



HOW DO I APPLY FOR STUDENT FINANCIAL AID?

Financial aid comes from the federal and state governments and your college.

Federal aid includes Pell Grants, Work-Study, Perkins Loans, Supplemental Educational Opportunity Grants, and the federal loan programs, including Stafford (student) and PLUS (parent) loans.

New York State financial aid consists of the Tuition Assistance Program (TAP), Aid for Part-Time Study (APTS), scholarships, and other special awards.

Financial aid from colleges can be institutional grants, scholarships, work programs, and loans.

Gather This Information

- W-2 forms, or end-of-year pay stubs;
- Records of last year's untaxed income, such as child support and untaxed income from such agencies as: Social Services, Social Security, and the Veteran's Administration;
- Federal and state income tax forms for you, your parents, or your spouse; if married;
- Bank account balances; lists of stocks, bonds and other assets; and both the estimated value and mortgage balance of other real estate (not including your home).

Go to HESC.org

- Click the hot button "Complete the FAFSA" and follow these steps:
 - 1 You and your parents must get a federal student aid Personal Identification Number (PIN). You'll get your secure PIN from the U.S. Department of Education by e-mail (or mail, if you prefer, in about a week). You use the PIN to "sign" your Free Application for Federal Student Aid (FAFSA) electronically.
 - 2 Complete and submit the FAFSA. HESC offers step-by-step assistance for completing the FAFSA in a podcast series on HESC.org. Much of the financial information required on the FAFSA comes from your federal tax forms – yours and your parents' – so make sure you have them with you. If you have not yet completed your taxes, you can estimate and, if necessary, file a corrected FAFSA later.
 - 3 View your status online!

- If you completed a FAFSA in the previous year, you will receive a notice to go to your renewal FAFSA.
- You can opt to complete a paper FAFSA. Check with your high school counselor, or your college's financial aid office for a form.

Important Reminders

- Meet the deadlines. Check with each school and file in time to meet the earliest deadline. You can file your financial aid applications using estimated income if your tax forms have not been completed. The most accurate estimated income figures can be taken from end-of-year pay stubs or W-2 forms.
- Apply for financial aid every year. Financial aid programs change. Changes in your situation can affect your eligibility.
- Don't pay for financial aid information that you can get for free — see your counselor or college advisor, or visit HESC.org.
- Attend financial aid workshops. Usually sponsored by the school counseling office, financial aid workshops can help you in fill out the forms and learn about aid programs. Talk to your high school counselor or local college financial aid administrator for dates and locations.

**You must complete the FAFSA each year.
Be sure to file early to meet deadlines!**



Apply for the New York State Tuition Assistance Program (TAP)

- If you are a New York State resident and include a New York school in your FAFSA, you should also apply for New York State aid online by using the special link on the FAFSA Submission Confirmation page. You will need to establish a HescPIN to complete your TAP application.
- Information from your FAFSA and your family's calculated New York State net taxable income will be pre-filled on your TAP application. Review the application information, change any incorrect items, complete any missing items, then submit the form.
- If you are a New York resident and have listed a New York school on the FAFSA, but did NOT complete a TAP application online, you will automatically receive a notice from HESC reminding you to do so. If you can't apply online, you will be mailed an application form.
- You must apply for TAP by completing the FAFSA every year. If you have received a renewal FAFSA and have not completed the TAP application, you will receive notification from HESC directing you on the next step of the application process.

What's Next?

- Once the FAFSA is processed, you will receive a Student Aid Report (SAR) or a Correction FAFSA. If you filed the FAFSA online, you will receive your SAR by mail in about two weeks. If corrections are needed, follow the instructions carefully and correct any missing or inaccurate information. If requested, take or send the SAR to your college financial aid office. Keep a copy for your records.
- Watch for e-mail notices. If you give your e-mail address on the FAFSA, HESC will use it to tell you about your application and award status or ask for more information.
- Be sure to respond to any requests by the deadline or you could lose your eligibility for financial aid.
- The college financial aid office will send you an award letter detailing the estimated aid you are eligible to receive based on your application. Accept or decline the offer of aid by the deadline. Supply any additional documents requested.
- To apply for a Federal Stafford Loan (student loan), you must submit the FAFSA and complete a Master Promissory Note (MPN). Contact the financial aid office to find out about the loan application procedure your school uses. You can submit and sign your Federal Family Education Loan (FFEL) promissory note at Hesc.org. Go to the Student section of our Web site and click on the hot button "Complete your e-MPN/Apply for Your Loan."
- You can check the status of your TAP and FFEL student loan applications at Hesc.org. Click on the hot button "Manage My Account."



Your Student Aid Agency

New York State Higher Education Services Corporation

99 Washington Avenue • Albany, New York 12255 • 1-888-NYSHESC (1-888-697-4372) • Hesc.org

David A. Paterson, Governor