for any inconvenience this may cause.

[Terms and Conditions](#) | [Privacy Policy](#) | [Accessibility Policy](#)



NYS Student Aid Programs

- Tuition Assistance Program (TAP)
 - Undergraduates
 - Up to \$5,165/year
 - Full-time and part-time study in NYS
 - Need-based grant
 - Calculated on NYS Income Tax information



Apply for Other NYS Programs at hesc.ny.gov

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Andrew M Cuomo, Governor | Elsa Magee, Acting President

Partner Access

My HESC Account Access



Google™ Custom Search



Prepare **Pay** Repay Contact

Home / Pay for College / Financial Aid / Types of Financial Aid

Grants, Scholarships and Loan Programs

Federal Grants
& NYS TAP

Other NYS Grants,
Scholarships & Awards

Federal
Work-Study

Other
Scholarships

Loan
Forgiveness

Student
Loans

Other State Grants

Grants don't have to be paid back. A grant is "free money" for college.

| State Grant | Summary |
|---|--|
| NYS Aid for Part-time Study | The NYS Aid for Part-time Study (APTS) program provides grant assistance for eligible part-time students enrolled in approved undergraduate studies. |
| | The Educational Opportunity Program provides assistance to NYS |

Need help?
CHAT NOW ▶

Related Resources

[Learn More About TAP](#)

[How Much Will College
Cost You?](#)

[Compare The Different
Types of Loans](#)

[Served in the Military?
There Are Special
Programs Just For You](#)



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Institutional Aid Programs

- Depends on funding at each college
- College determines eligibility criteria for need-based and non-need-based programs
- Academic, athletic, and other talent-based scholarships and grants
- May require an additional application



How to Apply for Institutional Aid

- Depends on application process at the college
 - Some colleges use information on the admissions application to determine eligibility for merit-based awards
 - The FAFSA may be used by the college to determine eligibility for need-based institutional aid
- May require more applications than the FAFSA
 - Is the CSS Profile or another institutional financial aid form required?



Research College Financial Aid Websites

NEW YORK UNIVERSITY

ABOUT NYU | ADMISSIONS | ACADEMICS | UNIVERSITY LIFE | RESEARCH | GLOBAL

Admissions / Financial Aid and Scholarships

Financial Aid at NYU | Types of Financial Aid | Applications and Forms | Welcome Freshmen! | Just For Parents | References and Resources | Verification

Financial Aid and Scholarships

The cost of a college education is a matter of concern for many students and their families. Regardless of your family's financial circumstances, paying for college will probably require a substantial commitment of your resources over the next several years. It may surprise you to learn that most full-time undergraduate students at New York University would not be able to pay their educational costs without financial assistance. These students are able to attend NYU only because they applied for and received financial aid.

While we believe that the primary responsibility for paying for college lies with the student and the family, New York University is committed to helping students who are unable to meet the cost of a college education. Although NYU is not able to meet the cost of a college education for every student, we do use every dollar of funds available to us every year to invest in a higher education at NYU.

If you believe you will need any financial aid, we encourage you to apply for financial aid.



Student Quick Links

Parent Quick Links

Home

Financial Literacy

Tuition and Costs

Net Price Calculator

How To Apply

Student Loans

Parent PLUS Loan

Grants

Scholarships

Veterans

EOP



The Office of Financial Aid

Alerts

Resources

Links

About

2015-2016 Direct Loan Interest Rates

For Direct Loans first disbursed on or after July 01, 2015 and through June 30, 2016, the rates are scheduled to be the following:

- Direct Subsidized (Undergraduates) - 4.29%
- Direct Unsubsidized (Undergraduates) - 4.29%
- Direct Unsubsidized (Graduates) - 5.84%
- Direct PLUS (Parents/Graduates) - 6.84%

Priority Dates and Deadlines

All students should apply for financial aid every year. Students who miss a financial aid priority deadline are still encouraged to file the FAFSA and will be considered for federal student aid if eligible, but funds become increasingly limited. If you have not applied, do so immediately. Remember, to meet the specified deadline your application, with all necessary signatures, must be received and validated by the processor and released to NYU by the date shown below for priority consideration.



Click here for ALERTS & DEADLINES

binghamton.edu - financial aid



- > Academic Progress
- > Scholarships

Financial Aid
University at Albany
State University
of New York



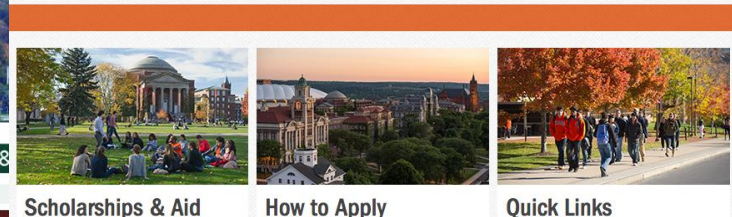
- > Cost of Attendance
- > Parent PLUS Loan



- > Apply via FAFSA
- > Check Status/Aid

SYRACUSE UNIVERSITY | FINANCIAL AID

Who Are You? | Cost of Attendance | How to Apply | Types of Aid | Financial Literacy | Connect



Scholarships & Aid

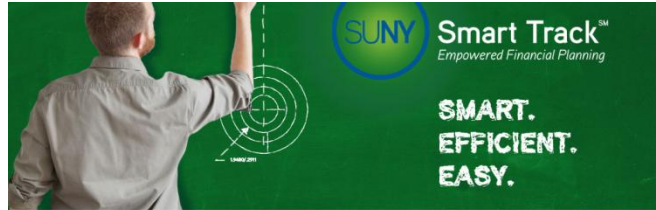
How to Apply

Quick Links



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Use Net Price Calculators



SMART TRACK - EMPOWERED FINANCIAL PLANNING / NET PRICE CALCULATOR

Smart Track - Empowered
Financial Planning

About Smart Track
Financial Literacy Tools
Tuition and Fees
Net Price Calculator
Residency
Applying for Financial Aid
FAFSA Codes

Net Price Calculator

Welcome | Tell us | Net Price | Charts

Bigger Valu

A college education is an investment in your future, and it's hard to fit four-year degrees. SUNY's tuition and fees are among the lowest in the Federal, State, and College financial aid programs to help students in

Bigger Afford

COLUMBIA | FINANCIAL AID &
EDUCATIONAL FINANCING

How Aid Works | Apply for Aid | Financial Planning | Current Students | Graduate Students

How Aid Works

How Aid Works

Determining Need

Types of Aid

Net Price Calculator

Facts and Figures

Meet Our Students

Net Price Calculator

Please read our instructions and then [Start the Calculator.](#)

This calculator is a tool that can help you determine the financial aid for which you may qualify. This tool provides estimates using the financial aid policies of Columbia College and Columbia Engineering only. If you are interested in Columbia's School of General Studies please see their information on [Financing Your Education.](#)

Keep in mind the following:

- Columbia awards only need based aid. There are no merit-based or athletic awards.
- The contribution estimated here is only as reliable as the data you enter.
- The family contribution (FC) may vary among colleges according to their own institutional policies and professional judgments.
- The Office of Financial Aid and Educational Financing is the final authority on your exact FC. This estimate should provide an approximation of your expected contribution.



Net Price Calculator

Welcome to the Cornell University Net Price Calculator.

The Cornell University Net Price Calculator will help students and parents gain some valuable information on the financial aid that might be available to them.

10 The estimator will take approximately 10 minutes to complete.

Having the following items will help you complete this

- ✓ 2014 Income Tax Returns for parents and student
- ✓ Earnings statements (W2 forms, recent paycheck stubs)
- ✓ Bank statements

If you don't have the above information available, estimates are acceptable and recommended. The more better the estimate the estimator can provide.

This estimator is intended for use by U.S. citizens and eligible non-citizens (as defined by the U.S. Depart time college students and will be enrolled full-time.

Be assured that Cornell University will not share your information with any third parties.

☐ I accept the [Terms of Use](#) agreement.

[Get Started](#)

Pratt

Answer the questions below to help determine your annual cost of attending Pratt Institute

[SCHOLARSHIP](#) [FINANCIAL AID](#) [NET PRICE](#)

Scholarship Eligibility

- What is your high school GPA? (4-point scale)
- Select the number that you feel best reflects your portfolio. (with 4 representing the best rating and 1 the worst)
- See help text for more information. Please leave blank if a portfolio is not required for your major.
- Enter your combined SAT score, including the critical reading and mathematics subscores. (between 400 and 1600)
- What is your ACT composite score? (between 1 and 36)
- What is your state of legal residence?
- Please indicate your intended major:

[VIEW RESULTS](#)



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Other Sources: Outside Aid

- Private scholarship programs are widely available
 - sponsored by charity, business, religious, civic and minority organizations
- Each have their own application process, eligibility criteria, and deadlines
- Inquire with each college about impact on financial aid package
- Be organized and start applying early!



Scholarship Searching

- Online scholarship search websites
 - Fastweb.com
 - Collegeboard.org
 - Scholarships.com
- Check your local library, employer or union



Tips for Receiving Private Scholarships

- Start searching and applying as early as possible
- Be organized, don't miss a deadline!
- Apply for local, less competitive scholarships
- Proofread applications, have someone else read your application
- Get help from family, guidance counselors, teachers



Avoid Being Scammed!

- Don't pay a fee to file for financial aid!
 - FAFSA and NYS TAP application are FREE
 - Only the CSS Profile may have a fee
- US Department of Education website:
 - studentaid.ed.gov
 - Information about common scams



Questions???



Thank You!

NYS Higher Education Services Corporation
99 Washington Avenue
Albany, NY 12255
www.hesc.ny.gov

1-888-NYSHESC (1-888-697-4372)



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