



2022-2023 Financial Aid Overview

Presented by SUNY Fredonia's Financial Aid Office

www.fredonia.edu





FAFSA 2022-2023

www.suny.edu





The State University
of New York

Website:
FAFSA.gov

Complete the FAFSA[®] Form

Use the *Free Application for Federal Student Aid* (FAFSA[®]) form to apply for financial aid for college or graduate school.

New to the FAFSA[®] Process?

Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

Returning User?

[Correct info](#) | [Add a school](#)

[View your *Student Aid Report* \(SAR\)](#)

[Log In](#)



Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2022

I am the student

OR

I am a parent, preparer, or student from a Freely Associated State

NEXT →



TIP:
FAFSA is available
October 1st.
Complete the
application ASAP!

- Fall 2022 students you will be using 2020 federal taxes.
- You will notice two aid years for FAFSA. Be sure to complete the 2022-2023 application.



TIP:
Remember, “you” refers to the student, unless otherwise noted.

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

STUDENT INFORMATION


i Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your Social Security Number
123-45-6677

Your first name ?
julie

Your middle initial ?

Your last name ?
last

Your date of birth ?
04/23/2002 

← PREVIOUS NEXT →



TIP:
You may add up to 10 schools. School in the #1 spot will auto populate in the NYS Payment Application.

i To select schools from the Search Results, click the checkbox to the left of each school you'd like to add to your FAFSA, then click **Next** or **Add More Schools** to continue.

Search Results: 1 to 32 of 32.

Sort By: Best Match

<input type="checkbox"/>	School Name: Suny At Purchase City: Purchase State: NY Federal School Code: 006791
<input type="checkbox"/>	School Name: Suny At Stony Brook City: Stony Brook State: NY Federal School Code: 002838
<input type="checkbox"/>	School Name: Suny Broome Community College City: Binghamton State: NY Federal School Code: 002862
<input type="checkbox"/>	School Name: Suny Canton Colg Of Technology City: Canton State: NY Federal School Code: 002855
<input type="checkbox"/>	School Name: Suny College At Plattsburgh

ADD MORE SCHOOLS

Search Results: 1 to 32 of 32. You have 1 school selected.

Sort By:

Best Match

<input type="checkbox"/>	School Name: Suny At Purchase City: Purchase State: NY Federal School Code: 006791
<input checked="" type="checkbox"/>	School Name: Suny At Stony Brook City: Stony Brook State: NY Federal School Code: 002838
<input type="checkbox"/>	School Name: Suny Broome Community College City: Binghamton State: NY Federal School Code: 002862
<input type="checkbox"/>	School Name: Suny Canton Colg Of Technology City: Canton State: NY Federal School Code: 002855
<input type="checkbox"/>	School Name: Suny College At Plattsburgh City: Plattsburgh State: NY Federal School Code: 002856

<< <<

<<

1

>>

>> >>

VIEW COLLEGE INFO 

ADD MORE SCHOOLS 

NEXT 



The State University
of New York

Student Additional Dependency Questions

Student
Demographics



School Selection



Dependency
Status



Parent
Demographics

Parent
Financials

Student
Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA. Check all that apply or check **None of the above**. ?

- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- None of the above

← PREVIOUS

NEXT →

www.suny.edu





Dependent Student

Student Demographics



School Selection



Dependency Status



Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide [parental information](#).** Select “I will provide information about my parent(s)” and click **Next** to continue filling out your FAFSA.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select “I am unable to provide information about my parent(s)” and click **Next** to get additional information.



- I will provide information about my parent(s)
- I am unable to provide information about my parent(s)

← PREVIOUS

NEXT →





The State University of New York

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

✔ Application was successfully saved.

i Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

As of today, what is the marital status of your [parents](#)? ?

Married or Remarried ▼

When did your parents get married or remarried? ?

04/1997

← PREVIOUS

NEXT →

www.suny.edu



Household Size

Your parents

2

Yourself, even if you do not live with your parents

1

Your parent's other children (even if they do not live with your parents) if:

- Your parents will provide more than half of their support from July 1, 2021 through June 30, 2022 or
- These children can answer "No" to every [Dependency Status question on the FAFSA](#)

—

Other people if:

- they now live with your parents,
- your parents provide more than half of their support, and
- your parents will continue to provide more than half of their support from July 1, 2021 through June 30, 2022

—

Your parents' number of family members in 2021-2022 (household size)

3

TIP:
The family size will be pre-filled according to your previous answers.

TIP:
Be sure to
include yourself.

Number in College

How many people in your parents' household (as reported above) will be college students between July 1, 2021 and June 30, 2022? Do not include your parents. ?

← PREVIOUS

NEXT →



For 2019, have your parents completed their IRS income tax return or another tax return? ?

Already completed ▼

What type of income tax return did your parents file for 2019? ?

IRS 1040 ▼

For 2019, what is your parents' tax filing status according to their tax return? ?

Married-Filed Joint Return ▼

IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

[LINK TO IRS !\[\]\(73002692dd5e7a64e60946be3158e719_img.jpg\)](#)

[← PREVIOUS](#)

[NEXT →](#)





i Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

i **Attention!** You must provide financial information from your **2019 tax return** on the following pages.

For 2019, have you completed your IRS income tax return or another tax return?



Not going to file



IRS Data Retrieval Tool

Based on your responses, you are not eligible to transfer your information from the IRS into this FAFSA.

Click **Next** to continue.

← PREVIOUS

NEXT →





The State University
of New York

Student
Demographics



School Selection



Dependency
Status



Parent
Demographics



Parent
Financials



Student
Financials



Sign & Submit



Confirmation



Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

Be sure not to mix up your and your parent's FSA IDs when signing.

Student Signature Needed



Signature Status: **Unsigned**

PROVIDE STUDENT SIGNATURE

Parent Signature Needed



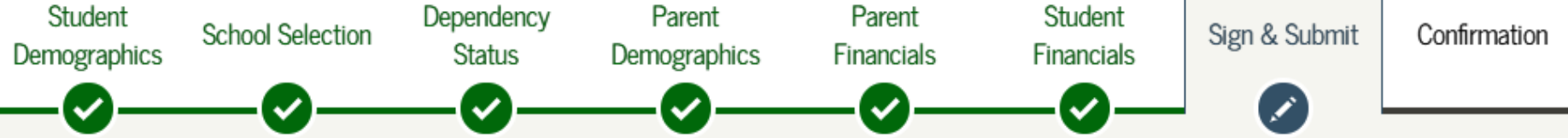
Signature Status: **Unsigned**

PROVIDE PARENT SIGNATURE

www.suny.edu



Which Parent Signs?



i Are you signing as the student's Parent 1 or Parent 2?

Parent 1



Social Security Number: **XXX-XX-5566**
Last Name: **last**
Date of Birth: **07/10/1969**

 SIGN AS PARENT 1

Parent 2



Social Security Number: **XXX-XX-7788**
Last Name: **Last**
Date of Birth: **07/20/1975**

 SIGN AS PARENT 2

TIP:
Only one parent is required.

 PREVIOUS



The State University
of New York




i You must sign your FAFSA. Click **Provide Student Signature** to sign your FAFSA.

Note: If you are not the student and the student is not present, click **Save** and then **Exit**. The student should log in to fafsa.gov with his or her FSA ID and the "save key" to sign and submit the FAFSA.

Student Signature Needed

Signature Status: **Unsigned**

PROVIDE STUDENT SIGNATURE 

Parent Selected Signature Option

Social Security Number: **XXX-XX-5566**
Last Name: **last**
Date of Birth: **07/10/1969**

Signature Status: **Print a Signature Page**

[choose another way to sign](#)

[sign as a different parent](#)

FAFSA Confirmation Page Link

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

Confirmation Number: F 19300001409 08/17/2018 14:10:6
Data Release Number (DRN): 1672

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).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:
Student@fsa.gov

PRINT THIS PAGE

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

[Expand All](#)

> Estimated Expected Family Contribution (EFC) = 000000

> Foster Care Information

> School(s) on your FAFSA:

NEW YORK STATE OF OPPORTUNITY Higher Education Services Corporation [Contact Us](#)

NYS Student Aid Payment Application

Welcome to the *New York State Student Aid Payment Application!* This online application process allows you to apply for New York State's Tuition Assistance Program (TAP), as well as request a payment for a scholarship for which you have already been selected.

You must submit a FAFSA application to receive payment for TAP. If you have not submitted a FAFSA, go to <https://fafsa.gov>

A HESCPin account is required to apply. If you currently do not have one you will be able to create one.

[Start my application](#)

If you have any questions, please [Contact Us](#) link above.

Important: Due to the COVID-19 virus public health emergency, the processing of applications may be delayed while we work to resume normal operations.

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](#) [Browser Requirements](#)

Creating a HESC Account: Outline

Higher Education Services Corporation
Andrew M. Cuomo, Governor | Dr. Guillermo Linares - President

Prepare Pay Repay Contact

HESCPIN Authentication System - Create an Account

Outline

You must have a HESCPIN account to continue with NYS Student Aid Payment Application.

HESCPIN is New York State Higher Education Services Corporation's authentication system. It is used to enter secure HESC Internet services. When you set up a HESCPIN account, you will create a User ID and a Personal Identification Number (PIN). Your User ID and PIN will be used to sign in to the HESCPIN system and visit secure HESC Internet services.

The following Web pages will walk you through the steps to create a HESCPIN account. Click the "Next" button to start. Click the "Exit" button to leave.

Steps:

1. Accept Terms and Conditions
2. Check Your Identity
3. Enter Account Information
4. Enter Secondary Contact Information (Optional)
5. Create a User ID
6. Create a PIN

Next Exit




Accept Terms & Conditions


HESCPIN Authentication System - Create an Account

Accept Terms and Conditions

In order to create a HESCPIN account, you must read and agree to the following terms and conditions. If you accept these terms, mark the checkbox at the bottom of the page and click the "Next" button. If you do not accept the terms or do not want to create a HESCPIN account, click the "Exit" button.

 The New York State Higher Education Services Corp. ("HESC"), an agency of New York State, operates www.hesc.ny.gov ("site") to conduct its business and as an informational source for the public. We welcome you and invite you to use it.

Your access to and use of this site is subject to the following Terms and Conditions, and applicable law and regulations. HESC may revise these Terms and Conditions anytime without notice. They bind you whenever you access or use this site, so you should review these pages periodically.

 **Using www.hesc.ny.gov**
Whenever you access this site or use this site, you accept without limitation, these Terms and Conditions. This site is intended for authorized use by authorized users only. Unauthorized attempts to upload or alter information on this site are strictly prohibited and may be punishable under state and federal law. Unauthorized attempts to view, download or alter the private information of other users contained herein is strictly prohibited and may be

I have read and accept the Terms and Conditions listed above. * (Check this box):

Next

Exit



Create a User ID

TIP:
Be sure to select
the correct year
(2022-2023).

Higher Education Services Corporation
Andrew M. Cuomo, Governor | Dr. Gullermo Linares - Acting President

Facebook | Twitter | YouTube

[Prepare](#) [Pay](#) [Repay](#) [Contact](#)

HESCPIN Authentication System - Create an Account

Create a User ID

Step 5: Enter a User ID that you would like to use in the HESCPIN system, then click the "Next" button. To leave without creating a HESCPIN account, click the "Exit" button.

Rules for Creating a User ID

- Every User ID in the HESCPIN Authentication System must be different.
- Your User ID must have at least 8 characters, but not more than 16 characters.
- You must use a combination of both letters (A-Z) and numbers(0-9) in your User ID. User ID's are not case sensitive.
- You must not use special characters (_ , - , + , % , \$, # , @ , etc .) or spaces in your User ID.
- Choose a User ID that does not contain information that identifies you personally such as Social Security Number (SSN) or Date of Birth.
- You will be given three chances to create your own User ID before the system creates one for you.

Required information is marked with a *.

* User ID:


[Next](#) [Clear](#) [Exit](#)



NEW YORK
STATE OF
OPPORTUNITY.

**Higher Education
Services Corporation**

Review Prefilled College Info From FAFSA

**Higher Education Services Corporation** Home Save Application Contact Us Help Logout

NYS Student Aid Payment Application

PERSONAL INFO

COLLEGE

MARITAL STATUS

DEPENDENT

PARENT

PARENTS INCOME

INCOME

FAMILY MEMBERS

SIGNATURES

SUMMARY

College

If you filed a 2021-2022 FAFSA, the college displayed below was taken from it. If you did not file 2021-2022 FAFSA or the college listed is not correct for one or more terms, use the **Search** button to select the college you are attending.

If you do not plan to attend any college (or will not attend a college in New York State) in a term listed below, click the **Will Not Attend** button to the right of the term.

If after submitting your application you do not attend the college displayed, you can submit a change on our Web site at www.HESC.ny.gov.

Term ?	College Name ?	College Code	Level of Study ?	Remove Term
Summer
Fall	SYRACUSE UNIVERSITY (UNDERGRAD)	0985	Four-year Undergraduate	<input type="button" value="Will Not Attend"/>
Winter
Spring	SYRACUSE UNIVERSITY (UNDERGRAD)	0985	Four-year Undergraduate	<input type="button" value="Will Not Attend"/>


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.

Deadline: Submit 2021-2022 TAP Applications by 12:00 a.m. Eastern Time, July 1, 2022.

[Terms and Conditions](#) [Privacy Policy](#) [Accessibility Policy](#) [Browser Requirements](#)

**Higher Education Services Corporation**

Signature Validation (Parent Signature)

 **NEW YORK STATE OF OPPORTUNITY** | Higher Education Services Corporation

Home Save Application Contact Us Help Logout

NYS Student Aid Payment Application

Signature Validation

Income information for the individual(s) listed below must be verified with the New York State ("NYS") Department of Taxation and Finance to determine eligibility. A legal signature is required to acknowledge and confirm the information submitted. An electronic signature is available and can be used to satisfy this requirement. Alternatively, a handwritten signature may be submitted in accordance with the instructions provided.

Please choose the signature method for each individual:
NOTE: E-Signing requires verification of identity with the NYS Department of Motor Vehicles using a valid NYS Driver License number or NYS Non-Driver Identification number.

	Signature Method	Signature Status
Parent 1 101-01-0101	<input checked="" type="radio"/> E-Sign <input type="radio"/> Paper	<input type="text" value="Paper"/>

Previous Next

Choose E-Sign or paper signature



E-Signature: NYS DMV-issued ID

E-Signature Validation

Parent 1 - DMVTEST

NYS Driver License Number / NYS Non-driver Identification Number

Date of Birth

I affirm, under penalties of perjury under the laws of New York State ("NYS"), that the information contained and/or submitted herein is true and complete. I authorize the NYS Higher Education Services Corporation ("HESC") to provide NYS agencies with any information needed to verify the statements made herein. I also authorize such agencies to provide HESC with information needed to assess the applicant's eligibility for NYS financial aid, including tax return information, for all periods reported herein and for any and all subsequent periods for which financial aid is sought.

I agree, and it is my intent, to sign this application by typing my name, checking the "I Affirm" box, and by electronically submitting this application. I understand that my signing and submitting this application in this fashion is the legal equivalent of having placed my handwritten signature on the submitted application and this affirmation. I also consent to the submission by HESC to the NYS Department of Motor Vehicles any and all information needed to verify my identity.

* I Affirm

Please type your first and last name

* E-Signature

E-Signature Validation

PLEASE NOTE:

- We were not able to process your E-Signature request. Please complete the paper Signature Validation form.

Parent 1 - morgan

NYS Driver License Number / NYS Non-driver Identification Number

Date of Birth

I affirm, under penalties of perjury under the laws of New York State ("NYS"), that the information contained and/or submitted herein is true and complete. I authorize the NYS Higher Education Services Corporation ("HESC") to provide NYS agencies with any information needed to verify the statements made herein. I also authorize such agencies to provide HESC with information needed to assess the applicant's eligibility for NYS financial aid, including tax return information, for all periods reported herein and for any and all subsequent periods for which financial aid is sought.

I agree, and it is my intent, to sign this application by typing my name, checking the "I Affirm" box, and by electronically submitting this application. I understand that my signing and submitting this application in this fashion is the legal equivalent of having placed my handwritten signature on the submitted application and this affirmation. I also consent to the submission by HESC to the NYS Department of Motor Vehicles any and all information needed to verify my identity.

* I Affirm


Please type your first and last name

* E-Signature

If e-signature does not work, then choose the paper signature option

Paper Signature Option

- Paper signature pages may be printed or filled in and signed electronically
- Completed pages can be uploaded back through the student's HESC account once their TAP application is processed (three to five days from submission)

 **NEW YORK**
STATE OF
OPPORTUNITY. | **Higher Education
Services Corporation**

Name: captain M morgan
SSN: 091-22-0203 (6)
Academic Year: 2021-22

AFFIRMATION & CONSENT

PRINT THIS PAGE

One or more signatures are required for the completion of your Tuition Assistance Program (TAP) application for the 2021-22 academic year.

Please print this page, supply the missing signature(s), and return it, using one of the following options:

- Upload using the 'Review My NYS Financial Aid Information' link from the Student Access page on HESC's web site (www.HESC.ny.gov)
- Mail to HESC at
NEW YORK STATE HIGHER EDUCATION SERVICES CORPORATION
P.O. BOX 15132
ALBANY, NY 12212-5132

I affirm, under penalties of perjury under the laws of New York State ("NYS"), that the information contained and/or submitted herein is true and complete. I authorize the NYS Higher Education Services Corporation ("HESC") to provide NYS agencies with any information needed to verify the statements made herein. I also authorize such agencies to provide HESC with information needed to assess the applicant's eligibility for NYS financial aid, including tax return information, for all periods reported herein and for any and all subsequent periods for which financial aid is sought.

Parent 1's reported SSN (last 4 digits): 0101
Parent 1's reported Last Name: morgan


3 _____ Date _____
Parent 1's Signature



NEW YORK
STATE OF
OPPORTUNITY.

**Higher Education
Services Corporation**

Submit with Student E-Signature



NEW YORK
STATE OF
OPPORTUNITY.

Higher Education
Services Corporation

[Home](#) [Contact Us](#) [Logout](#)

NYS Student Aid Payment Application

I affirm, under penalties of perjury under the laws of New York State ("NYS"), that the information contained and/or submitted herein is true and complete. I authorize the NYS Higher Education Services Corporation ("HESC") to provide NYS agencies with any information needed to verify the statements made herein. I also authorize such agencies to provide HESC with information needed to assess my eligibility for NYS financial aid, including tax return information, for all periods reported herein and for any and all subsequent periods for which financial aid is sought.

I agree, and it is my intent, to sign this application by typing my name, checking the "I Affirm" box, and by electronically submitting this application. I understand that my signing and submitting this application in this fashion is the legal equivalent of having placed my handwritten signature on the submitted application and this affirmation. I understand and agree that by electronically signing and submitting this application in this fashion, I am affirming that I have read, understand, and agree to all provisions of this application.

* I Affirm

Please type your first and last name

* E-Signature x

If you do not wish to continue to submit your application electronically, please select "Do Not Submit." A paper TAP application can be mailed to you upon request by calling the HESC Communications Center at 888-697-4372.

Submit my application

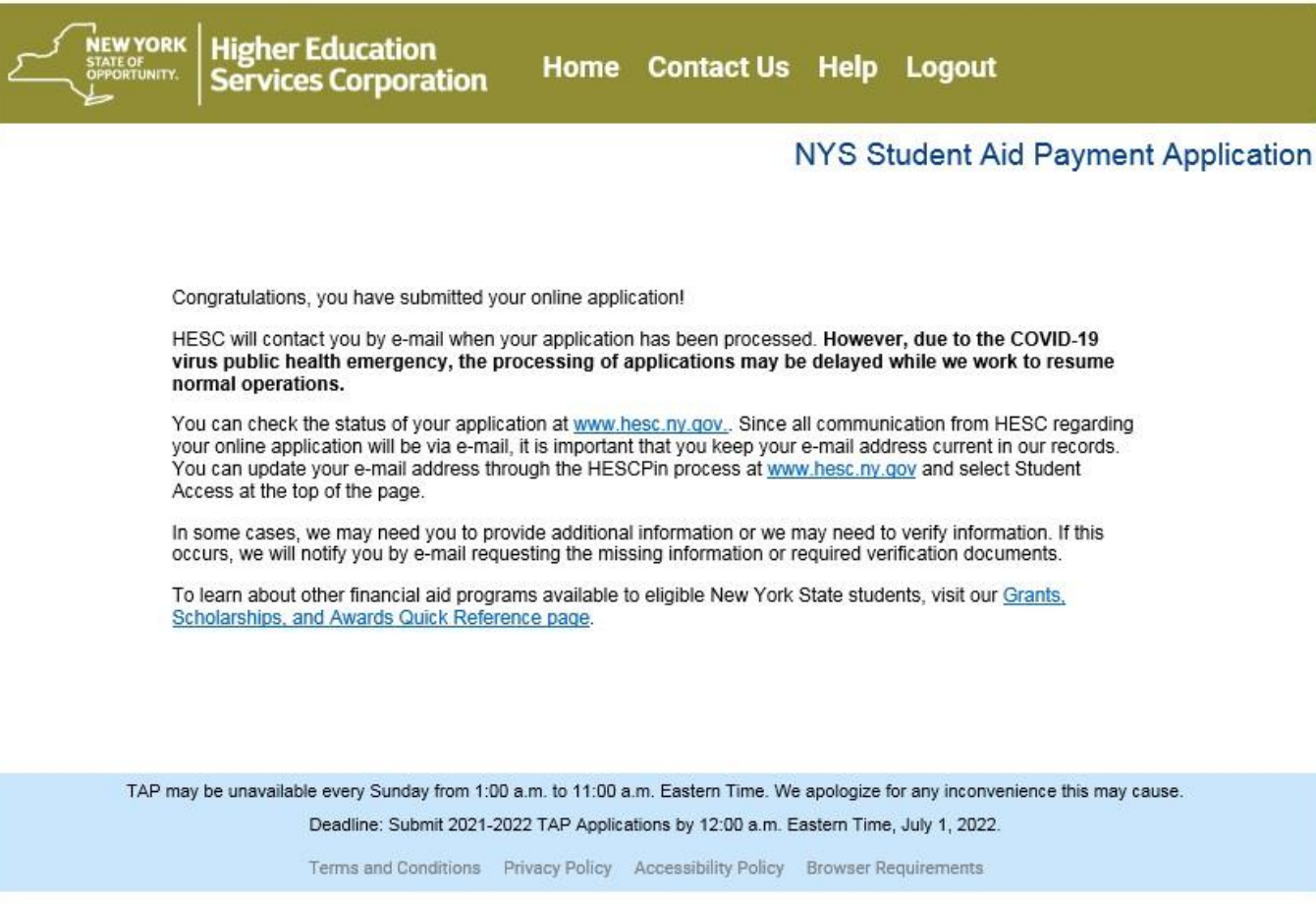
Important: Due to the COVID-19 virus public health emergency, the processing of applications may be delayed while we work to resume normal operations.

Do not submit my application




Higher Education
Services Corporation

Congratulations!



The screenshot shows the top navigation bar of the Higher Education Services Corporation website. It includes the New York State logo, the organization's name, and links for Home, Contact Us, Help, and Logout. The main heading is "NYS Student Aid Payment Application". The central text congratulates the user and provides important information about application processing delays due to the COVID-19 pandemic. It also offers instructions on how to check application status and update contact information. A footer section contains a notice about system availability on Sundays and the application deadline for 2021-2022, along with links to Terms and Conditions, Privacy Policy, Accessibility Policy, and Browser Requirements.

 **NEW YORK**
STATE OF OPPORTUNITY.

Higher Education Services Corporation Home Contact Us Help Logout

NYS Student Aid Payment Application

Congratulations, you have submitted your online application!

HESC will contact you by e-mail when your application has been processed. **However, due to the COVID-19 virus public health emergency, the processing of applications may be delayed while we work to resume normal operations.**

You can check the status of your application at www.hesc.ny.gov. Since all communication from HESC regarding your online application will be via e-mail, it is important that you keep your e-mail address current in our records. You can update your e-mail address through the HESCPin process at www.hesc.ny.gov and select Student Access at the top of the page.

In some cases, we may need you to provide additional information or we may need to verify information. If this occurs, we will notify you by e-mail requesting the missing information or required verification documents.

To learn about other financial aid programs available to eligible New York State students, visit our [Grants, Scholarships, and Awards Quick Reference page](#).

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.

Deadline: Submit 2021-2022 TAP Applications by 12:00 a.m. Eastern Time, July 1, 2022.

[Terms and Conditions](#) [Privacy Policy](#) [Accessibility Policy](#) [Browser Requirements](#)



Higher Education Services Corporation

Sources of Financial Assistance

Your FAFSA helps your school determine the types of federal student aid you are eligible to receive.

TYPES OF FEDERAL STUDENT AID

As the largest provider of financial aid, the U.S. Department of Education's office of Federal Student Aid provides grants, loans, and work-study funds.



Grants are free money that do not have to be repaid.



Student loans are real loans (like a car or home loan) that need to be repaid with interest.



A work-study job gives you the opportunity to earn money to help pay your educational expenses.

Grants

- **Federal Pell Grant (Federal)**
 - Pell eligibility is restricted to FAFSA calculated Expected Family Contributions (EFC's) that are 5,846 or below
 - Current annual maximum grant is \$6,495 in 2021-2022
- **Tuition Assistance Program (TAP) (State)**
 - Funding levels are determined each year by the NYS budget process
 - Annual maximum is \$5,500
 - SUNY Tuition Credit for those who receive a TAP grant and are attending SUNY/CUNY



Federal Work Study Program

- Need based work program
 - Limited funds (typically first come first serve)
 - Must indicate “yes” to work study question on FAFSA
 - Early FAFSA application is critical at most schools



The Excelsior Scholarship

- Fall 2022 eligibility based on 2020 Federal AGI being less than \$125K. Award is calculated against 2016-17 annual SUNY/CUNY tuition rate (for SUNY that amount was \$6,470 in 2016-17)
- How it works:
 - Maximum annual award equals \$5,500 minus any amounts received for TAP, Pell or other scholarships
 - Remainder of tuition will be covered through a tuition credit paid by SUNY or CUNY
 - Must file FAFSA, NYS Payment Application and then Excelsior application

More information: hesc.ny.gov



The Excelsior Scholarship: Eligibility Requirements

- Be a resident of New York State
- Household federal adjusted gross income for 2020 cannot exceed \$125,000.
- Enroll in a SUNY or CUNY two or four year degree program
- Earn 30 credits per calendar year (including winter and summer terms)
- Live and work in New York following graduation for the length of time you participate in the scholarship program



STEM Incentive Program

- Tuition scholarship offered through Higher Education Services Corporation (HESC)
- Eligibility:
 - Need to graduate in top 10% of high school class
 - Need to study in an approved STEM major
 - Must maintain at least a 2.5 cumulative grade point average
- Five year service contract to work in NY state in a STEM field.

More information: www.hesc.ny.gov or Scholarship Unit at 1-888-697-4372



Federal Direct Loans

- Maximum loan amount between the two types for first-year is \$5,500
- 2 Types
 - **Subsidized loan**
 - 2.75% with an origination fee of 1.057% (2021-2022 rates)
 - Need based loan
 - Federal government pays interest while student is in school
 - Can get up to \$3,500 out of the \$5,500 max in this type
 - **Unsubsidized loan**
 - 2.75% with an origination fee of 1.057% (2021-2022 rates)
 - Not based on financial need
 - Student is responsible for interest while in school
 - Loan cannot exceed cost of education minus financial need

***Loan rates are subject to change*



Alternative Financing Options

- **Parent Loans for Undergraduate Students (PLUS)**
 - For parent(s) of dependent students
 - Borrow up to entire cost of college less financial aid
 - Parent must pass credit check
 - Fixed interest rate of 5.30% / Origination fee of 4.228% (2021-2022 rates)
- **Payment Plans**
 - Varies across institutions. Families spread the direct costs over the semester or year.
- **Private Loans**
 - Student loan with a co-signer
 - Interest rate based on credit score and bank rate (Most lenders now offer both a fixed and a variable rate product)



Apply for outside scholarships at fastweb.com

The screenshot shows the fastweb.com website interface. At the top, there is a dark blue navigation bar with the fastweb logo and menu items: SCHOLARSHIPS, INTERNSHIPS, ONLINE LEARNING, STUDENT LOANS, PART-TIME JOBS, STUDENT DEALS, and ARTICLES. There are also buttons for LOG IN and SIGN UP. Below the navigation bar is an orange banner with the text "Coronavirus Resources for Students". The main content area features a large blue banner with the text "Fastweb is your connection to **scholarships, colleges, financial aid** and **more.**" and a "START YOUR SEARCH" button. To the left of this banner is a smaller white box with the Art University logo and the text "We Are Open For Summer! Learn more about our online and virtual onsite classes." with a "GET STARTED" button.

What is Fastweb?

We're the leading online resource in finding scholarships to help you pay for school



**Higher Education
Services Corporation**

Appeals for Extenuating Circumstances

- Loss of income (2020 reported vs 2022)
- Medical/dental expenses **NOT PAID** by insurance
- Death, legal separation or divorce.
- 1-time fluctuation in income.
- ***Follow the procedures of the Financial Aid Office where student will be attending.***





Questions?

SUNY Fredonia Financial Aid Office

Phone: (716)673-3253

Email: financial.aid@fredonia.edu

Website: www.fredonia.edu/finaid

www.suny.edu

