

# Paying for College



The City College  
of New York

Financial Aid Office



The City College  
of New York

Financial Aid Office

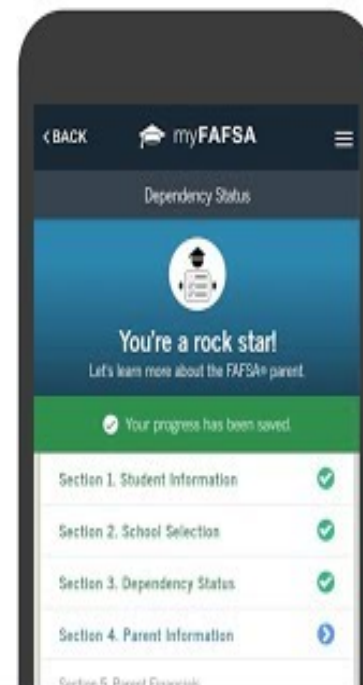
# Paying for College

## Agenda

- Introduction to MyStudentAid App
- How to Apply for Financial Aid
- How to create and FSA ID – Student and Parents
- Confirmation page with New York State Aid Link
- Deadlines
- Eligibility Requirements
- Types of Federal Financial Aid
- Determining Need
- New York State Aid Programs
- Scholarship Links
- Office Contact Information
- Question and Answer

# My StudentAid app

Introducing the  
**myStudentAid app.**



# How to Apply

**www.studentaid.gov**

The screenshot shows the Federal Student Aid website. At the top, there is a navigation bar with links: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. The main heading is "Complete the FAFSA® Form". Below this, there is a section for "New to the FAFSA® Process?" with a "Start Here" button. To the right, there is a section for "Returning User?" with links for "Correct info | Add a school" and "View your Student Aid Report (SAR)", and a "Log In" button. At the bottom, there is a section for "FAFSA® Announcements" with a notice about a planned outage of the FAFSA.gov website and the FAFSA feature within the MyStudentAid Mobile App from April 10 to 11, 2021.

**myStudentAid App**

The screenshot shows the myStudentAid app login screen. At the top, there is a notification about COVID emergency relief flexibilities extended at least through Sept. 30, 2021. Below this, there is a section for "FSA ID Username, Email, or Mobile Phone" with a text input field containing "294000043test" and a "Forgot My Username" link. Below this, there is a section for "Password" with a text input field containing "\*\*\*\*\*" and a "Show" button, and a "Forgot My Password" link. At the bottom, there is a "Log In" button and a "Create an Account" link. There is also a link to "Learn More About the FSA ID".

The screenshot shows the myStudentAid app home screen. At the top, there is a notification about COVID emergency relief flexibilities extended at least through Sept. 30, 2021. Below this, there is a section for "Create an Account" and a link to "Learn More About the FSA ID". At the bottom, there is a section for "Announcements" with links to "Information About the Vara v. DeVos Case", "Coronavirus and Forbearance Info for Students, Borrowers, and Parents", and "Information about Debt Relief for Corinthian Colleges Students". There are also links to "See more news and events" and "Read our latest articles".

# Seamless integration between platforms

Studentaid.gov

MyStudentaid

**Welcome to the FAFSA® Form**

**Tell us about yourself.** [Help](#) [Exit FAFSA Form](#)

- ☐ I am a student and want to access the FAFSA form. 
- ☐ I am a parent filling out a FAFSA form for a student. 
- ☐ I am a preparer helping a student fill out his or her FAFSA form. 

OMB No. 1845-0001 • Form Approved • App. Exp. 8/31/2022




SIM 6:39 PM 97%

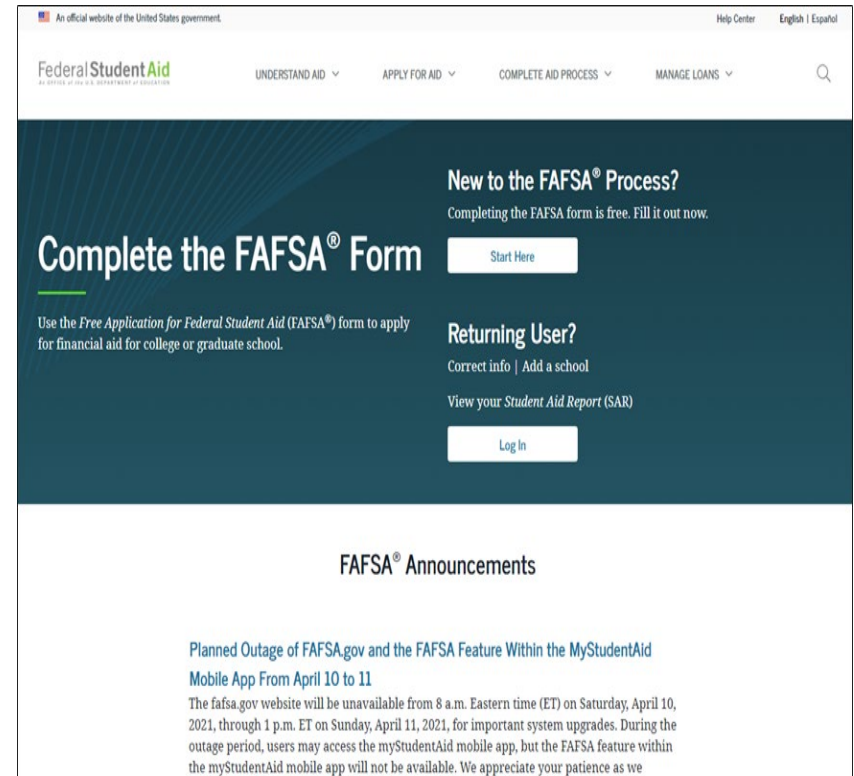
← FAFSA ≡

Not Test User ?  
[Log out so you can log in with your FSA ID.](#)

**Tell us who you are.**

\_\_\_\_\_ I am the \_\_\_\_\_

-  **Parent** >
-  **Student** >
-  **Preparer** >



# Create an FSA ID

- Student and parent need to have their own electronic signature with an FSA ID account
- Parents without US citizenship of US eligible students will need to complete paper signatures on FAFSA signature pages



## How to Apply

- ☐ Gather your pervious year income information (ex. Tax return with schdules, W-2's, 1099 or other income)
- ☐ Make a note of the respective school codes: CCNY **Federal School Code: 002688** & CCNY **TAP Code: 1411**
- ☐ For the 2022-2023 Academic year; **2020 income must be used**
- ☐ Submit via myStudentAid, online at [studentaid.gov](https://studentaid.gov), or by paper using US mail



# Financial Aid Process

## Student Aid Report -SAR

- ☐ Contains processed information submitted on the FAFSA Application
- ☐ SAR Informs applicants on issues they may need to resolve:
  - ✓ Social security conflicts
  - ✓ Citizenship Conflict
  - ✓ DHS Confirmation
  - ✓ Verification Process ( income, household size, marital conflict filing status etc.)



# Federal Application Process

- ❑ NYS Residents will be provided a link for TAP at the end of the FAFSA
- ❑ Electronic filers receive a Student Aid Report (SAR) via e-mail within 3 to 5 business days.
- ❑ Mailed FAFSA applicants receive a SAR via email in 7 to 10 business days after processing. If no email provided will take up to three weeks by mail.
- ❑ Federal processor sends Student Aid Report - SAR information to colleges (up to ten) for electronic FAFSA filers.

# CONFIRMATION PAGE

5:08

FAFSA

## 2022-23 CONFIRMATION PAGE

**Congratulations, Test!**

Your FAFSA® form was successfully submitted.

**Here's What Happens Next:**

We just sent an email confirmation to test595011304@nestood.edu.

Within 3–5 business days, we'll send another email to let you know that your FAFSA® form has been processed.

[Learn what happens after the FAFSA® form is submitted.](#)

Your estimated Expected Family Contribution (EFC) is 005253.

[Menu](#)

[Print](#) [Close](#)

5:08

FAFSA

Your estimated Expected Family Contribution (EFC) is 005253.

Based on your EFC, you may be eligible for up to \$01095.00 of Federal Pell Grant funds.

[Learn about tax benefits and other types of aid that may be available to you.](#)

**We want to hear from you!**

Don't hesitate to [contact us](#) if you have any questions. We'd love to help!

[Fill out our short survey](#)

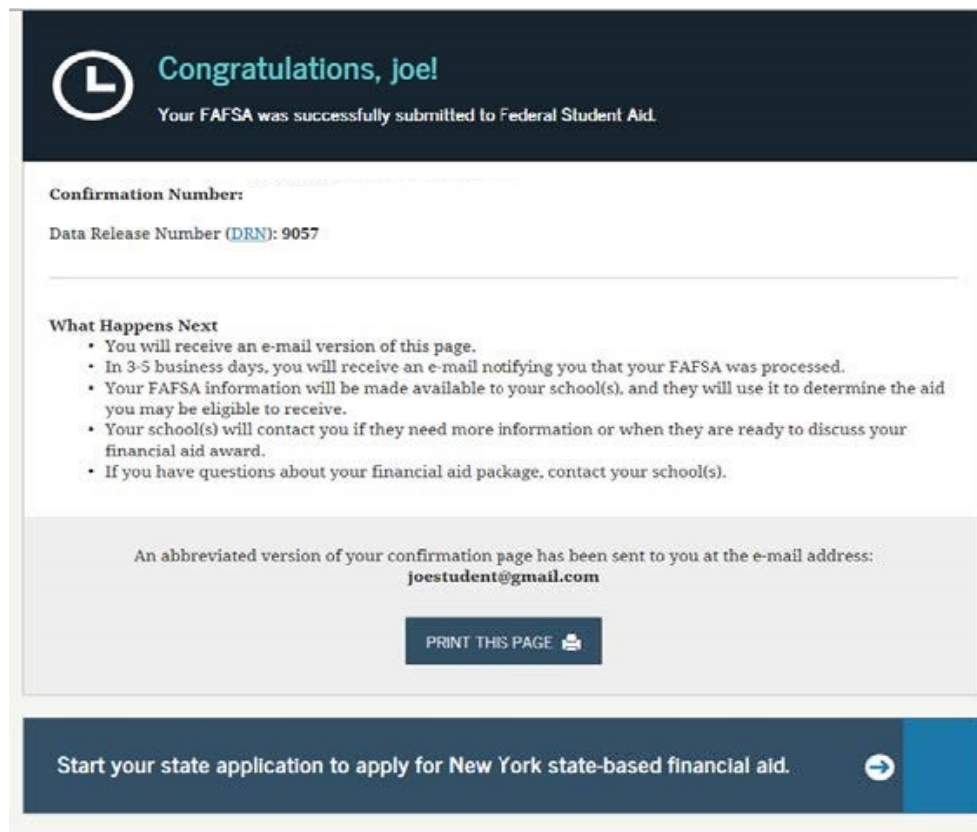
Confirmation Number: F 104000035006 08/21/2020 17:56

Data Release Number (DRN):5168

[Menu](#)

[Print](#) [Close](#)

# NY State link after completing FAFSA



The screenshot shows a confirmation page for a user named Joe. At the top, there is a dark blue header with a clock icon and the text "Congratulations, Joe!" and "Your FAFSA was successfully submitted to Federal Student Aid." Below this, the "Confirmation Number:" is displayed, followed by the "Data Release Number (DRN): 9057". A section titled "What Happens Next" contains a bulleted list of steps: receiving an email, processing the FAFSA, school(s) determining eligibility, school(s) contacting the user for more information, and contacting the school(s) with questions. Below this list, a message states that an abbreviated version of the confirmation page has been sent to the email address "joestudent@gmail.com". A "PRINT THIS PAGE" button with a printer icon is located below the message. At the bottom, a dark blue footer contains the text "Start your state application to apply for New York state-based financial aid." and a right arrow icon.


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


Confirmation Number:  
Data Release Number (DRN): 9057

**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:  
joestudent@gmail.com

PRINT THIS PAGE 

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

Dreamers complete State Application directly with HESC (Higher Education Services Corporation)

<https://www.hesc.ny.gov/>



# Deadlines

---

- ❑ Every October 1<sup>st</sup> new FAFSA Application.
- ❑ **2022-2023 FAFSA Now Available**  
**(2020 Income required)**
- ❑ Complete the Financial Aid Process by the university deadline. CCNY deadline February 15 preceding the Academic Year of enrollment
- ❑ Scholarship Deadlines - Be mindful to apply early and don't wait to the last minute to apply for external (private) scholarships

# Deadlines

- ❑ Benefits for Applying early and meeting deadlines at CCNY:
- ❑ Consideration for limited funded programs:
  - ✓ Federal Supplemental Educational Opportunity Grant (SEOG)
  - ✓ Federal Work-Study Program (FWS)

# Federal Eligibility

- ☐ Have a high school diploma, or equivalent (G.E.D).
- ☐ Enrolled in a degree program.
- ☐ U.S. citizen or eligible non-citizen.
- ☐ Meet satisfactory academic progress standards set by the college.

# Federal Eligibility

- ❑ Not be in default on a federal student loan or owe money on a federal student grant.
- ❑ If required, comply with Selective Service registration (Males Age 18 to 26).

<https://www.sss.gov/>

- ✓ Registering for selective Service does not impact federal student aid eligibility.
- ✓ Not registering may impact your future employment goals, if you want to be employed or contract with the federal government.
- ❑ Demonstrate Financial Need



# Types of Financial Aid

## Federal Grants

- ❑ **Pell Grant**

(2021-2022  
maximum Award \$3,247  
per semester – full-time)

- ❑ **Supplemental  
Educational  
Opportunity Grant  
(SEOG)**

(Current award \$200 per  
semester)

## Federal Work-Study

- ❑ **Federal Work-Study  
Program (FWS)**

(Maximum award \$4,000/yr)



# Types of Financial Aid Federal and private based Loans

## Loans for 2021-2022 academic year:

- ❑ William D. Ford Federal Direct Loan  
3.57% interest rate
  - Direct loans are based on grade level
    - Freshman \$5,500 (max \$3,500 in subsidized)
    - Sophomore 6,500 (Max \$4,500 in Subsidized)
    - Junior /senior 7,500 (max \$5,500 in subsidized)
      - Rate above are for Dependent student (under the age of 24 or answered "NO" to all dependency questions on the FAFSA Application)
- ❑ Federal Parent PLUS Loan  
6.28% interest (credit check required)
- ❑ Alternative Loans – interest varies - private credit based educational loan

# Credit Requirements

- ☐ Federal Pell Grants – requires 1 to 12+ credits
- ☐ Limited to 12 full time semesters.
- ☐ New York State TAP -12 credits limited for 8 semesters (10 semesters for special programs)
- ☐ Excelsior Scholarship – 30 credits in 365 days from start date
- ☐ Aid for Part-Time Study – CUNY requires 3 – 11 credits
- ☐ Alternative Loans – Minimum 6 credits (minimum of less than half time some lenders)

# Calculating the Need



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

## How Is Need Determined ?

- ❑ **EFC** stands for Expected Family Contribution.
- ❑ The Cost of Attendance (**COA**) includes tuition, fees, living expenses).
- ❑ EFC and COA are used in the analysis to determine need.

# How Is Need Determined?

- ❑ After completing the Free Application For Federal Student Aid (FAFSA), an **EFC** number is generated from the information reported:
  - ✓ Income - taxed and some forms of untaxed income.
  - ✓ Number and age of wage earners
  - ✓ Household size
  - ✓ Number in college taking at least 6 credits
  - ✓ Assets – savings, investment  
(Value as of the date the FAFSA is completed)



## New York State Aid

CCNY school code 1411

Apply <https://www.tap.hesc.ny.gov/totw/>

*If you did not get  
confirmation email*

- TAP (Tuition Assistance Program)
  - Part-time TAP
  - Excelsior
- Plus other  
Scholarship  
Opportunities





# TAP Eligibility

- **To be eligible for TAP, you must:**
  - Be a United States citizen or eligible noncitizen
  - Be a legal resident of New York State, as defined by HESC rules
  - Have graduated from high school in the United States, earned a GED, or passed a federally approved "***Ability to Benefit***" test as defined by the Commissioner of the State Education Department before the 21<sup>st</sup> day of the semester
  - Be enrolled as a full-time undergraduate student taking at least twelve (12) contributory credits per semester (classes must be contributory towards your program of study)
  - Declare/change a major, minor and/or concentration no later than the established date available on the [Academic Calendar](#) in the first term of your junior year (60 credits) in an approved four-year program
  - Meet good academic standing requirements
  - Not be in default of a student loan guaranteed by HESC or on any repayment of state awards

# Excelsior Scholarship

- New York State residents can apply for the NYS Excelsior Scholarship via HESC at:  
[www.hesc.ny.gov/excelsior](http://www.hesc.ny.gov/excelsior)
- The 2022-2023 Excelsior Scholarship application for new applicants varies periodically check on HESC website on or after March 2022.
- Students must file a FAFSA and TAP application before filing the Excelsior Scholarship application.
- Applicants must be in continuous enrollment with at least 12 credits per semester and complete at least 30 credits each year contributory towards their program of study.
- The maximum Excelsior Scholarship is \$5,500 (\$2,750 per semester) or actual tuition for the aid year, whichever is less. The Excelsior Scholarship will be reduced by other financial aid awards.

# Types of Financial Aid State Grants

## State Grants:

- ❑ NYS Tuition Assistance Program (TAP)  
(Currently TAP awards range from \$500 to \$5664.0000 academic year – full-time)
- ❑ Excelsior Scholarship  
(Current maximum Excelsior scholarship is \$2,750 per semester or actual tuition cost which ever is less. The scholarship will be reduced by other financial aid awards.)
- ❑ Aid for Part-Time Study (APTS)  
(Award maximum is \$2000 per year for part-time. An APTS award cannot exceed tuition charges.)

Must be a New York State resident for TAP and Aid for Part-time Study.

**\*\*Senator Jose Peralta New York State DREAM Act\*\***

# Senator José Peralta New York State DREAM Act

- The DREAM Act opens the doors of higher education to thousands of students, providing access to the new Excelsior Scholarship, the Tuition Assistance Program, as well as other state-administered scholarships that were not previously available to them
- Your permanent home is in NYS and you are or have ONE of the following:

[U-Visa](#)

[T-Visa](#)

[Temporary protected status](#), pursuant to the Federal Immigration Act of 1990

[Without lawful immigration status](#) (including those with DACA status)

AND you meet ONE of the following criteria:

- You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school diploma *OR*
- You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within *ten* years of receiving your NYS high school diploma *OR*
- You received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school equivalency diploma *OR*
- You received a NYS high school equivalency diploma, and are applying for an award for graduate study at a NYS college within *ten* years of receiving your NYS high school equivalency diploma *OR*
- You are or will be charged the NYS resident in-state tuition rate at a SUNY or CUNY college for a reason other than residency.

# Types of Financial Aid scholarships

## Scholarships

- ❑ Internal – within the university
- ❑ External – private organizations/Municipalities
  - Any external scholarship award or 529 plans please send funds to the "Bursar office" to reduce your tuition bill. (A tuition bill will not generate until your registered for classes)

# Applying For Internal Scholarships for continuing students

- May be housed in different Departments with City College of New York
  - ❑ Our admissions office web page has the different locations of departmental scholarships with criteria's most of these scholarship are for returning CCNY students
  - ❑ Speak with Admission about any potential new scholarships for incoming freshman or transfer students



# Online Scholarships

## Applying For External Scholarships

[www.fastweb.com](http://www.fastweb.com)

fastweb!

Already a FastWeb User?  
[Click here to Login](#)



Get matched with up to  
\$3 billion in scholarships.

Which best describes you?

--Which Best Describes You--

For which school year do you need a  
scholarship?

-- Please select --

Zip

Continue

Some of our partners use a third party to  
identify fraudulent leads. This third party  
collects data about your use of the site  
and does not receive any personal  
information.

### Here's what you get...

- Scholarship matching service – from our database of 1.5 million scholarships.
- Alerts straight to your inbox – emails keeping you informed of every scholarship match.
- Scholarships for everyone – whether you're a college freshman or a returning adult.
- Student life guide – from decorating your dorm room to balancing work and school.

[www.brokescholar.com](http://www.brokescholar.com)

BrokeScholar

Scholarship Search

Guides & Resources

Deals

Contact

## Search Over \$3 Million in Scholarship Awards

To start your scholarship search just select your desired criteria.  
It's 100% free and no personal information is required.

Year

Study Area

Gender

Ethnicity

All Years

Search



# Useful Websites

[www.studentaid.gov](http://www.studentaid.gov) -Federal student eligibility and student aid information

<https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html> link to apply for New York State Grants (Dreamers start here all other students start with FAFSA)





The City College  
of New York

Financial Aid Office

**The City College of New York  
Wille Administration  
Building, Room 104  
160 Convent Ave.  
New York, N.Y. 10031**

- CCNY Federal School Code: 002688
- CCNY TAP Code: 1411
- Zoom meeting ID: 2126506656
- Tel: (212) 650-6656
- Fax: (212) 650-5829
- [financialaid@ccny.cuny.edu](mailto:financialaid@ccny.cuny.edu)

